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Chime 2024 Stakeholder Impact Report

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Introduction

Letter From Our Vice President of Community

Welcome to Chime's inaugural Stakeholder Impact Report

Chime was founded in 2012 with a clear conviction: everyday people deserve banking products built to work relentlessly in their favor. From the outset, our ambition has been to build a category-defining, generational company—one that delivers best-in-class financial experiences, earns differentiated trust at scale, and operates with the discipline required for long-term leadership.

> Our Mission
>
> **Unite everyday people to unlock their financial progress.**

That conviction drives how we design products, manage risk, allocate resources, and run our business. We are focused on building tools that help members make informed financial decisions and strengthen long-term confidence, supported by governance practices that emphasize strong oversight and rigorous risk management. At Chime, delivering exceptional outcomes for our members is inseparable from building a durable enterprise.

This report describes how these principles extend to our approach to environmental, social, and governance considerations. We align our disclosures with established ESG frameworks to ensure transparency and comparability, and we apply a pragmatic, long-term value-creation lens to corporate responsibility. As we scale, we invest in our communities to expand financial access and opportunity, pursue efficiency in how we use energy and resources, and responsibly manage our environmental footprint—prioritizing actions that are measurable, scalable, and aligned with business performance.

In 2022, we launched the Chime Scholars Foundation to support nontraditional students pursuing higher education, committing 1% of Chime's equity over ten years to directly link our long-term success to expanded educational opportunity.

In 2024, the year covered by this report, we strengthened the foundation of our ESG strategy. We completed our first materiality assessment to sharpen focus on the issues most relevant to our business and stakeholders, established a formal governance structure to support oversight and integration, and calculated our greenhouse gas emissions footprint for the first time.

Generational companies are built on rigor, proactive risk management, and relentless value creation for customers. Chime is built to endure. We will continue to invest in our members, our communities, and the systems that scale our business—because disciplined execution and durable growth are how market-leading, industry-defining companies win.

Sara El-Amine
Vice President of Community

We live by our values.

Our mission unites us with a common purpose, and our values guide our daily actions. We put these values into practice in how we work, the products we build, and the experiences we provide for our members.

Be member-obsessed

Everything we do at Chime is guided by a deep understanding of our members' needs and a tireless commitment to earning, keeping, and strengthening their trust so that we can be the clear market leader in our space.

Be bold

We've always had outsized ambitions and confidence that, if we innovate and hustle hard, we will achieve outsized success. We all share that mindset and belief.

Win together

We hire and retain incredibly talented people who share a Chime-first mentality. Working as one team, we push each other to raise the bar and win as a team.

Respect the rules

Helping people manage their money is both a huge responsibility and a privilege. We take seriously our obligations to our members, regulators, partners, and the public. For us to win, we must earn and keep people's trust.

Be an owner

We are all shareholders, so we treat the company like it's our own. We work tirelessly to out-execute competitors and exceed goals, knowing we'll all benefit when we win. Despite our early success, we have much more to do to achieve our vision. Even though we compete with some of the biggest companies in the world, we know that if we hustle, we can win.

About This Report

Chime Financial, Inc. (Chime, we, our, or Company) is pleased to present this inaugural Stakeholder Impact Report, which provides key information and metrics related to ESG topics that are important to our stakeholders, including **our employees, members, communities, business partners, and shareholders.** Unless otherwise noted, all information and metrics reflect Chime's performance across all of our operations during the fiscal year ending December 31, 2024. Certain information related to Chime's business is based on data included in Chime's S-1 filing. Investors are encouraged to refer to investors.chime.com for the most up to date information.

Transparency with our stakeholders is fundamental to how we do business. We view this report as a tool to transparently share how we manage risks, opportunities, and long-term responsibilities relevant to our business.

This report has been developed using the guidance of leading third-party ESG frameworks. Our disclosures throughout this report and in the appendix align with the International Financial Reporting Standards' (IFRS) Sustainability Accounting Standards Board (SASB) and Taskforce on Climate-related Disclosures (TCFD), and the Global Reporting Initiative (GRI) frameworks. Additionally, we have highlighted our contribution to the United Nations' Sustainable Development Goals (UNSDGs).

For questions or feedback regarding Chime's ESG efforts, please contact: communityimpact@chime.com.

Our Approach to ESG

To guide our ESG strategy, we have conducted a materiality assessment to identify and manage risks and opportunities relevant to our business and stakeholders. In partnership with an external advisor, we began with market research on industry ESG reporting practices and leading third-party frameworks to identify a preliminary set of topics. We then engaged internal stakeholders and subject matter experts to collect feedback and assess the significance of these topics to our business. From this exercise, we identified a final set of material ESG topics, which have been used to inform our ESG strategy and the contents of this report.

Framework alignment is intended to enhance transparency and comparability for stakeholders and does not direct Chime's core business decisions.

Our ESG strategy aligns with the following UNSDGs:

To learn more about our ESG strategy and oversight, please see the ESG Oversight section of this report.

Who We Are

We created Chime to help everyday people make progress in their financial lives. For too long, millions of Americans, including the 75% of the adult population that earn up to $100,000 annually, have struggled with bank relationships that are not always aligned with their best interests. So we set out to create a new approach, built on a foundation of trust rather than fine print and punitive fees. Through our direct relationships with FDIC-insured, OCC-regulated bank partners, we deliver easy-to-use products that address the most critical financial needs of everyday people—spending, saving, accessing liquidity, and building credit, all while avoiding punitive fees.

Since our founding, we are proud to have created some of the most impactful product innovations in consumer banking and payments. As of September 30, 2025, we served 9.1 million members, the majority of which rely on Chime as their primary financial account.

Being the primary account relationship for our members establishes Chime as their central financial hub, and we believe these relationships are the most valuable in consumer financial services. As the central hub, Chime becomes the platform through which members consistently deposit their paychecks and conduct their everyday spend, creating durable and long-lasting relationships with high engagement. In the first quarter of 2025, our Active Members used Chime for 54 transactions per month, on average, of which 75% were purchase transactions using Chime-branded debit and credit cards.[1] 70% of purchase transactions are for nondiscretionary expenses made in categories such as food and groceries, gas, and utilities.[2] We also have high member satisfaction, with 75% of Chime members saying they will be Chime members for life.[3] Among adults earning up to $100,000 annually, we have been the top brand for people establishing new, or switching existing, direct deposit relationships, according to a 2024 survey.[4]

Our proprietary technology platform and our digital-first approach give us both a radical cost-to-serve advantage and greater innovation velocity compared to traditional banks. We believe these advantages will improve over the long term as we continue to scale. This structural advantage is complemented with a payments-based business model that is aligned with our members: we primarily generate revenue when members spend using a Chime-branded debit or credit card, based on fees paid via the card networks, rather than fees paid to us by our members. Recurring paycheck deposits through our platform also provide us with an advantage to offer our members access to valuable, short-term credit and liquidity products at scale given the privileged repayment position for such products.

We are bold in our ambition to build a generational consumer brand that empowers everyday Americans to make progress in their financial journeys. While traditional banks focus on serving people with the largest deposits and highest credit scores, we will continue to raise the bar in financial services for everyday people. In 2024, Time Magazine published its World's Best Brands survey, which identified Chime among the top five brands in the banking category in America. We believe we are setting a new standard in consumer financial services built on free or low-cost, innovative products and a member-obsessed philosophy. We are just getting started.

Our mission is to unite everyday people to unlock their financial progress.

Everyday people are the individuals we all have the privilege of interacting with day to day. They work in healthcare, retail, hospitality, a variety of corporate jobs, and are essential workers who form the heart and soul of America.

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1 Transactions include, but are not limited to, purchases with Chime-branded debit or credit cards (collectively, "purchase transactions"), funding a member account, withdrawing funds from an ATM, sending or receiving funds with Pay Anyone, taking a MyPay advance, or other money movement transactions.

2 Based on Purchase Volume for the year ended March 31, 2025 categorized by merchant category.

3 Based on a Chime survey conducted in July 2024 of members who direct deposit through Chime (the "Chime Financial Progress Survey").

4 Based on a Chime commissioned third-party survey conducted in July 2024 targeting Americans aged 18 to 54 years with a household income up to $100,000 who opened or switched to a new direct deposit account in the preceding 12-month period (the "Banking and Switcher Survey").

In the United States, 196 million people—over 75% of the adult population—earn up to $100,000 annually.[5] We primarily focus on attracting and serving these everyday Americans earning up to $100,000 annually. Many live paycheck to paycheck, often spending as much as—or more than—they earn each month to support themselves and their families.

Everyday people need solutions that help avoid fees, bridge the gaps between paychecks, manage unexpected expenses, build credit, and grow savings for life's major milestones. Yet traditional banks have consistently fallen short in addressing these pressing needs for everyday Americans.

Traditional banks rely on a net interest margin-based business model with nearly 70% of their revenue coming from customer deposits and lending.[6] This approach works well for the most affluent customers with higher credit scores, who have high deposit balances and large borrowing needs, but it is ineffective for everyday Americans, most of whom live paycheck to paycheck and often have more modest account balances and limited credit histories.

We built our products on the premise that the majority of Americans can be better served by a payments-based banking model. We are focused on serving everyday Americans with a banking model aligned with their lives.

Even if traditional banks were to focus on serving the core needs of everyday Americans, they are structurally limited due to rigid, high-cost business models, driven by their physical branch infrastructure and in-person delivery approach. Traditional banks impose a range of fees to serve everyday Americans—overdraft fees, minimum balance fees, and monthly maintenance fees. We believe overdraft fees and nonsufficient funds fees can be particularly punitive for everyday Americans because by nature they occur when someone lacks adequate funds in their account. This structural reality has led to distrust and poor customer satisfaction for traditional banks among everyday people.

We created Chime to help our members move their financial lives forward. Since our founding, we have been focused on building and delivering affordable, easy-to-use products that address the most critical financial needs of everyday Americans. Through our platform, members effortlessly spend, save, access liquidity, and build credit, all while avoiding punitive fees. We are building a community of members whose experience with Chime improves when family, friends, and coworkers join our platform.

We built Chime's business model with a focus on four core pillars that have now become competitive advantages: (1) a focus on serving our members as their primary account relationship; (2) a commitment to innovate on new products that specifically serve the needs of everyday Americans; (3) a radical cost-to-serve advantage driven by our digital-first approach and technology platform, which allow us to be both efficient and flexible; and (4) a marketing and product strategy designed to build a loved brand that resonates with our members.

1. A focus on primary account relationships

We designed our business to develop primary account relationships with our members, establishing Chime as their central financial hub. As we become the platform through which members deposit their paychecks and conduct their everyday spending, we create durable and long-lasting

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[5] U.S. Census Bureau, Current Population Survey, 2024 Annual Social and Economic Supplement (CPS ASEC).
[6] S&P Capital IQ Pro. Based on 2024 submissions from banking institutions to the Federal Financial Institutions Examination Council (FFIEC).

relationships with high engagement. We define a primary account relationship as a relationship with a member who made 15 or more purchases using their Chime-branded debit or credit cards in the past calendar month or who had at least one qualifying direct deposit of $200 or more through Chime in the past calendar month.

When we serve our members in a primary account relationship, we earn deep and habitual engagement and "top-of-wallet" card spend for their everyday, largely nondiscretionary expenses. As a result, in the first quarter of 2025, our Active Members engaged in 54 transactions per month with Chime, on average, of which 75% were purchase transactions using Chime-branded debit or credit cards.[7] 70% of purchase transactions are for nondiscretionary expenses made in categories such as food and groceries, gas, and utilities.[8] These relationships also provide a privileged repayment advantage for liquidity products and rich first-party data, including member income, spending, transaction, social graph, and other engagement data, which enable product innovation. As we expand our platform offerings, we believe these relationships will help drive Active Member growth, position us well to continue to cross-sell additional products, and improve our average revenue per active member (ARPAM).

2. A commitment to innovate on new, member-aligned products

Since our founding, we have built a track record of launching pioneering products to address the most critical financial needs of everyday Americans—spending, saving, accessing liquidity, and building credit, all while avoiding punitive fees. We believe our ability to launch free or low-cost, innovative products, such as Get Paid Early, SpotMe, Credit Builder, and MyPay, has allowed us to build a substantial and growing competitive advantage over traditional banks. Additionally, with the development and launch in 2024 of ChimeCore, our proprietary payment processor and ledger, we have built a foundation for even faster future product innovation to grow our advantage relative to traditional banks over time.

3. A radical cost-to-serve advantage

We constructed our model to serve everyday Americans, which meant taking a digital-first approach and building differentiated technology that allows us to serve our target audience at a significant cost advantage compared to traditional banks. Our digital-first approach has allowed us to reduce the significant expenses associated with bank branches and ATMs. Through our direct relationships with our bank partners, we conveniently offer access to a suite of banking products on our mobile app while providing our members with nationwide access to physical locations to conveniently withdraw cash and make cash deposits where and when members need to through our partnerships with ATM and cash deposit networks.

We have invested substantially over several years in our cloud-native technology platform, including ChimeCore, to be able to efficiently develop products and process and record financial transactions in-house. By operating our technology platform in-house, we are able to focus a greater portion of our technology spend on product innovation, avoid costly maintenance of legacy systems, and reduce or eliminate reliance on third-party vendors in areas such as transaction processing, financial ledgering, technology and product development, and technical operations.

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[7] Transactions include, but are not limited to, purchases with Chime-branded debit or credit cards (collectively, "purchase transactions"), funding a member account, withdrawing funds from an ATM, sending or receiving funds with Pay Anyone, taking a MyPay advance, or other money movement transactions.

[8] Based on Purchase Volume for the year ended March 31, 2025 categorized by merchant category.

We have also invested in our data and artificial intelligence (AI) platforms. These innovations enabled us to deliver 68% of our member support interactions without the need for human intervention in the first quarter of 2025. Between the period of time starting on January 1, 2022 and ending March 31, 2025, we reduced our support costs per Active Member by 60% and fraud loss rates by 29%. These improvements did not come at the expense of the member experience, either, as we doubled our member support satisfaction scores from the first quarter of 2022 to the first quarter of 2025.[9]

4. A loved and trusted brand

In a category where everyday Americans are regularly dissatisfied and lack trust, we deliver products that our members love and that address their critical needs, resulting in Chime's brand leadership. In 2024, Time Magazine published its World's Best Brands survey, which identified Chime among the top five brands in the banking category in America. Among Americans earning up to $100,000 annually, our unaided brand awareness of 41% rivals that of the three largest traditional banks in the United States and meaningfully exceeds that of some of the largest peer-to-peer financial technology companies.[10] We have focused our brand strategy on winning brand ownership in the categories that matter most to everyday Americans. Compared to the three largest traditional banks in the United States, we are over 60% more likely to be associated with not having hidden fees, more than twice as likely to be associated with allowing members to get paid earlier, and over 40% more likely to be associated with helping members build their credit scores.[11] Our passionate community means our members are our biggest brand ambassadors—since 2022, member referrals have been the single largest channel of new Active Member growth at Chime. Chime members love and trust us, and they pay it forward.

Our formula is working. Among adults earning up to $100,000, Chime has been the top brand for people establishing new—or switching existing—direct-deposit relationships, according to a 2024 survey.[12] 85% of new members who direct-deposit through Chime came from an existing direct-deposit relationship, most commonly with large incumbent banks.[13] They switch because we have a track record of delivering a meaningful impact on our members' lives: 97% of our members say we have unlocked their financial progress.[14]

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[9] Based on Service Net Promoter Score (sNPS) scores collected from Chime commissioned third-party surveys conducted on a rolling basis to measure the member support satisfaction of our members.

[10] Chime brand awareness measured against Bank of America, J.P. Morgan Chase, Wells Fargo, Cash App, PayPal, and Venmo. Based on Chime commissioned third-party surveys conducted in the first quarter of 2025 (the "Brand Awareness Survey").

[11] Brand Awareness Survey.

[12] Banking and Switcher Survey.

[13] Existing direct deposit relationship includes previously direct depositing with national banks, credit unions, regional banks, online financial services platforms, prepaid cards and payment apps. Based on Chime commissioned third-party surveys conducted from January through December 2024 on newly enrolled members three days after their enrollment (the "Enrollment Surveys").

[14] In the Chime Financial Progress Survey, 97% of respondents indicated that Chime has helped in at least one of the following aspects of unlocking financial progress: avoiding fees, bridging the gap until their next paycheck, avoiding late or missed bills, managing spending, improving credit scores, saving for an emergency, saving for a long-term goal, or helping pay off high-interest rate debt.

97%

of members say Chime helped with at least one aspect of financial progress

Our Products

We have built a suite of affordable, easy-to-use products that address the most critical financial needs of everyday people. In a landscape dominated by high-cost providers, Chime is making banking free or low-cost for everyday Americans. All of our products are conveniently available through our mobile app.

Spending: The spending products we offer through our platform provide our members access to FDIC-insured checking accounts[15] and linked debit cards, nationwide ATM and cash deposit networks, and early access to their paycheck, allowing them to confidently manage their money and pay for everyday expenses.

Checking Account: Chime offers access to full-featured, FDIC-insured checking accounts provided through our platform by one of our bank partners, The Bancorp Bank, N.A. or Stride Bank, N.A. Members can open an account from their phone in as little as two minutes for free and easily manage their money with 24/7 mobile banking. Members can deposit their paychecks, cash, or checks through Chime, or transfer money to their checking account by connecting an external bank account, debit card, or Apple Pay. These checking accounts offer members access to Get Paid Early and essential features, such as the ability to pay bills online through Bills Hub and mail checks, insights into their spending, account security features, and more, all while benefiting from no monthly maintenance fees or minimum balance requirements.

Chime Debit Card: Checking accounts are complemented by Chime Debit Cards, which are Visa-branded debit cards issued by our bank partners. Chime Debit Cards are accepted wherever Visa debit cards are accepted. Members can receive real-time transaction alerts and are not required to have a minimum balance. In addition to receiving a physical card via mail when our members join Chime, they also receive access to a virtual card that they can use immediately with digital wallets like Apple Pay and Google Pay for added convenience.

[15] Chime is not FDIC-insured. The Bancorp Bank, N.A. and Stride Bank, N.A. are the FDIC-insured members. Deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. FDIC deposit insurance limit is $250,000 per depositor, per insured bank, per ownership category.

ATM and Cash Deposit Network: We provide our members access to nationwide networks that allow them to conveniently deposit and withdraw cash from their accounts, including ATMs that are Chime branded. We offer over 45,000 fee-free ATMs,[16] more than the ATM networks of the three largest U.S. banks combined.[17] Many of these ATMs are located in stores that our members frequent, including 7-Eleven, Circle K, CVS, and Target. In addition, our members can make fee-free cash deposits[18] and ATM withdrawals at over 7,500 Walgreens locations. Our members are also able to deposit cash, for a fee, at over 90,000 additional participating retail locations. We make it easy for our members to find ATM and cash deposit locations through one unified map on our mobile app.

Get Paid Early: Get Paid Early provides members that direct-deposit through Chime access to the full value of their paycheck up to two days before[19] their scheduled pay date. Get Paid Early helps our members stay on top of bills and manage day-to-day expenses before payday. We make tracking the receipt of direct deposits easy for our members with instant push notifications and email.

Liquidity: The liquidity products we offer through our platform, including SpotMe, MyPay, and Instant Loans, provide our eligible members access to short-term liquidity when they need it most for free or at a low cost. SpotMe, MyPay, and Instant Loans do not require third-party credit checks.

SpotMe: SpotMe, one of the industry's first fee-free overdraft protection product of its kind, allows eligible members to overdraft up to $200 fee-free.[20] SpotMe automatically helps members when they accidentally take their account negative and also offers members liquidity to pay for urgent expenses when money is tight between paychecks. SpotMe can be used for debit card purchases, Credit Builder secured credit card purchases, cash-back transactions, and ATM withdrawals. Overdrawn amounts related to SpotMe may be repaid by our members' next direct deposit, cash deposit, or transfer into their account. In certain instances, SpotMe limits may be temporarily increased above $200, such as through SpotMe Boosts. Through March 31, 2025, members have received $43.3 billion of fee-free overdraft protection through SpotMe since its full product launch in 2019. Members can voluntarily choose to tip Chime for the use of SpotMe once the overdraft is repaid and

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[16] Out-of-network ATM withdrawal and over the counter advance fees may apply except at MoneyPass ATMs in a 7-Eleven, or any Allpoint or Visa Plus Alliance ATM participating in the Allpoint network.

[17] Ranking according to the Federal Reserve Statistical Release based on domestic assets; number of ATMs self-reported by Chase, Bank of America and Wells Fargo - June 2025.

[18] Once the retailer accepts your cash, the funds will be transferred to your Chime account. You may use your barcode, debit card, or Chime Card to deposit cash. Cash deposit fees may apply if using a retailer other than Walgreens and Duane Reade. Cash deposits using a barcode or debit card are deposited to your Checking Account. If you have the Chime Card, those funds will be automatically swept to your Chime Card Secured Deposit Account. Cash deposits using your Chime Card first go to your Chime Card Account, then transferred to your Chime Card Secured Deposit Account. Cash deposits are not payment for any Chime Card balance due.

[19] Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date.

[20] SpotMe® on Credit is an optional, no interest/no fee overdraft line of credit tied to the Secured Deposit Account. SpotMe on Debit is an optional, no fee service attached to your Chime Checking Account (individually or collectively, "SpotMe"). Eligibility for SpotMe requires $200 or more in qualifying direct deposits to your Chime Checking Account each month.
Qualifying members will be allowed to overdraw their Chime Checking Account and/or their Secured Deposit Account up to $20 in total, but may be later eligible for a higher combined limit of up to $200 or more based on member's Chime account history, direct deposit frequency and amount, spending activity and other risk-based factors. Your SpotMe Limit will be displayed to you within the Chime mobile app. You will receive notice of any changes to your SpotMe Limit. SpotMe for Credit and SpotMe on Debit share a single SpotMe limit. Your SpotMe Limit may change at any time, at Chime or its banking partners' discretion. Although there are no overdraft fees, there may be out-of-network or third-party fees associated with ATM transactions or OTC cash withdrawal fees at retailers. SpotMe won't cover non-card transactions, including ACH transfers, Pay Anyone transfers, or Chime Checkbook transactions. SpotMe terms and conditions.

may rescind the tip during the specified refundable period as defined in the member agreement. Tipping is completely optional and it does not affect a member's SpotMe overdraft limit or eligibility.

MyPay: MyPay allows eligible members receiving direct deposit to access up to $500 of their earned pay on demand before payday[21] for free within 24 hours, or instantly for a low fee.[22] More than 70% of Americans have to wait at least two weeks between pay cycles, with an estimated $340 billion in wages and income trapped in the payroll cycle between paydays. MyPay helps address this challenge by providing eligible members with greater flexibility and control over when and how they access their money, with no mandatory subscription charges, interest costs, or credit checks. MyPay advances are repaid by a member's next paycheck direct deposit. Most new members start with access to between $50 to $100 in MyPay advances, and their access can increase over time, up to $500, depending on factors such as length of direct-deposit history through the Chime platform and amounts of direct deposit. Through March 31, 2025, members have received $8.8 billion in MyPay advances since its full product launch in July 2024. Prior to MyPay, we beta tested a predecessor product in 2023.

Instant Loans: Instant Loans allows eligible members to borrow up to $500, which is repaid in equal monthly installments over a three month period. Eligible members receiving direct deposit may be pre-approved for a loan and get notified of their eligibility within the Chime app. Once an offer is accepted, eligible members gain instant access to the loan funds. Instant Loans have a fixed interest rate of $5 for every $100 borrowed, with no late fees or compound interest. For greater ease, repayments can be automated and repayment amounts are designed to not exceed 10% of a member's monthly cash inflows to maintain affordability. We also report payment history to credit reporting agencies, allowing members to build credit. We fully launched Instant Loans in March 2025, and have grown our offerings since.

Building Credit: We offer credit building solutions that allow our members to improve their credit scores[23] without the risk of falling into debt or the need for a credit check. Improving credit scores help unlock key milestones in the lives of our members from qualifying for an apartment lease, an affordable auto loan, or insurance rate, to even a first home mortgage. 79% of Americans say they are trying to improve their credit according to a 2023 survey.[24]

Credit Builder Credit Card: The secured Credit Builder Credit Card is issued by our bank partners and helps our members build credit through their everyday spend without paying fees or interest.[25]

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[21] To be eligible for MyPay, you must receive qualifying direct deposits to your Chime Checking Account in the preceding 36 days as set forth in the MyPay Agreement. A qualifying direct deposit is a deposit from an employer, payroll provider, gig economy payer, government benefits payer, or other permitted source of income by Automated Clearing House ("ACH") or Original Credit Transaction ("OCT"). Your MyPay Credit Limit and Maximum Available Advance may change at any time. MyPay is a line of credit and available limits are based on estimated income and risk-based criteria. Eligible members may be offered a $20 - $500 Credit Limit per pay period. Your Credit Limit and Maximum Available Advance will be displayed to you within the Chime app. MyPay is currently only available to eligible Chime members in certain states. Other restrictions may apply. See Bancorp MyPay Agreement or Stride MyPay Agreement for details.
[22] Option to get funds instantly for $2 per advance or get funds for free within 24 hours. See Bancorp MyPay Agreement or Stride MyPay Agreement for details.
[23] On-time payment history can have a positive impact on your credit score. Late payment may negatively impact your credit score. Chime will report your activities to Transunion®, Experian®, and Equifax®. Impact on your credit may vary, as Credit scores are independently determined by credit bureaus based on a number of factors including the financial decisions you make with other financial services organizations.
[24] Based on survey data published in November 2023. NerdWallet, Survey: 4 in 5 Americans Are Trying to Improve Their Credit, November 2023.
[25] Out-of-network ATM withdrawal and OTC advance fees may apply. View The Bancorp agreement or Stride agreement for details; see back of card for issuer.

Unlike unsecured credit cards and many other secured credit cards, Credit Builder secured credit cards have no annual fees or late fees, no interest charges on missed payments, and no application fees. We believe when we launched Credit Builder in 2020, it was the first secured credit card of its kind in our industry without such fees, interest charges, or minimum security deposit requirements. Eligible members can move funds into a dedicated secured deposit account that secures a line of credit equal to that amount. This line of credit is accessed through the Credit Builder secured credit card wherever Visa is accepted. Deposits, withdrawals, and purchase activity in a member's secured deposit account will change that member's credit limit and available-to-spend amount; if a member reduces their secured deposit account balance, their credit line limit immediately reduces in that amount. Following repayment in full from the dedicated account, we report our members' balances to major credit bureaus at the end of each statement cycle, helping our members improve their credit scores without the risk of debt or missed payments. A third-party study found that members using Credit Builder saw an average FICO score increase of 30 points.[26]

Savings and Perks: Chime offers access to FDIC-insured savings products that help members effortlessly grow their savings with automatic features and competitive rates, with no minimum balances, no monthly fees, and no maximums on earned interest. We also offer our members opportunities to save on their everyday expenses, as well as file their state and federal taxes for free.

High-Yield Savings Account: Chime offers all members access to a high-yield savings account through our bank partners with an attractive interest rate on members' savings balances and no monthly fees. Members can also easily move money between their checking and high-yield savings accounts within their Chime mobile app for free and at any time. From 2022 to March 31, 2025, interest rates offered on high-yield savings accounts ranged from 0.5% to 2% APY for standard users (3.75% APY for Chime+ users). As of March 31, 2025, the APY interest rates offered on high-yield savings accounts for standard users and Chime+ users were 2% and 3.75%, respectively.[27]

Automatic Savings Features: We provide our members multiple ways to grow their savings automatically through Chime to help them achieve their goals faster, including Round Ups and Save When I Get Paid. With Round Ups, transactions are automatically rounded up and the difference is transferred to our members' high-yield savings accounts, helping them save spare change with each purchase. Save When I Get Paid allows members to automatically deposit a desired portion of their paycheck into their Chime high-yield savings account. Both Round Ups and Save When I Get Paid are voluntary features for which a member may choose to opt in.

Chime Deals and Offers: Through Chime Deals, our members have access to cash-back deals at thousands of locations across the United States, with a focus on retailers in key spending categories, including gas stations, grocery stores, and restaurants. Deals are made available within our mobile app and can be redeemed using Chime-branded debit or credit cards. Through our Chime Offers Marketplace, members can receive discounts on life, renters, pet, and car insurance; utilities; wireless plans; and other third-party products. Through our partnership with Experian, we also offer our members access to Experian Boost—another way to raise their FICO score—by paying eligible bills through Chime.

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[26] Based on a representative study conducted by Experian® in January 2024, members who made their first purchase with Credit Builder between June 2022 and October 2022 observed an average FICO® Score 8 increase of 30 points after approximately 8 months (the "Experian study").
[27] The Annual Percentage Yield ("APY") is variable and may change at any time. No minimum balance required. Must have $0.01 in savings to earn interest.

Free Tax Filing: Filing taxes through Chime, members can conveniently file state and federal taxes for free and receive their federal refund up to five days early[28] via direct deposit. We have partnered with a registered tax e-file provider, April Tax Solutions Inc. ("april"), to offer members the opportunity to file their personal state and federal tax returns directly through our mobile application.

Pay Anyone: Pay Anyone is a peer-to-peer payments product that enables our members to make instant, secure payments directly from the Chime mobile application. Our members can send money from their checking accounts at one of our bank partners to anyone, including friends, family, and coworkers, regardless of whether the recipient uses Chime. Nonmembers who receive Pay Anyone payments may elect to become Chime members, driving member acquisition. Recipients can otherwise receive the funds directly into the checking account of their choosing for free. Pay Anyone is integrated with other intuitive in-app features, including the option to split rent, dinner, and bills across connections both inside and outside the Chime mobile app.

SpotMe Boosts: SpotMe Boosts enable eligible Chime members to temporarily increase the overdraft limits of other members by up to $20 per month for free.[29] This helps nurture a collaborative Chime member community and fosters new connections. It also is a way for members to invite coworkers, friends, and family to join the community and experience one of the benefits of Chime.

Our Focus on High-Impact Innovation

Beyond our individual products, we continue to find efficiencies across our product offerings that enable our best-in-class member service.

Our **technology platform** powers our product offerings and underpins our radical cost-to-serve advantage by giving us greater control of our product roadmap and enabling us to innovate rapidly, personalize member experiences, and scale efficiently.

Our in-house data and AI platforms—including our experimentation, risk decisioning, and member support platforms—enable us to quickly iterate on our products based on real-time member insights, to control transaction and risk losses, and to deliver high-quality, efficient member support. In 2024, we launched **ChimeCore**, our proprietary payment processor and ledger, which today handles a portion of member transactions, enhancing our competitive advantages and setting the stage for future periods of product innovation.

Our investments in product innovation and our technology platform have contributed to our ability to serve members efficiently and provide a more attractive suite of products to our members.

Driving Positive Change in the Industry

We are proud to have catalyzed change throughout our industry, both through our innovative products themselves and our partnerships with national banks. We work to create a more competitive industry, benefiting both consumers and our community bank partners.

- **Leading with no monthly or minimum balance fees for checking and savings.** We were one of the first in our industry to partner with banks to provide checking and high-yield savings accounts with no monthly fees or minimum balance fees, which we believe helped push others in our industry to do the same.

[28] Chime does not guarantee timing of refund. Five day refund estimate is based on 2024 tax year filing data. Refund timing estimates are dependent upon timing of complete tax return submission and when the IRS submits your refund.
[29] SpotMe® Boost is an optional, no fee service feature of SpotMe. Boosts are available to eligible Chime members enrolled in SpotMe and are subject to limits. See SpotMe Terms and Conditions.

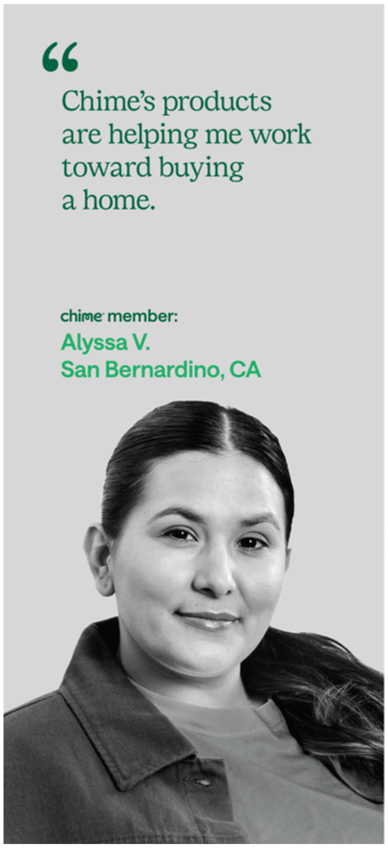
- **Promoting consumer-friendly policies with fee-free overdraft protection.** We offer access to SpotMe, one of the industry's first fee-free overdraft protection product of its kind. Since we launched SpotMe in 2019, overdraft fee revenue industry-wide has decreased.
- **Helping to level the playing field for community banks.** Our bank partnership model gives our community bank partners access to millions of new members nationwide, and our members' deposits provide a source of low-cost funding that helps them compete against larger banks. Our national bank partners sweep a portion of our members' savings deposits to a diversified set of community and regional banks across the country in regions where our members live.

Social

Social

Our Members

Chime members reflect the diversity of America, encompassing individuals from a wide range of backgrounds and spanning all 50 states. 55% of our members are women,[30] and our members range from young adults to those over 60, with an average age of 36.[31]



Everyday Americans face challenges in making the financial progress they desire. There are 196 million adults in the United States who earn up to $100,000 annually—over 75% of the adult population.[32] Many of these Americans live paycheck to paycheck, often spending as much as—or more than—what they earn each month to support themselves and their families. Living paycheck to paycheck is a reality for higher-income earners as well. As a result, many Americans have low levels of liquidity. These realities can make financial progress challenging to achieve and easy to lose. Everyday Americans deserve trusted financial solutions that are aligned with their best interests and address their most critical needs across spending, savings, liquidity, and credit building.

Structural Implications for Everyday Americans

As described earlier in this report, traditional banking models are structurally designed around net interest margin, which prioritizes customers with large deposit balances and borrowing needs.[33] In

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[30] Chime Financial Progress Survey.
[31] Based on Active Members as of December 31, 2024.
[32] U.S. Census Bureau, Current Population Survey, 2024 Annual Social and Economic Supplement (CPS ASEC).
[33] S&P Capital IQ Pro. Based on 2024 submissions from banking institutions to the Federal Financial Institutions Examination Council (FFIEC).

addition, legacy technology requires significant ongoing investment, increasing these banks' cost of serving everyday Americans.

As a result of these structural limitations, traditional banks leave everyday Americans with:

- **Expensive products and fees.** Monthly maintenance fees for low balances, overdraft fees, and insufficient funds fees create expensive banking experiences that can financially strain everyday Americans. Because these fees are often triggered during periods of low balances or financial stress, they can make it harder for households to recover from short-term disruptions. Even among other financial technology companies, fee practices can vary. For example, while some companies may provide fee-free access to comparable products, such companies may not offer access to a full suite of banking products or may require minimum direct-deposit balances to avoid or reduce fees, including in-network ATM withdrawal fees; some other financial technology companies primarily rely on fee-based or subscription models.
- **Friction and lack of transparency.** Legacy systems and branch-based processes can contribute to delayed fund availability, complex disclosures, and unexpected charges. Further, long customer support wait times add to an already unsatisfying customer experience. This emphasizes the need for more straightforward and transparent banking solutions.
- **Unmet needs across liquidity, building credit, and savings.** Traditional banks impose stringent lending criteria that often put liquidity solutions out of reach—especially for the over 45 million Americans lacking sufficient credit history or experience with traditional credit products.[34] This too often leads everyday Americans to rely on expensive overdrafts or other high-cost credit products, or forego important expenses altogether. The incumbent banks often fail to provide customer-friendly options to help build credit, as secured credit cards typically require security deposits in the hundreds of dollars. Moreover, traditional banks can impose strict requirements, such as minimum balance thresholds that limit access to low-fee checking and high-yield savings options.

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With Chime's products, I always have a clear picture of my finances which makes managing expenses between pay periods much easier.

Carissa R.
Dallas, TX

[34] TransUnion, More than 45 Million Americans are Either Credit Unserved or Underserved; Approximately 20% Migrate to Being Credit Active Every Two Years, April 2022.

Welcome to Chime

We Solve for Critical Member Needs

We offer everyday Americans access to a broad range of free or low-cost, innovative products, with banking services provided by our FDIC-insured bank partners. Our products positively impact our members' lives across:

- ***Spending.*** Through our platform, our members access FDIC-insured checking accounts and linked debit cards, secured credit cards, and other mobile banking features that allow them to confidently manage their money and pay for their everyday expenses. 90% of our members say that Chime helped them avoid bank fees.[35] With Get Paid Early, members that direct-deposit through Chime can access their paycheck up to two days early for free.
- ***Liquidity.*** The liquidity products offered through our platform are designed to provide our eligible members access to short-term liquidity when they need it most for free or at a low cost. These products include SpotMe, one of the industry's first fee-free overdraft protection product of its kind, and MyPay, which allows our members to access up to $500 of their pay on demand before payday. Through March 31, 2025, our members have accessed $43.3 billion through SpotMe since its full product launch in 2019, and $8.8 billion through MyPay since its full product launch in July 2024.
- ***Credit building.*** Credit Builder secured credit cards help our members build credit safely, without the risk of taking on debt. Unlike unsecured credit cards and many other secured credit cards, Credit Builder secured credit cards have no annual fees or late fees, no interest charges on missed payments, no minimum security deposits, and no application fees. We believe when we launched Credit Builder in 2020, it was the first secured credit card of its kind in our industry without such fees, interest charges, or minimum security deposit requirements. 79% of Americans say they are trying to improve their credit, according to a 2023 survey.[36] A third-party study found that members using Credit Builder saw an average FICO score increase of 30 points.[37]
- ***Savings and perks.*** Through our platform, our members access FDIC-insured high-yield savings accounts that help our members effortlessly grow their savings with attractive rates and automatic features such as Round Ups and Save When I Get Paid. These products have no minimum balances, no monthly fees, and no maximums on earned interest. We also offer exclusive deals to help our members save on food and groceries, gas, utilities, and more.
- ***Community.*** We know that financial progress is often not achieved solely in isolation, but also with the support of others. We have built Chime to be a community where our members' experiences improve when family, friends, and coworkers join our platform. Community-focused products include SpotMe Boost, which allows members to temporarily increase SpotMe overdraft limits of other members, and Pay Anyone, a peer-to-peer payments product that lets our members send money instantly to others, including to those without a Chime account. Community also strengthens our business: as our members have expanded their community networks on Chime, we see that their engagement and ARPAM has grown. More than 80% of our Active Members had a community connection on Chime as of March 31, 2025.

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[35] Chime Financial Progress Survey.
[36] Based on survey data published in November 2023. NerdWallet, Survey: 4 in 5 Americans Are Trying to Improve Their Credit, November 2023.
[37] Experian study.

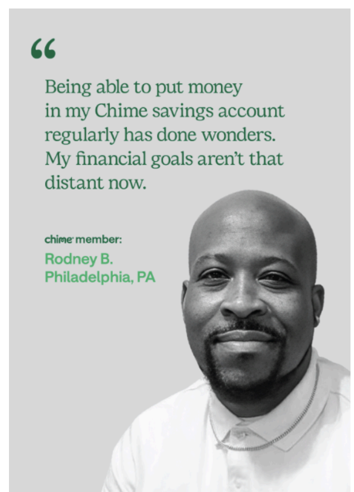
We Make It Easy

At Chime, we believe in the adage that "retail is detail." Our employees, known as Chimers, sweat the details of all aspects of our member experience to make Chime:

- ***Convenient*.** Convenience begins with our enrollment process, through which new members can create an account in as little as two minutes. All of our products are conveniently available through our mobile application, allowing members to avoid in-person branch visits.
- ***Transparent.*** We build trust with our members, in part, through our transparent pricing and product features. The Chime app and our tailored push notifications provide members with clear visibility into their balances and transaction activity, helping members stay connected and avoid surprises.
- ***Personalized*.** We focus on individualizing the member experience, starting with personalized onboarding journeys when new members join Chime. Our members' deep and habitual engagement with Chime generates rich, first-party data, including member income, spending, transaction, social graph, and other engagement data. We leverage this data to deliver deeply personalized experiences to our members, such as individually tailored limits for liquidity products, personalized local rewards, and targeted referral incentives. We also use data to predict our members' questions and provide proactive fraud and risk alerts before they reach out to us.

We Believe in Free

In a category dominated by high-cost providers for the segment we serve, Chime is doing something different than traditional banks: making banking free or low-cost for everyday Americans. We offer our members free access to checking accounts, Chime-branded debit and credit cards, SpotMe, MyPay, high-yield savings accounts, and Chime+. We also offer access to over 45,000 fee-free ATMs. We do not charge overdraft fees with SpotMe or nonsufficient funds fees, do not charge monthly maintenance fees, and do not require minimum security deposits for Credit Builder. For those seeking extra convenience, such as instant access to earned pay through MyPay or out-of-network ATMs, Chime offers a low-fee option that a member may choose to utilize.



Our Differentiated Approach Creates an Attractive Business Model for Serving Everyday Americans

We have taken a fundamentally different approach than traditional banks. Built on our proprietary technology platform, our operating model is low-cost and powered by a payments-driven revenue model focused on profiting with our members, not from them.

Low-Cost Operating Model

We have developed a low-cost operating model that allows us to serve everyday Americans at a significant cost advantage compared to traditional banks. Our low-cost operating model is centered on our:

- ***Digital-first partnership strategy.*** Our digital-first approach allows us to remain asset-light, avoiding physical branch and ATM infrastructure, and significantly drive down costs.

- ***Bank partnerships.*** We partner with The Bancorp Bank, N.A. ("Bancorp") and Stride Bank, N.A. ("Stride"), FDIC-insured and OCC-regulated community banks, to provide banking services through our mobile platform, including checking and high-yield savings accounts, debit and credit cards, and liquidity products.

- ***Vertically integrated technology platform.*** Our proprietary, cloud-native technology platform is a key component of our low-cost operating model. This technology platform includes ChimeCore, our proprietary payment processor and ledger which today handles a portion of our member transactions, and also includes our data and AI platforms. Our data streaming platform captures and processes real-time data with sub-second latency, handling over 60 billion events per month.[38] By building our technology platform in-house, we can reduce spend on maintenance and expensive legacy vendors.

- ***Operational excellence enhanced by AI.*** Built on over a decade of iteration, we have developed operational excellence in our risk management and member support capabilities. As a result, we have been able to maintain low loss rates and deliver efficient member support, while improving member service satisfaction levels.

- ***Effective risk management.*** We have built an in-house risk decisioning platform that leverages rich, first-party data to effectively manage fraud risk, credit risk, and financial crimes. Our proprietary AI and ML models have helped reduce our fraud loss rates, which declined by 29% from January 1, 2022 to March 31, 2025.

- ***Scaled member support.*** We have built an advanced support program designed to provide real-time, 24/7 assistance to our members. We have invested in automation and AI to improve the efficiency of our service delivery while also improving our members' support experience. Between January 1, 2022 to March 31, 2025, we reduced our support costs per Active Member by 60%. These improvements did not come at the expense of the member experience, either, as we doubled our member support satisfaction scores from the first quarter of 2022 to the first quarter of 2025.[39]

Member Satisfaction Fuels Our Growth

We are bold in our ambition to build a generational consumer brand that empowers everyday Americans to make progress in their financial journeys. While everyday Americans are regularly dissatisfied with, and lack trust in, traditional banks, we deliver products that our members love and that address their critical needs, resulting in Chime's brand leadership. In 2024, Time Magazine published its World's Best Brands survey, which identified Chime among the top five brands in the banking category in America.

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[38] Based on the average of the three months ending March 31, 2025.

[39] Based on Service Net Promoter Score (sNPS) scores collected from Chime commissioned third-party surveys conducted on a rolling basis to measure the member support satisfaction of our members.

Among Americans earning up to $100,000 annually, our unaided brand awareness of 41% rivals that of the three largest traditional banks in the United States and meaningfully exceeds that of some of the largest peer-to-peer financial technology companies.[40]

The strength of our brand fuels an efficient member acquisition model where over half of our new Active Members since 2022 have come from organic and member-driven channels including word of mouth, referrals, and Pay Anyone payments.

Member referrals: We have built an efficient and scaled member referral engine, with referrals representing our single largest channel for new Active Member growth since 2022. Using our intelligent social graph that maps our members' networks, we leverage machine learning ("ML") and data science to personalize the referral incentive dollar amounts for members who are most likely to refer others to Chime. We believe our ability to grow our Active Members through referrals is highly differentiated. We have also found that our referral model has self-reinforcing benefits, with members who have been referred to Chime being 29% more likely to refer new members to our platform in 2024.

Chime Enterprise: In 2024, we established Chime Enterprise in order to offer a suite of innovative products, including MyPay, through employers via an employee financial wellness solution. We believe that through the employer channel, we can access a large pipeline of new members at an efficient cost to drive continued Active Member growth and impact. We are early in our journey with Chime Enterprise, having established it following our acquisition of Salt Labs in June 2024.

Four out of 5 Chime members say we've helped improve their overall financial situation. **Just half of traditional bank customers say the same.**

Chime members say that our products have helped them bridge the gap until their next paycheck. **Just over half of traditional bank customers say the same.**

Compared to customers of traditional banks, Chime members are **over 1.5x as likely to say that our products have helped them improve their credit scores.**

Comparison of respondents across two surveys saying Chime (Survey 1) or their traditional financial institution (Survey 2) helped them improve their credit scores. Survey 1 conducted by Chime July 2024 of active Chime direct depositors (35,154 responses). Survey 2 conducted by YouGov September 2024 of nationally representative bank customers, ages 18–64, with household income under $100K (2,234 responses).

[40] Chime brand awareness measured against Bank of America, J.P. Morgan Chase, Wells Fargo, Cash App, PayPal, and Venmo. Based on Chime commissioned third-party surveys conducted in the first quarter of 2025.

Consumer Protection and Financial Inclusion

Access is core to our business model, which drives financial inclusion.

Since our founding, we have been focused on building and delivering affordable, easy-to-use products that address the most critical needs of everyday Americans. Through our platform, members effortlessly spend, save, access liquidity, and build credit, all while avoiding punitive fees.

Member Support

We strive to provide experiences that **delight** our members and make them feel secure and supported when using our platform. To deliver against these objectives, we have developed a scaled operations and member experience organization that enabled us to manage over 50 million member support interactions with our members in 2024.

Efficient Member Support

Member support at our scale is enabled by our proprietary technology platform. We offer 24/7 member support via phone, chat, and automated channels through our global operations team.

Our ability to scale efficiently and improve our members' support experience is supported by our investments in AI and automation, which allow these tools to do the work of over 1,000 human member support agents.[41] These innovations enabled us to deliver 68% of our member support interactions without the need for human intervention in the first quarter of 2025. In achieving this milestone, between January 1, 2022 and March 31, 2025, we reduced our support costs per Active Member by 60%.

These improvements did not come at the expense of the member experience, either, as we doubled our member support satisfaction scores from the first quarter of 2022 to the first quarter of 2025.[42]

Constantly Iterating and Improving Member Experience

We leverage our daily member interactions, using AI to regularly monitor and analyze member feedback, and provide data-driven insights to make real-time changes to our products and build new products to serve our members' needs. Our member experience team tracks trends across contact rates, NPS scores, and app store reviews, and augments these with detailed member feedback calls, to identify insights into member pain points. We have also trained GPTs on member feedback to quickly iterate on project plans and product innovations.

Chime as a Force for Good

As described earlier in this report, Chime's mission to unlock financial progress for everyday people informs our approach to community and philanthropic initiatives.

We create innovative products that help improve our members' financial health, provide access to financial education, and invest in the communities where our members live and work. We have also

[41] Estimated based on the percentage of the number of member service interactions that do not require human interaction and the number of human member support agents as of December 31, 2024.
[42] Based on Service Net Promoter Score (sNPS) scores collected from Chime commissioned third-party surveys conducted on a rolling basis to measure the member support satisfaction of our members.

taken the 1% pledge, committing to donate 1% of Chime's equity as of our pledge date, or 3,210,192 shares of our Class A common stock, over the next 10 years to fund the Chime Scholars Foundation, a foundation established to provide nontraditional students with the funding and resources they need to pursue higher education. We are proud of the positive impact we have on Chime members and our communities.

Our Communities

Chime invests in our members' communities. Through our commitment to higher education, financial education, investment in local leaders, and Chimer volunteerism, we are further helping our members make progress, opening up new opportunities, and driving greater resilience.

The San Francisco Business Times recognized Chime for its innovative philanthropy, which goes beyond cash giving to deeper community engagement through the work of the Chime Scholars Foundation, which helps everyday people build a better future through higher education.

The Chime Scholars Foundation. We believe that education is one of the most powerful engines for economic mobility. Through the Chime Scholars Foundation, we strive to help the next generation of learners by supporting nontraditional students—such as those who are midcareer, single parents, community college transfers, part-time, or returning to the job market, and those from low-income or marginalized communities—with renewable scholarships of up to $5,000 per year. Since launching, we have pledged more than $3.8 million in scholarships to 484 Chime Scholars.

Our 1% pledge. We have committed to the issuance and donation of 3,210,192 shares of Class A common stock (which was approximately 1% of Chime equity as of December 1, 2022, when Chime made its commitment) over the next 10 years to fund the Chime Scholars Foundation.

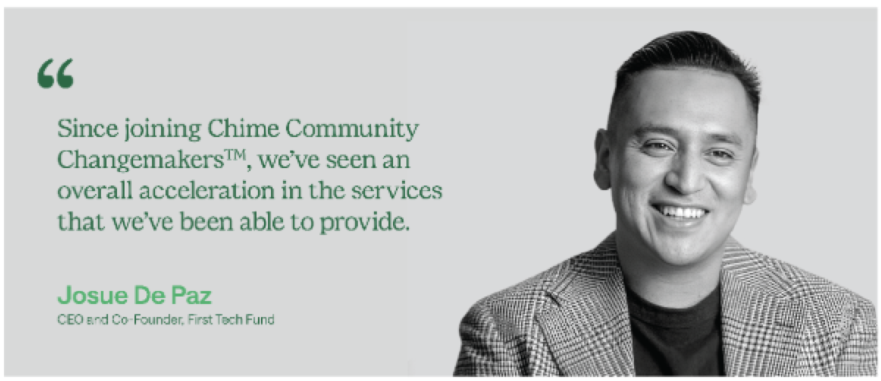
Financial education. We deliver targeted, in-app financial education content that engages our audience and drives more informed financial decision making. We have partnered with the financial education curriculum provider Zogo to provide more than 1,000 lessons across 8 financial health categories for our members, our nonprofit partners, public schools, and broader communities. We have also committed to bringing financial education to 10 million Americans by 2027 through our embedded financial education content, our "In the Green" blog, through nonprofit and community partners, and via in-person community financial education events.

Financial resilience of our members and their communities. When our communities or members face unexpected challenges, we are there to help them make it through and emerge more resilient on the other side.

- ***Natural disaster relief.*** When a natural disaster hits one of our member communities, we activate our partnership with SBP®, a national natural disaster relief organization founded in the wake of Hurricane Katrina. Chime members can access resources to help with home rebuilding assistance and navigating complicated processes like insurance claims.

- ***Job loss support.*** Missed paycheck deposits through Chime can signal individual member job loss. In the event of a missed deposit, we connect our members with unemployment insurance filing resources, and other likely available public benefits. We also share additional earnings opportunities within our broader business partner network, both gig and full time.

Engaging community leaders: Changemakers. To strengthen communities and help break down systemic barriers to financial progress in traditionally underserved communities, we invest in visionary up-and-coming local leaders throughout the United States, providing them with funds, mentorship, and support to make a difference through our Chime In for Changemakers® program. Since founding our Changemakers program in 2022, we have provided hundreds of thousands of dollars in grants and in-kind technical assistance to Changemaker leaders across the private and public sectors.



Chimer volunteerism. Chimers also engage and give back to the communities where we work, donating thousands of hours to the communities where we live and work in 2024. Each Chimer is granted two days for individual volunteering time each year, which they can use to support organizations they are passionate about, which in turn strengthens our mission and builds our reputation.

Our Employees

From day one, Chimers have out-hustled and out-executed competitors by taking clear ownership of outcomes. That same intensity now defines our high-performance culture: every Chimer understands our values and is accountable for turning them into measurable results for our members and our business. Helping people along their financial journey is not just a mission—it is a responsibility. We earn our members' trust through disciplined execution, relentless focus, and a bias for action that drives real financial progress, every day.

Our culture is dynamic and, in keeping with our roots, deeply entrepreneurial. Chimers are encouraged to see ourselves as owners of this company and stewards of our mission to unite everyday Americans to unlock their financial progress.

At Chime, values are not just words on a wall or boilerplate on a job description; they are embedded in every part of our business, inspiring a member-obsessed and high-performance culture.

Be Member Obsessed…
Everything we do at Chime is guided by a deep understanding of our members' needs and a tireless commitment to earning, keeping, and strengthening their trust.

Be Bold…
We have always had outsized ambitions and confidence that, if we innovate and hustle hard, we will achieve outsized success.

Win Together…
We hire and retain incredibly talented people who share a Chime-first mentality. Working as one team, we strive to push each other to raise the bar and win.

Respect the Rules…
Helping people along their financial journey is both a huge responsibility and a privilege. We take seriously our obligations to our members, regulators, partners, and the public.

Be an Owner…
We treat the company like it is our own. We work tirelessly to out-execute competitors and exceed goals, believing that we will all benefit when we succeed.

Our commitment to culture has been recognized by being named in Fortune's Best Small & Medium Workplaces in 2022, Inc's Best Workplaces in 2022, and Forbes' list of America's Best Startup Employers in 2023.

Employee Makeup

Chimers come from diverse backgrounds that span engineering, design, financial services and banking, member service, data science, regulatory compliance, risk, and cybersecurity.

As of March 31, 2025, we had 1,465 Chimers across three offices, 32% of whom are based in San Francisco. Our workforce is:

- ***Ethnically and gender diverse,*** as of March 31, 2025, 62% of employees identified as belonging to underrepresented racial, gender, and/or non-white groups. The gender distribution was 42% women and 54% men, with the remaining percentage not disclosing.
- ***Focused on innovation and impact,*** with over half of our organization in Technology and Data & AI, where they are building innovative, member-centric products and solutions to help our members unlock financial progress.

We are proud of the caliber of talent we have at every level of our organization and believe that our people are one of our key drivers of our continued growth and success. We focus on attracting, retaining, and developing talented and skilled employees. Management regularly reports to our board of directors on people-management topics, including corporate culture, diversity and inclusion, compensation and benefits, employee hiring, development and retention, and succession planning. Our board's people, compensation, and culture committee provides input on important decisions with respect to talent retention and development, compensation, and benefits.

We have a high-performance culture in large part because our employees see themselves as owners of our business. We reinforce that—and align their interests with stockholders—by providing equity incentives to our employees through the grant of stock options and RSUs under our equity incentive plan. We also provide cash-based bonuses tied to performance.

Employee Engagement

Our employees see themselves as owners of our business. We reinforce that—and align their interests with stockholders—by providing all full-time employees equity incentives through the grant of options or restricted stock units (RSUs) under our equity incentive plan. We consistently engage our workforce across the business to ensure employee perspectives are thoughtfully considered. We do so through an annual Employee Engagement Survey that assesses key factors such as engagement, management, leadership, involvement/alignment, and enablement. Survey results are shared with our Executive Team to align management practices with the needs of all Chimers.

- In 2024, 83% of Chimers completed the employee engagement survey, reflecting strong confidence in leadership, clarity of direction, and overall organizational health.
- 92% of Chimers said they are proud to work for Chime and that they are inspired by Chime's mission, demonstrating deep connection to our purpose and values.

Chimers are also encouraged to voice their opinions through a variety of accessible channels such as People Partners, town halls, Slack, and frequent meetings for people to come together and ask questions.

Employee Development and Training

To support Chimers (our term for Chime staff) in their professional growth, we offer a range of learning and development opportunities. These upskilling programs are offered to Chimers of all levels and include cohort manager training, executive coaching, and e-learning for People Managers. We also offer one-off sessions to enhance soft skills and promote career growth.

In 2024, Chimers dedicated an average of 12 hours each to training, underscoring our commitment to our high-performance culture, ethics, and high standards.

We also offer sponsorship for external professional development opportunities for our workforce, including classes, conference attendance, certifications, and memberships. Additionally, all of our employees receive regular feedback and yearly performance reviews to help support their career growth and the growth of the company as a whole.

Employee Benefits, Health, and Well-Being

At Chime, we offer competitive health, wellness, and retirement benefits for our employees, including medical, dental, vision, life insurance, paid time off, various voluntary insurance programs, and our 401(k) retirement plan to our full-time employees. Furthermore, our employee assistance program offers employees information, referrals, and short-term counseling for personal issues affecting their lives in order to help protect their physical, emotional, and financial well-being.

A Closer Look at Our Benefits

- **Health and Wellness:** Chime offers medical, dental, and vision benefits to suit our employees' needs. In addition to core benefit offerings, Family Planning benefits provide Chimers with the support they need to start or grow their families. Chimers also have access to an annual wellness stipend, providing freedom to prioritize wellness in the best way they can.

- **Financial:** Our mission is to unite everyday people to unlock financial progress™, and that doesn't stop at our members. We offer Chimers financial management and planning support through Origin™ Financial Planning, empowering them to reach their financial goals.
- **Social:** We've created a robust program of events and gatherings—both in person and virtual—to help Chimers connect with each other. Whether it's a pottery and meditation class, support circle following tragic events, or a virtual knitting session, Chimers can find a multitude of ways to build community and belong at work.
- **Time Off:** We understand the value of spending time with loved ones, whether that be for vacation or bonding with new family members, which is why we offer Chimers flexible time off and a generous parental leave policy.

Culture Starts at the Top

At Chime, we operate as a high-performance organization, with a relentless focus on execution, accountability, and results for our members. This culture of excellence starts at the top with the People, Culture, and Compensation Committee of Chime's Board of Directors. The committee provides input on important decisions, including talent retention and development, compensation, and benefits. Management regularly reports to the board on people-management topics, ensuring alignment with organizational goals. Chime's People Team is responsible for strategic workforce planning, working to enhance Chime's ability to attract, develop, and retain top talent.

We build disciplined teams that make strong decisions, manage risk rigorously, and deliver at scale. We are an Equal Opportunity Employer, hiring candidates of any race, color, ancestry, religion, sex, national origin, sexual orientation, gender identity, age, marital or family status, disability, Veteran status, and any other status. We are also committed to building job descriptions that are inclusive and reduce bias during the talent screening process.

We proactively work to create a culture of belonging for Chimers through a combination of training programs, knowledge sharing, and other initiatives. This includes executive coaching for senior leaders and incorporation of belonging principles into employee onboarding.

Additionally, employees are encouraged to participate in Chimer Resource Groups (CRGs). CRGs allow Chimers to connect with like-minded colleagues based on shared experiences, interests, or identities. CRGs meet regularly, host events, and partner with community organizations to expand their impact beyond our team.

Through such initiatives, 58% of Chimers have participated in CRGs that honor Black, Latin American, Asian, Pacific Islander, South Asian, LGBTQ+, immigrant, and women communities in these groups. Participation in employee resource groups is voluntary and open to all employees.

As a result of our disciplined focus on execution, we have cultivated a workforce of employees from diverse backgrounds that span engineering, design, financial services and banking, member service, data science, regulatory compliance, risk, and cybersecurity.

On an annual basis, Chime collaborates with an external firm to conduct a pay equity analysis to help proactively identify and address any pay disparities that may arise. We are proud to have an adjusted pay gap of $1.01:$1 (women: men) in 2024.

2024 Workplace and Industry Awards

Chime's commitment to culture has been recognized by being named in Fortune's Best Small & Medium Workplaces in 2022, Inc's Best Workplaces, and Forbes' list of America's Best Startup Employers in 2023.

Beyond our workplace awards, in 2024 we received dozens of awards from renowned press, community, and nonprofit institutions. We are proud of the recognition we have received for our work. Below you will find a sampling of these awards in 2024:

Industry and Innovation Awards

- CNBC Disruptor 50
- Forbes Fintech 50
- Time Magazine Best Brands 2024
- Fast Company Best Fintech Innovators
- Inc. Best in Business for Financial Services
- Newsweek's Best of the Best
- FinTech Breakthrough Awards

Social Impact and Community

- Shorty Awards
  - Awarded Bronze for "Ball on a Budget" campaign and successful, community-focused digital and social strategies (2024–25 cycle for 2024 work)
- Webby's Anthem Awards
  - Local Community Engagement for our financial education in Dallas through our partnership with For Oak Cliff in 2024
  - Best Influencer Collaboration for our 2024 Financial Progress Month activation
- Beyond the Check Award
  - The San Francisco Business Times recognized Chime for its innovative philanthropy through the work of the Chime Scholars Foundation.

Marketing Excellence

- Ad Age Breakout Brands
- TikTok Green Flag Award

Product and Technology

- HR Executive Top Product of the Year
- CXO Award Winner x 3
- CSO Award Winner

Workplace

- Built In Best Places to Work
- Great Place to Work Certified
- Fast Company Best Workplaces
- Glassdoor Best Places to Work

Governance

Governance

Chime is committed to maintaining a culture of strong governance and ethical conduct, which helps promote sustained growth and mitigate enterprise risk.

Leadership and Corporate Governance

Our leadership team is composed of industry trailblazers committed to leading Chime to success. They help us set our strategy, guide our innovation, support every Chimer, and stay focused on our members.

Thirteen years in, Chime is still founder led, with Chris Britt, our Chief Executive Officer and Chairman, leading the organization and day-to-day strategy and operations, and our co-founder Ryan King running our product development and technology organizations. Our co-founders are backed by a talented executive leadership team that bring experience from both public and private sectors, from Fortune 100s to the largest technology companies, and from growth stage to post-IPO.

Board of Directors

Our business and affairs are managed under the direction of our board of directors. Our board of directors currently consists of seven directors, five of whom are considered independent as defined under the NASDAQ corporate governance requirements.

Our board of directors has established an audit and risk committee, a people, culture, and compensation committee, and a nominating and corporate governance committee. The composition and responsibilities of each of the committees of our board of directors is described below. Members will serve on these committees until their resignation or until as otherwise determined by our board of directors.

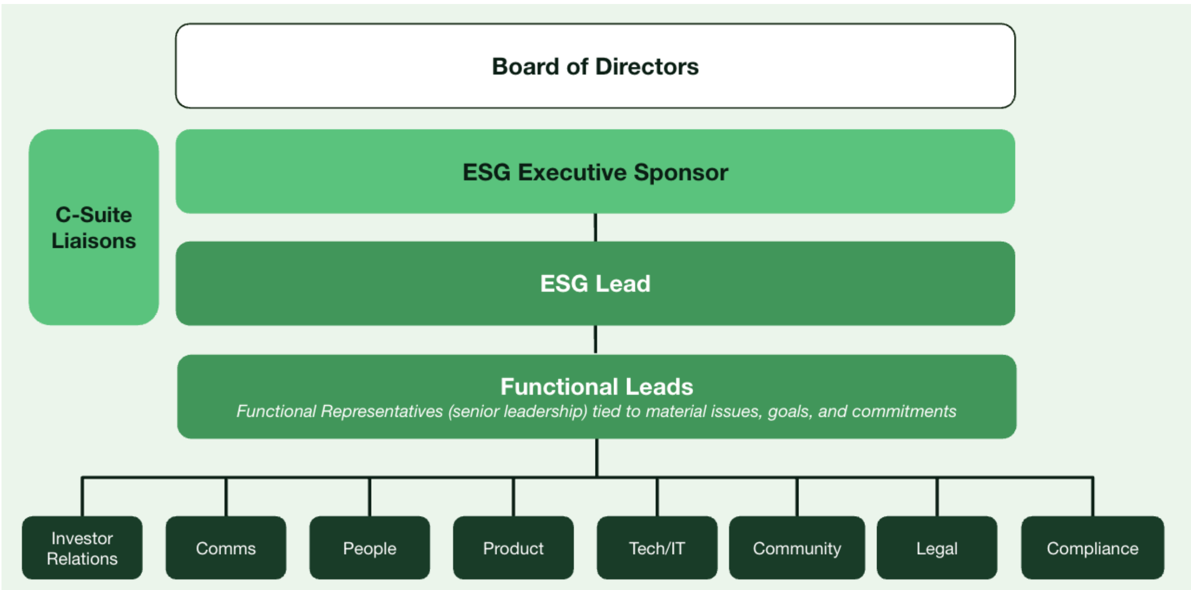
The board, both as a whole and by committee, oversees a range of material topics and policies that are vital to our operations, including reviewing risk assessment and management policies, compensation and benefits policies and identifying and recommending nominees for election to the board. The board also provides oversight and management of Chime's ESG strategy.

Audit and Risk Committee	People, Culture, and Compensation Committee	Nominating and Corporate Governance Committee
The audit and risk committee, which is composed entirely of independent directors, is responsible for overseeing the company's financial reporting and risk management, ensuring accuracy, compliance, and transparency.	The people, culture, and compensation committee, which is composed of entirely independent and non-employee directors, is responsible for establishing and reviewing policies and strategies relating to compensation and benefits of Chime's employees, including executive compensation.	The nominating and corporate governance committee, composed of entirely independent directors, is responsible for overseeing the composition and performance of the board, identifying and recommending director candidates, monitoring performance, and evaluating the adequacy of our corporate governance practices and reporting.

ESG Oversight

We established a comprehensive oversight structure for our ESG strategy to ensure it is integrated appropriately across our business. The executive sponsor oversees the strategy, providing guidance and strategic recommendations to the team. The ESG executive sponsor and ESG lead provide quarterly updates to the Board of Directors. Together, they collaborate with key functional leaders across the business to execute that strategy.

ESG Oversight Structure



Ethics and Compliance

We recognize that ethical conduct and compliance with all applicable laws and regulations is essential to maintaining trust with our members and other stakeholders. Every Chimer, regardless of their position, is expected to abide by the [Code of Business Conduct and Ethics](#).

As part of onboarding and annually thereafter, all Chime employees—including full-time, part-time, and contract workers—complete the Code of Business Conduct and Ethics training. This mandatory course covers anti-corruption, business ethics standards, AI governance, and other key compliance topics designed to ensure all Chimers perform their duties responsibly, ethically, and in alignment with Chime's values. It is required annually thereafter for all individuals working at Chime in any capacity.

Chime's program extends beyond traditional compliance training by offering a comprehensive ethics learning framework that empowers employees to act with integrity and make informed, ethical decisions in their daily work. Each October, Chime hosts Respect the Rules Month, an enterprise-wide learning campaign that transforms ethical conduct into a shared, everyday practice. The initiative combines required training with gamified touchpoints, live discussions, and measurable engagement goals to reinforce accountability, transparency, and ethical decision-making across the organization.

The Chime Code of Business Conduct and Ethics training includes the following topics: Anti-Bribery and Corruption, Confidentiality and Data Protection, Conflicts of Interest, Protection and Proper Use of Chime Assets, and Whistleblower Reporting.

Chime's training program goes beyond baseline compliance to equip every team member with the knowledge, judgment, and confidence to perform their roles ethically and responsibly. The formal curriculum includes focused courses on key risk and compliance areas:

- **Consumer Financial Protection:** Reinforces Chime's commitment to fair, transparent, and compliant financial practices. The course covers responsible product design, clear communication, prevention of unfair or deceptive practices, and data protection. It also integrates AI Governance principles, training Chimers to maintain human oversight of AI outputs, design frameworks that mitigate bias, embed fairness and transparency checks throughout the model lifecycle, produce audit-ready documentation, and collaborate with Risk and Legal to ensure responsible and compliant AI use.
- **Financial Crimes & Identity:** Equips employees to identify, prevent, and report fraudulent or suspicious activity. It builds awareness of red flags related to money laundering, terrorist financing, account takeovers, synthetic identities, and other forms of financial crime, while reinforcing adherence to Chime's internal controls and regulatory standards.
- **Privacy & Data Lifecycle:** Explains how Chime collects, uses, stores, and protects personal data for both members and employees. The training covers data minimization, lawful processing, access control, secure handling, and proper disposal, emphasizing compliance with global privacy laws such as the California Consumer Privacy Act and the EU's General Data Protection Regulation and Chime's commitment to ethical data stewardship.
- **Security Awareness:** Strengthens cybersecurity readiness through simulations and real-world scenarios. Participants learn to recognize and respond to phishing and social engineering attempts, apply best practices for secure device management, and protect sensitive data. This training fosters a culture of collective responsibility for information security.

Through these comprehensive, regularly delivered programs, Chime equips all individuals—regardless of role or employment type—to uphold ethical standards, protect members, and foster a culture of integrity, accountability, and continuous learning.

Our policies and procedures further support compliance and help to manage potential risks. To the extent any Chimers have concerns around unethical behaviors or code violations, they can file complaints anonymously or on a confidential basis through our online portal or by phone. The Misconduct Reporting Policy (Whistleblower) prohibits Chime or any of its employees from retaliating against any person for using the Company's complaint procedure, reporting proscribed discrimination or harassment, or filing, testifying, assisting, or participating in any manner in any investigation, proceeding, or hearing conducted by a governmental enforcement agency. **Chime is not aware of any incidents of discrimination or corruption and no violations of any anti-corruption and anti-bribery laws in 2024.**

Risk Management

We believe that strong risk management is a foundational part of sustaining our business growth and enhancing the trust we have built with members over time. We have assembled an experienced team of skilled risk professionals and have invested significantly in our risk decision platform, developed in-house, to support fraud risk management, credit risk management, and financial crime management.

We have made significant investments to build an effective risk management capability through our risk decisioning platform, which is powered by first-party member transaction and engagement data.

For example, we utilize our platform to help underwrite limits on SpotMe, MyPay, and Instant Loans as well as detect fraud in real-time to decrease the risks of transaction-related losses.

Additionally, through contractual obligations to our bank partners in connection with these programs, we are subject to risk management standards for third-party relationships in accordance with federal bank regulatory guidance and examinations by the federal banking regulators. We seek to meet or exceed the risk management expectations for all applicable third-party relationships.

Data Security and Responsible AI

Trust is paramount to maintain long-term relationships with our members, and we take significant measures designed to protect the security and privacy of their data. We devote considerable resources to our security program, which is built to enable the highest confidence in our custodianship of the data of our members.

Our security program is based on industry-recognized frameworks like NIST CSF, ISO 27001, PCI-DSS, and SOC2, and we obtain and maintain current security certifications from third-party auditors.

The program reflects our commitment to protecting Chime and our members. Our guiding security principles are rooted in key concepts such as t*he principle of least privilege*, that provides that individual user access is limited to only what is necessary for such user to do his or her job. The program is intended to identify and mitigate security risks throughout the development lifecycle, including risks related to third parties on which we rely. We undergo an independent SOC2 audit annually. For the past five years, the audits have not identified any issues requiring remediation related to our data security and control processes.

Further details on our data security and cybersecurity can be found on our website.

Responsible AI

We use artificial intelligence (AI) and machine learning (ML) technologies in our operations, including in our risk management framework and our member support function, and we continue to make investments in expanding AI and ML capabilities for our products, as well as developing new products or product features using AI technologies, including generative AI. Examples of ways we leverage AI and ML in our operations include:

- *Real-time data streaming platform:* Our data streaming platform captures and processes real-time data with sub-second latency, handling over 60 billing events per month.[43] Our real-time data feeds into our proprietary ML-powered risk decisioning and experimentation platforms, unlocking member experiences.
- *Machine learning platform:* We have built our own machine learning platform to create models that inform fraud, risk, and underwriting decisions, drive product experimentation, and automate member support responses. Owning our ML platform facilitates the rapid development and deployment cycles of our ML models. These models are auto-retrained and backtested to regularly provide more accurate predictions, with retraining timelines as short as three weeks. Our real-time data streaming capabilities allow our ML models to

[43] Based on the average of the three months ending March 31, 2025.

generate sub-second latency predictions, which enable faster decision-making that is critical to identifying and preventing fraud.

- *Risk decisioning platform:* Our risk decisioning platform leverages rich, first-party data, including member income, spending, transaction, social graph, and other engagement data, to help reduce costs associated with transaction-related disputes and chargebacks.
    - Our platform also powers our underwriting capabilities that support Chime-branded liquidity products.
    - Through this platform, we develop risk and underwriting standards for review and adoption by our bank partners.
    - Pursuant to our agreements with our bank partners, we apply and execute these underwriting standards in evaluating member eligibility for Chime-branded liquidity products and facilitating the offering of such liquidity products to members that we deem satisfy the applicable standards.
    - The risk models used for the liquidity products offered through our platform leverage AI and ML models along with comprehensive member data, including information regarding a member's historical transaction and engagement activity through Chime, as well as traditional and alternative credit bureau data (but not credit score data) and other external data sources.
    - Our models use this data in an effort to optimize member experiences and approve members for appropriate liquidity products, while managing fraud risk, credit risk, and financial crimes risk.
    - By developing our risk decisioning platform in-house, we have tightly integrated it with the rest of our technology platform, enabling us to leverage our ML platform and nimbly adjust our models and processes to adapt to ever-evolving risk patterns.
- *Experimentation platform:* Our experimentation platform allows us to regularly iterate on and improve our products based on member insights informed by ML models using real-time data. Our platform was designed internally and is integrated with our other platforms, which allows us to jointly evaluate multiple experiments, such as changes to risk decisioning and member experience. These experiments have helped drive improvements in member experience and member satisfaction.
- *Member support platform:* Our member support platform, including our agent interface and case management system, enables us to efficiently manage support interactions at scale. In 2024, we handled over 50 million member support interactions.
    - In the first quarter of 2025, 68% of member support interactions did not require human intervention. Our custom-built agent interface streamlines how support agents access member information and take action on accounts.
    - Our integrated case management system drives efficiencies by assigning agents to cases in which they specialize and guiding agent workflows. These technology innovations have played a critical role in our success in reducing support costs per Active Member by 60% in the period from January 1, 2022 to March 31, 2025.
    - These improvements did not come at the expense of the member experience, either, as we doubled our member support satisfaction scores from the first quarter of 2022 to the first quarter of 2025.[44]

[44] Based on Service Net Promoter Score (sNPS) scores collected from Chime commissioned third-party surveys conducted on a rolling basis to measure the support satisfaction of our members.

While AI and ML technologies are valuable in helping us serve our members' needs, we recognize that there are risks present in how we deploy these technologies. Consistent with our broader approach to data security and privacy, we leverage strong data governance practices to govern our use of AI. We have established an AI framework and incorporated other processes, such as strong human oversight, designed to provide for the safe and secure use and deployment of AI-based tools.

We have built an advanced support program designed to provide real-time, 24/7 assistance to our members. We have invested in automation and AI to improve the efficiency of our service delivery while also improving our members' support experience.

Between the year ended December 31, 2022 and the year ended March 31, 2025, we reduced our support costs per Active Member by 60% and doubled our member support satisfaction scores from the first quarter of 2022 to the first quarter of 2025.

Environment

Environment

As a digital-first company, our operations have a relatively limited direct environmental footprint compared to physical-branch banking models. Most of our emissions come from third-party cloud infrastructure and data services. Reducing our footprint over time will require close collaboration with our partners, continued investment in energy efficiency, and disciplined measurement. We view this baseline year as the starting point—not the finish line—for setting future environmental targets, and we recognize the importance of efficient operations as a business risk mitigation strategy. We will continue to monitor our environmental footprint and seek strategies to minimize it.

GHG Emissions and Energy Management

As a digital-first company, our physical operations are limited to our three offices. Renewable energy procurement currently powers our largest office locations. We have implemented targeted energy reduction initiatives across our offices, including:

- **San Francisco:** The office is equipped with a peak load reduction battery system, and energy performance is reviewed annually in alignment with LEED and ENERGY STAR criteria. We continually evaluate and monitor energy usage, which has resulted in the implementation of more energy-efficient devices and operating procedures.
- **Chicago**: Since 2020, the building has undergone continuous energy optimization through a Monitoring-Based Commissioning (MBCx) process. We continue to participate in the MBCx program to identify new opportunities to reduce our energy consumption.
- **New York:** The office utilizes high-efficiency Daikin Variable Refrigerant Flow (VRF) systems with heat recovery capabilities to provide both heating and cooling, reducing overall energy demand. The building also leverages an AI-driven system to identify areas for improved operational efficiency and reduced energy use.

As mentioned previously, we have identified energy use as an area where we can begin to make even more progress in the coming years.

To measure our GHG emissions, we follow the recommendations of the GHG Protocol.

As a result of our digital-first strategy, the vast majority of our emissions are classified as Scope 3. These emissions are primarily from our server contracts, hosting our online services, and application portals. Our ability to continue reducing Scope 3 emissions intensity will depend on access to renewable energy in our value chain. Our Scope 1 and 2 emissions result from our three office spaces, with the majority sourcing from off-site electricity generation.

Environmental Strategy and Governance

Chime integrates climate-related considerations into our business planning and risk management processes. To inform our strategy, we have undertaken an assessment aligned with the recommendations of the TCFD. We worked with a third-party advisor to conduct a review of relevant climate-related risks and opportunities to evaluate both transition and physical climate factors related to our operations and financial performance. This report section provides disclosures in line with the four pillars of the TCFD recommendations, including governance, strategy, risk management, and metrics and targets. As our business evolves, we intend to continue advancing our climate strategy and providing TCFD disclosures within our Stakeholder Impact report.

Climate Oversight and Governance

Our environmental governance and strategy is overseen by the board. Program execution is handled by our ESG executive sponsor and ESG lead, who serve as liaisons to our board. These positions communicate our various initiatives and impacts to relevant functions throughout the organization, including the identification and management of climate-related risks and opportunities. The board is updated by ESG leadership on environmental progress as necessary, while operational segments meet monthly on strategy execution. For more information, please see the ESG Oversight section.

Strategy

As part of developing our ESG strategy, we have undergone a process to identify various climate-related risks and opportunities relevant to our business and operations. This process was developed following the recommendations of the TCFD and considered risks and opportunities in the context of business strategy, financial planning, and operational decision-making to drive resilience and long-term value creation. We evaluated risks and opportunities in two primary categories: transition and physical.

Transition risks are risks related to the transition to a lower-carbon economy, while physical risks are risks related to the physical impacts of climate change on our business.

For each climate-related risk and opportunity, we have documented the time horizon, the expected or potential impact to our business, and any risk mitigation or opportunity capitalization strategies that have been employed by Chime. Chime ensures that its board, executive team, and functional leaders remain informed and engaged in evaluating potential impacts and opportunities, enabling proactive management and mitigation of these factors across the organization.

Climate-Related Risks and Opportunities

Climate-Related Risks

Type of Risk	Risk Category	Risk Description	Time Horizon	Potential Business Impact and Mitigation Strategies
Transition Risks	Policy and Legal Risks	Chime and our business partners face current and emerging climate-related regulations at the local, state, and regional level, including in our California headquarters.	Medium-term	An increased need for compliance may lead to increased costs associated with monitoring and preparing for applicable regulations. Compliance with and adaptation to climate regulations are an integral part of Chime's broader risk management strategy. Our compliance department is responsible for proactive monitoring of evolving policies across jurisdictions, including climate-related regulations. We also engage with industry associations and third-party advisors to help inform and refine Chime's readiness to comply with current and emerging regulations.
	Technology Risk	As a financial technology company, maintaining competitiveness in our industry is vital to the success of our business. Changes to the market due to climate change, such as consumer expectations to use sustainable technologies, may affect our ability to remain competitive or require us to make costly investments in upgrading our technology. Additionally, as a digital company, our ability to access and rely on technologies tied to the transition to the low-carbon economy are critical to our continued success. For example, a shift toward greener digital infrastructure may require investment in low-carbon cloud computing solutions and energy-efficient data centers, which could impact costs or availability of supply.	Long-term	Investment in R&D or low-carbon or energy-efficient technologies could increase costs to our business. Chime manages this risk by taking a proactive approach to our capital expenditure planning to ensure our budgets effectively meet our future needs. Additionally, we work closely with our third-party service providers, including data center facilities and cloud storage platforms. By maintaining a diverse portfolio of third-party providers, we are better able to manage our procurement strategy to align with current and future consumer expectations.
	Reputation Risk	Our members, employees, and all stakeholders expect	Long-term	A perception that Chime's efforts toward

		us to operate responsibly and conduct ourselves in accordance with sustainability standards. In addition to missing market opportunities, Chime may suffer reputational damage if our operations do not sufficiently consider climate change.		environmental sustainability are deemed insufficient could impact Chime's ability to attract and retain customers, capital, and talent, potentially impacting our financial performance. Chime proactively mitigates this risk by investing in initiatives such as energy efficiency and renewable energy across our operations, demonstrating our commitment to environmental sustainability. Further, we effectively manage this risk by maintaining transparency in our ESG-related disclosures, as evidenced by the publication of our inaugural Stakeholder Impact Report, which provides stakeholders with clear insight into our environmental, social, and governance practices.
Physical Risks	Acute Risk	While Chime has a limited physical footprint, our offices as well as our third-party partners, such as banks, data center facilities, and cloud computing centers, are at risk of acute weather events such as hurricanes, wildfires, and floods. Any such events could create disruptions to our business and ability to serve our members and increase our costs.	Short-term	At Chime, we recognize that our offices and those of our third-party partners are exposed to physical risks and we may incur repair costs associated with damage to our owned operations or decreased revenues due to service disruptions associated with damage to our suppliers' and partners' facilities. Our digital-first strategy greatly minimizes the risk of damage to our operations. We have physical security plans in place in the event of physical climate events, natural disasters, and political upheaval for all offices where we have employees. Working with a diverse portfolio of partners and suppliers further enhances our ability to react to any potential disruptions quickly, if needed.
	Chronic Risk	Chime's physical office locations, as well as our cloud-based server infrastructure, are subject to long-term shifts in weather patterns (e.g., sustained higher temperatures), which could impact our business through increased energy	Long-term	As a reaction to shifts in weather patterns, Chime could incur increased operational costs associated with increased energy use or higher energy prices. Chime proactively manages this risk by prioritizing energy efficiency

		use or increased costs of energy.		throughout our operations, strategically reducing the demand on the local grid and minimizing our environmental impact. The comprehensive measures we have implemented to reduce energy demand include the integration of renewable energy sources and rigorous LEED evaluations in our corporate office spaces, ensuring a high standard of sustainability and environmental responsibility.

Climate-Related Opportunities

Opportunity Category	Opportunity Description	Time Horizon	Potential Business Impact and Capitalization Strategies
Resource Efficiency	Chime has the opportunity to increase operational resilience by investing in renewable energy to reduce exposure to rising energy and electricity costs.	Short-term	By increasing the procurement and use of renewable energy and similar technologies, Chime can enhance its operational resilience and potentially reduce operational costs associated with higher energy prices. Chime has invested in evaluating energy upgrades across our corporate offices, prioritizing the implementation of initiatives such as comprehensive LEED evaluations to optimize our environmental performance. Furthermore, Chime's strategic management approach has been to capitalize on potential future renewable energy opportunities by making investments in clean energy at our sites in the United States or choosing office locations in buildings that invest in clean energy. Notably, our efforts have yielded tangible results, with our Chicago and San Francisco offices in LEED certified buildings.
Markets	The effects of climate change may result in changing market conditions. For example, our members may adjust their banking services needs after severe weather events. In these	Long-term	Central to our mission, Chime has established access to finance as a foundational element of our operations, empowering our members to achieve greater financial stability

	scenarios, early access to finance and minimal fee policies can be essential to members' financial well-being. We can play an important role in future markets where scenarios like these become more common.		and security. Our existing products are designed to improve financial health by eliminating overdraft fees and providing early access to wages through SpotMe and MyPay. By proactively enhancing our members' financial resilience, we are effectively preparing them to withstand the financial impacts of severe weather events, and positioning our operations to capitalize on the resulting market shifts as they may occur. As customers are adjusting their banking needs, this may increase Chime user count and thus improve Chime financial performance.
Resilience	Chime can provide continued service to our members by bolstering our operational resiliency, particularly in the case of severe weather disruptions. Investments in robust infrastructure offers better resiliency and better member experiences.	Short-term	Chime has successfully invested in and will continue to prioritize the procurement of renewable energy for our largest offices in San Francisco and Chicago. Complementing this effort, we have implemented targeted energy reduction initiatives across other offices, featuring high-efficiency VRF systems with heat recovery capabilities, which simultaneously provide both heating and cooling, resulting in a significant reduction in overall energy demand. By optimizing our energy infrastructure, we are enhancing our resilience to severe weather disruptions, ensuring business continuity. By increasing the procurement and reliance of renewable energy, Chime can achieve long-term cost-savings associated with a resilient value chain.

Environmental Risk Management

As a financial technology company, we believe that strong risk management is a foundational part of sustaining our business growth and enhancing the trust we have built with members over time. We employ a risk management framework to identify, assess, and mitigate a variety of business risks, including climate-related risks.

The Audit Committee of our board is responsible for reviewing our policies on risk assessment and risk management. Additionally, our business model is rooted in our partnerships with two OCC-regulated banks. As such, we are subject to, and cooperate fully with, each of our bank partners' third-party risk management programs, and these programs are in turn subject to the OCC's supervisory processes.

Metrics and Targets

Chime is focused on tracking a variety of environmental, social, and governance metrics to monitor our performance and provide transparency to our stakeholders. A summary of the metrics we track and manage can be found in the Performance Data section of this report. Metrics we track that are pertinent to our climate strategy include Scope 1, 2, and 3 emissions, energy consumption, and water use, among others. To help drive our progress in the future, we intend to explore setting environmental targets over the next reporting cycles.

Appendix

Performance Data

Metric	Units	2022	2023	2024
General				
Revenue	Thousands USD	$1,008,838	$1,278,455	$1,673,269
Active Members[45]	Number	5,300,000	6,600,000	8,000,000
Environmental[46]				
Scope 1 GHG Emissions	MT CO_2e	N/A	N/A	94
Scope 2 GHG Emissions	MT CO_2e	N/A	N/A	191
Scope 3 GHG Emissions	MT CO_2e	N/A	N/A	116,129
Total Scope 1-3 GHG Emissions	MT CO_2e	N/A	N/A	116,414
Revenue	Millions USD	$1,009	$1,278	$1,673
Scope 1 GHG Emissions Intensity	MT CO_2e/$1M Revenue	N/A	N/A	0.01
Scope 2 GHG Emissions Intensity	MT CO_2e/$1M Revenue	N/A	N/A	0.01
Scope 3 GHG Emissions Intensity	MT CO_2e/$1M Revenue	N/A	N/A	69.4
Scope 1-3 GHG Emissions Intensity	MT CO_2e/$1M Revenue	N/A	N/A	69.6
Energy Consumption	MWh	N/A	N/A	462
Energy Intensity	MWh/$1M Revenue	N/A	N/A	0.28
Social				
Total Employees	Number	1,362	1,288	1,448
Male	Percentage (%)	53%	55%	54%
Female	Percentage (%)	42%	41%	42%
Average Training Hours Per Employee	Hours	Not Tracked	Not Tracked	12.4
Percentage of Employees Receiving Regular Performance Reviews	Percentage (%)	100%	100%	100%
Completion of Employee Engagement Survey	Percentage (%)	90%	77%	83%
New Employee Hires	Number	349	257	400
Employee Turnover	Percentage (%)	14.5%	27.1%	17.4%
Ratio of Basic Salary and Remuneration of Women to Men	Ratio	$1:$1	$1.01:$1	$1.01:$1
Governance				

[45] For annual periods, presented as of the fourth quarter of each year.
[46] 2024 marks Chime's baseline year for greenhouse gas (GHG) emissions measurement and reporting. Emissions data for prior years were not comprehensively tracked or reported on a company-wide basis.

Board Composition				
Board Members	Number	7	7	7
Number of Independent Directors	Number	5	5	5
Number of Female Directors	Number	2	2	2
Number of Diverse Racial and Ethnic Background (Self-reported) Directors	Number	1	1	1

GRI Index

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Ratio of basic salary and remuneration of women to men	405-2	Social > Our Employees
Incidents of discrimination and corrective actions taken	406-1	Governance > Ethics and Compliance
Operations with local community engagement, impact assessments, and development programs	413-1	Social > Our Communities
Operations with significant actual and potential negative impacts on local communities	413-2	Social > Our Communities
Requirements for product and service information and labeling	417-1	Social > Our Members
Incidents of noncompliance concerning product and service information and labeling	417-2	Social > Our Members
Incidents of noncompliance concerning marketing communications	417-3	Social > Our Members
Substantiated complaints concerning breaches of customer privacy and losses of customer data	418-1	Governance > Risk Management > Data Security and Responsible AI

SASB Index

Software & IT Services (TC-SI)

Topic	Metric	Category	Unit of Measure	SASB Code	Disclosure

Environmental Footprint of Hardware Infrastructure	**(1) Total energy consumed, (2) percentage grid electricity and (3) percentage renewable**	**Quantitative**	**Gigajoules (GJ), Percentage (%)**	**TC-SI-130a.1**	**Appendix > Performance Data**
	Discussion of the integration of environmental considerations into strategic planning for data centre needs	**Discussion and Analysis**	**n/a**	**TC-SI-130a.3**	**Environment > Environmental Strategy and Governance > Risk Management**
Data Privacy & Freedom of Expression	**Description of policies and practices relating to targeted advertising and user privacy**	**Discussion and Analysis**	**n/a**	**TC-SI-220a.1**	**Governance > Risk Management > Data Security and Responsible AI**
Data Security	**(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of users affected**	**Quantitative**	**Number, Percentage (%)**	**TC-SI-230a.1**	**0, 0%, 0** We did not publicly report any data breaches in 2024. We maintain an information security program aligned with recognized frameworks and undergo annual SOC2 examinations by independent auditors.
	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	**Discussion and Analysis**	**n/a**	**TC-SI-230a.2**	**Governance > Risk Management > Data Security and Responsible AI**
Recruiting & Managing a Global, Diverse & Skilled Workforce	**Employee engagement as a percentage**	**Quantitative**	**Percentage (%)**	**TC-SI-330a.2**	**Appendix > Performance Data**
	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) technical employees, and (d) all other employees	**Quantitative**	**Percentage (%)**	**TC-SI-330a.3**	**Appendix > Performance Data**

Managing Systemic Risks from Technology Disruptions	**Description of business continuity risks related to disruptions of operations**	**Discussion and Analysis**	**n/a**	**TC-SI-550a.2**	**Appendix > Performance Data**

Consumer Finance (FN-CF)

Topic	Metric	Category	Unit of Measure	SASB Code	Disclosure
Data Security	**(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected**	**Quantitative**	**Number, Percentage (%)**	**FN-CF-230a.1**	**0, 0%, 0** We did not publicly report any data breaches in 2024. We maintain an information security program aligned with recognized frameworks and undergo annual SOC2 examinations by independent auditors.
	Description of approach to identifying and addressing data security risks	**Discussion and Analysis**	**n/a**	**FN-CF-230a.3**	**Governance > Risk Management > Data Security and Responsible AI**
Selling Practices	**(1) Average fees from add-on products, (2) average APR of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products**	**Quantitative**	**Presentation currency, Percentage (%), Months, Number**	**FN-CF-270a.3**	**Our fees are transparently laid out for each of our products. Visit https://www.chime.com/policies/ for specific fees by product.**
Activity Metrics					
Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account		**Quantitative**	**Number**	**FN-CF-000.A**	**Appendix > Performance Data**
Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account		**Quantitative**	**Number**	**FN-CF-000.B**	**Appendix > Performance Data**

TCFD Index

TCFD Pillar	Recommended Disclosures	Disclosure
Governance	a) Describe the board's oversight of climate-related risks and opportunities.	Environment > Environmental Strategy and Governance > Climate Oversight and Governance

Disclose the organization's governance around climate-related risks and opportunities.	b) Describe management's role in assessing and managing climate-related risks and opportunities.	
Strategy Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning where such information is material.	a) Describe the climate-related risk and opportunities the organization has identified over the short, medium, and long term. b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning. c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	Environment > Environmental Strategy and Governance > Strategy
Risk Management Disclose how the organization identifies, assesses, and manages climate-related risks.	a) Describe the organization's processes for identifying and assessing climate-related risks. b) Describe the organization's processes for managing climate-related risks. c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	Environment > Environmental Strategy and Governance > Risk Management
Metrics and Targets Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.	a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process. b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks. c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Environment > Environmental Strategy and Governance > Metrics and Targets Appendix > Performance Data

Forward-Looking Statements

This report contains forward-looking statements about Chime's expected future plans, initiatives, and performance, including our environmental, social, and governance (ESG) priorities. Forward-looking statements are based on our current expectations and assumptions, and they involve risks and uncertainties that could cause actual results to differ materially from those expressed or implied.

These risks and uncertainties include, among others, the factors discussed in our filings with the Securities and Exchange Commission (the "SEC"), including our most recently filed Quarterly Report on Form 10-Q and Annual Report on Form 10-K. Our SEC filings are available on the Investor Relations section of our website.

Forward-looking statements speak only as of the date they are made. We do not undertake any obligation to update these statements, except as required by law. We encourage readers not to place undue reliance on forward-looking statements, as they are not guarantees of future performance.