



NEWS RELEASE

SoFi Bank Becomes the First and Only Nationally Chartered Bank to Launch Crypto Trading for Consumers

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As crypto ownership continues to grow, SoFi is expanding its one-stop shop to become the first and only nationally chartered, FDIC insured bank to offer crypto trading to consumers on a platform built with bank-grade safety and stability.

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi Technologies, Inc. (NASDAQ: SOFI), the one-stop shop for digital financial services, today announced the launch of SoFi Crypto, becoming the first and only nationally chartered bank where consumers can bank, borrow, invest — and now buy, sell and hold crypto – all in one place and on a platform they trust.

With SoFi Crypto, members will be able to buy, sell, and hold dozens of cryptocurrencies, including Bitcoin (BTC), Ethereum (ETH), and Solana (SOL), on a platform built for both first-time and experienced crypto investors and users. SoFi Crypto's phased rollout starts today and will become available to more members over the coming weeks.

"Today marks a pivotal moment when banking meets crypto in one app, on a trusted platform, and driven by our core mission to help our members get their money right," said **Anthony Noto, CEO of SoFi**. "I believe blockchain technology will fundamentally change EVERY way finance is done throughout the world by making money movement faster, cheaper and safer, while opening new ways for people to borrow better, invest better, spend and save better. It's critical to give our members a secure and regulated way to step into the future of money. As the first and only nationally chartered bank to launch crypto trading to consumers, we are uniquely positioned to drive this innovation and set a new standard built on security, stability, and transparency."

SoFi Crypto Gives Members:

- A Platform with Bank-Grade Stability and Security: Members can buy, sell and hold crypto with confidence knowing their assets are on a platform built with institutional-level security, rigorous compliance standards to provide safety and soundness, which is overseen by our nation's bank regulators, and transparent operations.
- A Single, Integrated App: SoFi Members can instantly buy crypto assets with money sitting in their award-winning SoFi Money Checking or Savings account (FDIC insured) without moving the money to a new account. They can buy crypto the moment they're ready, and keep their cash earning interest in a bank account when they're not. With all their finances connected in one app, members can manage crypto alongside their everyday banking, borrowing and investing with no friction or delays.
- Education and Accessibility: One reason many people haven't bought crypto yet is that they feel that they don't understand it well enough. SoFi Crypto makes it easy to get started with in-app education, simple step-by-step guidance and seamless money movement. SoFi seeks to help members make informed decisions about how crypto fits into their financial lives and risk tolerance. Crypto and other digital assets are not bank deposits, not insured by the FDIC or SIPC, not guaranteed by any bank, and their value can go up or down — sometimes losing all of their value.

SoFi Crypto launches at a time when interest in digital assets is at an all-time high, with ownership doubling in 2025. This shift in how people manage and invest their money has created a growing demand for secure, stable, and regulated platforms. Data shows 60% of SoFi members who own crypto would prefer to buy, sell and hold their crypto with a licensed bank over their primary crypto exchange — a clear signal of the confidence consumers place in regulated institutions and SoFi's unique position to meet this demand head-on.

This launch is the beginning of SoFi's broader strategy to weave blockchain innovation throughout its entire ecosystem. SoFi is currently leveraging blockchain to power global crypto-enabled remittances that make sending money internationally faster and more affordable. SoFi also plans to introduce a USD stablecoin and integrate crypto into its lending and infrastructure services to unlock lower-cost borrowing, faster payments, and new embedded financial capabilities for clients and members.

Members and prospective customers can join the **waitlist** now to get priority access to SoFi Crypto. They can also enter for a chance to get one Bitcoin through joining the waitlist by November 30, opening a crypto account, and making three qualifying transactions of at least \$10 by January 31, 2026.

To learn more about SoFi Crypto visit <https://www.sofi.com/crypto/>

About SoFi

SoFi Technologies (NASDAQ: SOFI) is a one-stop shop for digital financial services on a mission to help people

achieve financial independence to realize their ambitions. Over 12.6 million members trust SoFi to borrow, save, spend, invest, and protect their money – all in one app – and get access to financial planners, exclusive experiences, and a thriving community. Fintechs, financial institutions, and brands use SoFi’s technology platform Galileo to build and manage innovative financial solutions across nearly 160 million global accounts. For more information, visit www.sofi.com or download our iOS and Android apps.

Disclosures

CRYPTOCURRENCY AND OTHER DIGITAL ASSETS ARE NOT FDIC INSURED • ARE NOT BANK GUARANTEED • MAY LOSE VALUE

Cryptocurrency and other digital assets are highly speculative, involve significant risk, and may result in the complete loss of value. Cryptocurrency and other digital assets are not deposits, are not insured by the FDIC or SIPC, are not bank guaranteed, and may lose value.

All cryptocurrency transactions, once submitted to the blockchain, are final and irreversible. SoFi is not responsible for any failure or delay in processing a transaction resulting from factors beyond its reasonable control, including blockchain network congestion, protocol or network operations, or incorrect address information. Availability of specific digital assets, features, and services is subject to change and may be limited by applicable law and regulation.

SoFi Crypto products and services are offered by SoFi Bank, N.A., a national bank regulated by the Office of the Comptroller of the Currency. SoFi Bank does not provide investment, tax, or legal advice. Please refer to the SoFi Crypto account agreement for additional terms and conditions.

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Availability of Other Information About SoFi

Investors and others should note that we communicate with our investors and the public using our website (<https://www.sofi.com>), the investor relations website (<https://investors.sofi.com>), and on social media (X and LinkedIn), including but not limited to investor presentations and investor fact sheets, Securities and Exchange Commission filings, press releases, public conference calls and webcasts. The information that SoFi posts on these channels and websites could be deemed to be material information. As a result, SoFi encourages investors, the media, and others interested in SoFi to review the information that is posted on these channels, including the investor relations website, on a regular basis. This list of channels may be updated from time to time on SoFi’s investor relations website and may include additional social media channels. The contents of SoFi’s website or these

channels, or any other website that may be accessed from its website or these channels, shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

Cautionary Statement Regarding Forward-Looking Statements

Certain of the statements above are forward-looking and as such are not historical facts. This includes, without limitation, statements regarding our expectations for the roll-out of crypto investing as well as future products, our ability to navigate the regulatory environment related to the products we launch, demand for our products, our expectations regarding the future of financial services and the adoption of crypto, and the financial position, business strategy and plans and objectives of management for our future operations. These forward-looking statements are not guarantees of performance. Such statements can be identified by the fact that they do not relate strictly to historical or current facts. Words such as “could”, “continue”, “expect”, “future”, “may”, “plan”, “will”, “will be”, “will continue”, and similar expressions may identify forward-looking statements, but the absence of these words does not mean that a statement is not forward-looking. Factors that could cause actual results to differ materially from those contemplated by these forward-looking statements include: (i) the impact on our business of the regulatory environment, changes in governmental policies, changes in personnel and resources of the governmental agencies that regulate us, and complexities with compliance related to such environment, including new and evolving regulations and guidance with respect to crypto; (ii) our ability to continue to drive brand awareness and realize the benefits of our marketing and advertising campaigns; (iii) our ability to manage our planned products effectively and our expectations regarding the development and expansion of our business; (iv) our ability to predict the demand for new products and the future of the financial services industry; (v) our ability to develop new products, features and functionality that are competitive and meet market needs; (vi) our ability to maintain the security and reliability of our products; and (vii) the outcome of any legal or governmental proceedings instituted against us. The foregoing list of factors is not exhaustive. You should carefully consider the foregoing factors and the other risks and uncertainties set forth in the section titled “Risk Factors” in our last annual report on Form 10-K and subsequent quarterly filing on Form 10-Q, as filed with the Securities and Exchange Commission, and those that are included in any of our future filings with the Securities and Exchange Commission. These forward-looking statements are based on information available as of the date hereof and current expectations, forecasts and assumptions, and involve a number of judgments, risks and uncertainties. Accordingly, forward-looking statements should not be relied upon as representing our views as of any subsequent date, and we do not undertake any obligation to update forward-looking statements to reflect events or circumstances after the date they were made, whether as a result of new information, future events or otherwise, except as may be required under applicable securities laws.

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