# John Cena and Chime® Make the Holidays the Most Rewarding Time of the Year with New Campaign

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*"The Most Rewarding Time of the Year" remixes an iconic holiday tune to show how Chime helps Americans get more from their holiday spending*

SAN FRANCISCO--(BUSINESS WIRE)--Nov. 9, 2026-- The holidays may be the most wonderful time of the year, but between gifting, hosting, travel, and everything in between, they can also be the most expensive, with total U.S. holiday retail sales for the 2026 season projected to reach up to $1.71 trillion. This season, Chime (Nasdaq: CHYM) is teaming up with John Cena for "*The Most Rewarding Time of the Year*," a new holiday campaign showing how Chime helps members earn more on what they spend and save.

The campaign builds on Chime and Cena's partnership launched earlier this year with Chime Prime ™, a premium membership tier offering cash back, high-yield savings, and benefits to everyday banking — with no monthly subscription fee.

At the center of the campaign is a new TV commercial that follows Cena from a bustling holiday grocery store to a festive family dinner table, bringing humor to the familiar moments that make the season both memorable and expensive. The campaign also features a social-first musical holiday special, launching on TikTok, Instagram and YouTube, in which Cena puts a playful twist on the classic holiday song "It's the Most Wonderful Time of the Year," turning a familiar holiday anthem into a celebration of getting more back. Later this month, Grammy-winning a cappella group Pentatonix will release their own take on the song.

"The holidays are a time when even the best-planned budgets get stretched, and we believe your money should be working harder for you, not the other way around," said Vineet Mehra, Chief Growth and Marketing Officer at Chime. "We built this campaign around a simple idea: if you're spending more this season, you should be getting more back. That's what Chime is all about, during the holidays and beyond."

With Chime Prime, members can unlock rewards[1], from 5% cash back[2] on a monthly category of their choice with Chime Card®, like groceries, gas, travel, and restaurants, to 4.00% APY[3] on savings and VIP perks like airport lounge access, concert tickets and entertainment experiences. Unlike alternatives that may charge subscription fees or require high minimum balances, Chime brings these benefits together along with fee-free banking[4], helping members get more from their money year-round, whether they're covering everyday expenses or making the most of the holiday season.

"I've always loved the holidays, and I think people should be able to enjoy everything that makes this time of year special without feeling guilty about spending," said John Cena. "That's what I love about working with Chime. They're not telling people to spend less or skip out on the fun. They're finding ways to reward people for the spending they're already doing, and we're having a lot of fun bringing that message to life."

The campaign rolls out today, November 9, across national television, streaming, digital, and social platforms, with additional holiday-themed content featuring Cena and creator collaborations extending the campaign throughout the season.

For more information about Chime and its banking benefits, visit Chime.com.

**About Chime:** Chime (Nasdaq: CHYM) is a financial technology company founded on the premise that core banking services should be helpful, easy, and free. We offer a broad range of low-cost banking and payments products that address the most critical financial needs of everyday people. Our member-aligned business model has helped millions of people to unlock financial progress™. Member deposits are FDIC-insured through The Bancorp Bank, N.A. or Stride Bank, N.A., Members FDIC, up to applicable limits*.

Disclosures:

Chime is a financial technology company, not a bank. Banking services provided by the Bancorp Bank, N.A., or Stride Bank, N.A., Members FDIC. The secured Chime Visa® Credit Card is issued by The Bancorp Bank, N.A. or Stride Bank, N.A., pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa credit cards are accepted.

[1]To be eligible for Chime Prime status, receive $3,000+ in qualifying direct deposits to your Chime Checking Account in the past 34 days. To be eligible for Chime Plus status, receive either 1) a single $200+ qualifying direct deposit; or 2) $400+ in cumulative qualifying direct deposits to your Chime Checking Account in the preceding 34 days. Certain products marketed as perks have additional eligibility requirements. While some perks may have associated fees, none of these fees are mandatory to access the

perks or to maintain the applicable status. See the Chime Membership Tiers Terms and Conditions for details on all listed Prime and Plus perks.

[2]With qualifying direct deposits, earn 5% cash back as a Chime Prime member or 2% cash back as a Chime Plus member on up to $1,500 of eligible secured Chime Visa® Credit Card purchases. See the Secured Chime Visa® Credit Card - Cash Rewards Program Addendum for limitations and details on earning cash back on your monthly selected category.

[3]The Annual Percentage Yields ("APYs") for the Chime Savings Account are variable and may change at any time. The disclosed APY rates are effective as of 07/13/2026. No minimum balance required. Must have $0.01 in savings to earn interest. The following APY rates apply based upon your status: 4.00% APY for Chime Prime, 3.00% APY for Chime Plus, and 1.00% APY for standard. See Chime Membership Tiers Terms and Conditions for more details.

[4]Optional services and products may have fees or charges, such as outbound instant transfers, out-of-network transactions, and credit products. Learn more at chime.com/feesinfo.

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