



SoFi Bank Tokenized Deposit Fee Sheet

Effective as of October 5, 2026

Please note that the fees set forth on this Fee Sheet are subject to change at any time, in the sole discretion of SoFi Bank, upon notice to you as required by applicable law.

Account Fees

Description	Fee
Account setup fee	\$0
Monthly maintenance and custody fee	\$0
Inactive account fee	\$0
Dormant account fee	\$0
Escheatment, abandoned, or unclaimed account fee ¹	\$0

Service Fees

Description	Fee (per transaction)
Statement & Research – Legal Processing	\$0

Transactional Fees

Description	Fee (per transaction)
SOFIE-SOFID Conversion, Redemption, and trading fees ²	\$0
Direct funding / third-party processing fee ³	Disclosed before you authorize the transaction, if applicable



Notes

1. **Dormant Accounts; Escheatment.** Dormant accounts with no customer-generated activity are subject to escheatment procedures in accordance with the laws of the state in which you reside. For general information on the escheatment process, visit <https://www.sec.gov/fast-answers/answersescheat.htm>.
2. **SOFIE-SOFID Buying, Selling, and Converting Trading Fees.** SoFi Bank does not charge a trading fee for a direct conversion between SOFIE and SoFiUSD (SOFID) on the SoFi Crypto platform. Buying or selling other crypto assets using SOFIE or SOFID may be subject to the trading fees in the SoFi Crypto Fee Sheet. Other fees, if applicable, are disclosed in that fee sheet, which is available at www.sofi.com/crypto/legal/crypto-fee-sheet.
3. **Direct Funding / Third-Party Processing Fees.** Certain transactions or services may involve fees charged by, or passed through by SoFi Bank from, third-party service providers. These may include direct funding fees, payment processing fees, network fees, blockchain fees, gas fees, miner or validator fees, or similar charges. Any such fees will be shown to you before you authorize the applicable transaction. These fees may vary based on the transaction type, payment method, service provider, network, asset, and other factors.

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