SOFI BANK, N. A.
TRANSACTION LIMITS

Effective as of October 22, 2026

SoFi Bank, N.A. ("SoFi Bank") sets withdrawal and deposit transaction limits on SoFi Checking and Savings accounts to help protect members against fraudulent or unauthorized activity. Transaction limits are based on confidential fraud and risk criteria designed to safeguard your Accounts and may be modified at any time, in our sole discretion without prior notice. SoFi Bank establishes daily and monthly limits on the dollar amounts and volumes of certain Account transactions, including deposits, ATM withdrawals, and P2P transfers. These limits are evaluated across all accounts owned by a SoFi member, rather than on a per account basis, and may vary across accounts depending upon SoFi Bank's assessment of risk and account activity, unless otherwise noted below. Certain members may have higher limits than those shown here. You can check your applicable withdrawal and deposit limits at any time by accessing SoFi Chat in the SoFi App or at SoFi.com or by calling us at 1-855-456-7634. Unless otherwise stated, all transaction limits are determined and applied according to Eastern Time.

Withdrawal Limits

ACH Withdrawals and Outgoing Instant Transfers

We may establish limits on the dollar amount and/or number of both ACH Withdrawals and Outgoing Instant Transfers that you initiate from your account using the SoFi mobile app or website. If you attempt to initiate an Outgoing Instant Transfer in excess of these limits, we may reject it. Your dollar limit will be disclosed to you at the time that you initiate a transfer on the SoFi Mobile app or website. SoFi reserves the right to change these limits at any time at our sole discretion.

Transfer Type	Note	Scope	Amount
Transfer to Invest		Day	$250,000
		Month	$1,000,000
SoFi Pay a Friend	Domestic	Day	$1,000
	International	Day	$300
	International	Week	$1,000
	Domestic	Month	$3,000
	International	Month	$3,000
Bill Pay		Per Transaction	$5,000

Transfer Type	Note	Scope	Amount
Zelle		Day	$1,000
Debit Card*	ATM cash withdrawal	Day	$2,000
	Over the counter cash withdrawal	Day	$2,000
	Point of sale purchase	Day	$6,000
	Total	Day	$10,000

***Debit Card -** Our debit card daily limits are maintained by our debit card processor which is based in the Mountain Standard Time. Limits are set for each debit card issued. ATM operators can enforce their own per transaction limit.

Deposit Limits

ACH Deposits (Initiated from SoFi app or website)

We may establish limits on the dollar amount and/or number of ACH deposits that you initiate from the SoFi mobile app or website. If you attempt to initiate an ACH deposit in excess of these limits, we may reject it. Your dollar limit will be disclosed to you at the time that you initiate a transfer on the SoFi mobile app or website. SoFi reserves the right to change these limits at any time at our sole discretion.

Mobile Check Deposit

We may establish limits on the dollar amount and/or number of check images or mobile check deposits that you make to your account. If you attempt to initiate a mobile check deposit in excess of these limits, we may reject it. If we permit you to make a mobile check deposit in excess of these limits, such mobile check deposit will still be subject to the terms of the Deposit Account Agreement, https://www.sofi.com/SoFiBankDepositAccountAgreement/ and we will not be obligated to allow such a mobile check deposit at other times. Your dollar deposit limit will be disclosed to you at the time that you make the mobile check deposit on the SoFi Mobile app. SoFi reserves the right to change these limits at any time at our sole discretion.

Cash Deposit

SoFi Bank has set the following transaction limits for cash deposits at Green Dot retailers. Limits are set for each debit card issued. Individual retailers have the right to establish lower limits. Note that the limits are based on rolling time periods not on calendar days. For example, if a $500 deposit is made at 11:00 AM MT and another $500 deposit is made at 11:05 AM MT, the next cash deposit cannot be made until 11:01 AM MT the next calendar day. These limits are based on the Mountain Standard Time.

Cash Deposit Transaction Limits	$ Amount or Number
Amount per Transaction	$1,000
Number of Transactions per rolling 24 hour period	4

Cash Deposit Transaction Limits	$ Amount or Number
Number of Transactions per rolling 7 day period	7
Number of Transactions per rolling 30 day period	20
Cumulative Amount per rolling 24 hour period	$1,500
Cumulative Amount per rolling 7 day period	$3,500
Cumulative Amount per rolling 30 day period	$5,000