SEC Form 4

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

☐ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

☑ Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person*	2. Issuer Name **and** Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)
King Ryan A	Chime Financial, Inc. [CHYM]	☑ Director ☐ 10% Owner
(Last) (First) (Middle)	Foreign Trading Symbol	☑ Officer (give title below) ☐ Other (specify below)
C/O CHIME FINANCIAL, INC.	3. Date of Earliest Transaction (Month/Day/Year)	Co-Founder
101 CALIFORNIA STREET, SUITE 500	11/05/2026	
(Street)	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line)
SAN FRANCISCO CA 94111		☑ Form filed by One Reporting Person
(City) (State) (Zip)		☐ Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Common Stock	11/05/2026		C		63,382	A	$0	101,194	I	See footnote(1)
Class A Common Stock	11/05/2026		S(2)		59,032	D	$31.2608(3)	42,162	I	See footnote(1)
Class A Common Stock	11/05/2026		S(2)		4,350	D	$32.1109(4)	37,812	I	See footnote(1)
Class A Common Stock								116,667(5)	D	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Class B Common Stock	(6)	11/05/2026		C			63,382	(6)	(6)	Class A Common Stock	63,382	$0	11,685,900	I	See footnote(1)
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	14,408		14,408	D	
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	900,000		900,000	I	See footnote(7)
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	900,000		900,000	I	See footnote(8)
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	225,000		225,000	I	See footnote(9)
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	87,700		87,700	I	See footnote(10)
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	87,700		87,700	I	See footnote(11)
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	87,700		87,700	I	See footnote(12)
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	87,700		87,700	I	See footnote(13)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	87,700		87,700	I	See footnote(14)
Class B Common Stock	(6)							(6)	(6)	Class A Common Stock	43,850		43,850	I	See footnote(15)

Explanation of Responses:

1. The shares are held by the King Family Trust, for which the Reporting Person serves as trustee.

2. These shares were sold pursuant to a Rule 10b5-1 trading plan adopted by the Reporting Person on August 28, 2025.

3. The reported price in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from $31.00 to $31.94 per share, inclusive. The Reporting Person undertakes to provide to the Issuer, any security holder of the Issuer, or the staff of the Securities Exchange Commission, upon request, full information regarding the number of shares sold at each separated price within the range set forth in this footnote.

4. The reported price in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from $32.00 to $32.19 per share, inclusive. The Reporting Person undertakes to provide to the Issuer, any security holder of the Issuer, or the staff of the Securities Exchange Commission, upon request, full information regarding the number of shares sold at each separated price within the range set forth in this footnote.

5. Certain of these securities are restricted stock units ("RSUs"). Each RSU represents a contingent right to receive one share of the Issuer's Class A Common Stock, subject to the applicable vesting schedule and conditions of each RSU.

6. Each share of Class B Common Stock is convertible into one share of Class A Common Stock at the option of the holder and has no expiration date.

7. The shares are held by King Irrevocable Trust A, for which the Reporting Person serves as attorney-in-fact.

8. The shares are held by King Irrevocable Trust M, for which the Reporting Person serves as attorney-in-fact.

9. The shares are held by King Grantor Trust MV, for which the Reporting Person serves as attorney-in-fact.

10. The shares are held by King Gift Trust AK, for which the Reporting Person serves as attorney-in-fact.

11. The shares are held by King Gift Trust AV, for which the Reporting Person serves as attorney-in-fact.

12. The shares are held by King Gift Trust CV, for which the Reporting Person serves as attorney-in-fact.

13. The shares are held by King Gift Trust MK, for which the Reporting Person serves as attorney-in-fact.

14. The shares are held by King Gift Trust NV, for which the Reporting Person serves as attorney-in-fact.

15. The shares are held by Maureen Vergara, a member of the Reporting Person's family.

Remarks:

/s/ Theresa Bloom, by power of attorney — 11/06/2026

** Signature of Reporting Person — Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, *see* Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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