Welcome to Chime

June 2025

chime

Disclaimer

Safe Harbor

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, which statements involve substantial risks and uncertainties. Forward-looking statements generally relate to future events or future financial or operating performance. In some cases, you can identify forward-looking statements by terminology such as "may," "will," "should," "expect," "plan," "anticipate," "could," "would," "intend," "target," "project," "contemplate," "believe," "estimate," "predict," "potential," "goal," "objective," "seek," or "continue," or the negative of these words or other similar terms or expressions that concern Chime's expectations, strategy, plans, or intentions. Forward-looking statements in this presentation may include, among others, statements relating to our future results of operations or financial performance; our business and growth strategy, including future product development plans; our ability to attract and retain Active Members and develop primary account relationships; our market opportunity; the performance of newly launched products and innovations; our technological capabilities; the demand for Chime's products and services; our expectations and management of future growth; our strategic relationships; and our expectations regarding our industry and traditional banks. Investors should not put undue reliance on any forward-looking statements. Forward-looking statements should not be read as a guarantee of future performance or results, and will not necessarily be accurate indications of the times at, or by, which such performance or results will be achieved, if at all. Forward-looking statements are based on information available at the time those statements are made or on management's good faith beliefs and assumptions as of that time with respect to future events, and are subject to risks and uncertainties that could cause actual performance or results to differ materially from those expressed in, or suggested by, the forward-looking statements. These risks and uncertainties include risks related to our ability to attract and retain Active Members; our relationships with our bank partners; changes in rules and practices concerning interchange fees, card network fees, and other fees and assessments; our ability to maintain and protect our brand; our ability to maintain member satisfaction and provide reliable member support; our ability to develop new products and enhancements for existing products; our reliance on third parties and their systems; our history of net losses and ability to achieve and maintain profitability; and the complex and evolving laws and regulations applicable to our business and the banking ecosystem. Further information on these risks and other factors that could affect our financial results are set forth in our filings with the Securities and Exchange Commission, including in our prospectus filed pursuant to Rule 424(b) under the Securities Act of 1933, as amended, on June 12, 2025, and our Quarterly Report on Form 10-Q for the quarter ended June 30, 2025. In light of these risks and uncertainties, the forward-looking events and circumstances discussed in this presentation may not occur and actual results could differ materially from those anticipated or implied in the forward-looking statements. Moreover, we operate in a very competitive and rapidly changing environment. New risks and uncertainties emerge from time to time, and it is not possible for us to predict all risks and uncertainties that could have an impact on the forward-looking statements contained in this presentation. Except as required by law, Chime does not undertake any obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future developments, or otherwise.

This presentation also contains certain information relating to or based on studies, publications, surveys, and other data obtained from third-party sources and our own internal estimates and research. Although we are responsible for all of the disclosure contained in this presentation and believe these third-party sources to be reliable as of the date of this presentation, we have not independently verified, and make no representation as to the adequacy, fairness, accuracy, or completeness of, any information contained in the third-party sources. All trademarks, service marks, and trade names appearing in this presentation are the property of their respective holders.

Key Metrics

This presentation includes key metrics that we use to evaluate our operating performance, formulate business plans, prepare budgets and forecasts, and make strategic decisions. Our key metrics include Active Members, Average Revenue Per Active Member ("ARPAM"), and Purchase Volume. Definitions of our key metrics can be found in the appendix to this presentation (the "Appendix").

Non-GAAP Financial Measures

To supplement our consolidated financial information prepared and presented in accordance with U.S. generally accepted accounting principles ("GAAP"), we use certain financial measures that are not prepared in accordance with GAAP, including transaction profit, transaction margin, non-GAAP operating expenses, adjusted EBITDA, and adjusted EBITDA margin, to facilitate analysis of our financial trends and for internal planning and forecasting purposes. We use these non-GAAP financial measures in conjunction with GAAP measures to evaluate our operating performance, formulate business plans, prepare budgets and forecasts, and make strategic decisions, including those relating to operating expenses and the allocation of internal resources. We believe that these non-GAAP financial measures provide useful information to investors, analysts, and others about our business and financial performance, enhance their overall understanding of our performance, and can assist in providing a more consistent and comparable overview of our financial performance across periods. Our definitions may differ from the definitions used by other companies and therefore comparability may be limited. In addition, other companies may not publish these or similar metrics. Further, these metrics have certain limitations in that they do not include the impact of certain expenses that are reflected on our consolidated statements of operations. Accordingly, our non-GAAP financial measures are presented for supplemental purposes only and should be considered in addition to, and not as substitutes for, or in isolation from, measures prepared in accordance with GAAP. A reconciliation of these measures to the most directly comparable GAAP measures is included in the Appendix.

Chime is a technology company, not a bank. Banking services are provided by The Bancorp Bank, N.A. or Stride Bank, N.A.; Members FDIC. Chime is not FDIC-insured.

Our Mission

To unite everyday people to unlock their financial progress.

Chime at a glance

Market Leader	**#1 destination for consumers earning up to $100k switching their direct deposit relationship**[1] **Top 5 banking brand** in America[2]
Deep Member Engagement	**67%** of our Active Members rely on Chime as their **primary financial relationship**[3] Long-lasting and **deep, multi-product relationships** monetized primarily through payments
Proprietary Tech Platform	Vertically-integrated tech platform fuels a **3-5x cost to serve advantage** vs. traditional banks and **increased product velocity**
Large Market Opportunity	**$426B TAM** opportunity[4]

Strong Financial Profile

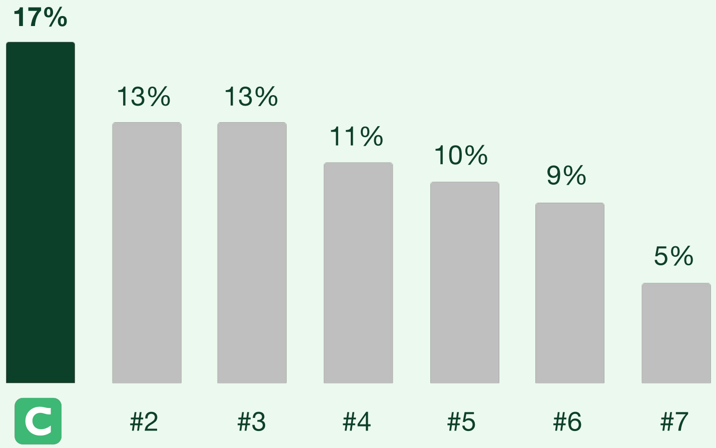
Growth & Scale	High Transaction Margin	Operating Leverage
$519M Q1'25 revenue **32% growth** YoY[6] as of Q1'25 **$2.1B** revenue run rate	**67%** transaction profit margin[6] as of Q1'25	**$25M** adj. EBITDA & **5%** adj. EBITDA margin in Q1'25 **+14pp adj. EBITDA margin** between FY2023 & FY2024

(1) 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 "Chime Banking and Switcher Survey")
(2) According to a national survey published by Time Magazine in 2024 titled "World's Best Brands", which identified Chime among the top five brands in the banking category in America, even though Chime is not a bank.
(3) "Primary account relationship" or "primary financial relationship" refers to a member who made 15 or more purchases using their Chime 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. Presented as of March 31, 2025
(4) According to a report by FS Vector that was commissioned by Chime, the Chime vs. Traditional Retail Banking Study, January 2025 (the "FS Vector Report")
(5) Comparing cost-to-serve of banks from Chime commissioned FS Vector Report to Chime cost-to-serve for the year ended December 31, 2024
(6) Comparing three months ended March 31, 2025 to three months ended March 31, 2024. See the Appendix to this presentation for the definition of transaction margin

Chime has become an industry leader

We are the top destination for direct deposit switchers among adults earning up to $100k annually…

Share of Americans switching their direct deposit destination[1]



…fueling our growth in card purchase volume[2,3]

Our 2024 debit volume would have made us a top 10 US debit issuer ($B)

1. JPMorgan Chase	$485
2. Wells Fargo	$474
3. Bank of America	$464
4. PNC Bank	$133
5. Navy FCU	$129
6. chime®	**$97**
7. U.S. Bank	$95
8. USAA	$90
9. Truist	$88
10. TD Bank	$73

Chime 2023 debit volume of **$79B** would have ranked us #9 in 2023

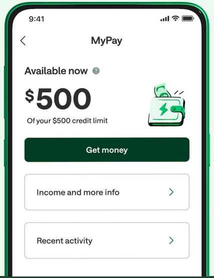
(1) Based on the Chime Banking and Switcher Survey
(2) 2024 debit issuer data based on HSN Consultants, Inc. dba Nilson Report, Nilson Report, Issue 1284, April 2025. 2023 debit issuer data based on HSN Consultants, Inc. dba Nilson Report, Nilson Report, Issue 1262, April 2024. Top debit card issuers by debit purchase volume (excluding prepaid debit). Chime data presented separately. Chime is not a bank
(3) Chime branded debit and credit cards are issued by our bank partners

We extended our leadership in 2024 and 2025 YTD

1

Launched MyPay

$8.8B of MyPay advances since launch in July 2024[1]



2

Deployed ChimeCore*

Increased product development velocity while enabling reductions in processing costs that can grow to >60%[2]

* Our proprietary payment processor and ledger

3

Enhanced Our Brand Leadership

Brand awareness rivaling the top 3 major banks and added 1.6M Active Members[3] from Q1’24 to Q1’25

4

Launched Chime Workplace

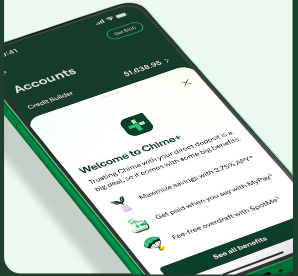
Employee financial wellness solution offered through employers

chime Workplace™

5

Released Chime+

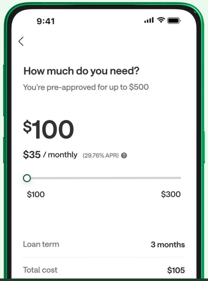
Free, premium membership tier with expanded financial tools, perks and services



6

Launched Instant Loans

Loans of up to $500, repaid in monthly installments over a three month period



(1) From July 2024 through March 31, 2025
(2) Estimated reduction in processing costs based on representative third party invoices for the month of January 2024, before any processing was transferred to ChimeCore
(3) 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”). 1.6M Active Members represents growth in Active Members from Q1 2024 to Q1 2025

We have an $86B SAM with our current products alone

	Active Members		ARPAM (Average Revenue per Active Member based on Q1’25 data)		Revenue Opportunity
Today:	**8.6M**[1] 82% growth since Q1’22	×	**$251**[2] 9% year-over-year growth as of Q1’25	=	**$2.1B** Revenue run rate
Currently serviceable:	**196M**[3] Americans earn up to $100,000 a year	×	**$442**[4] 6+ products, 12% of member base	=	**$86B** Annual revenue opportunity

(1) Active Members as of Q1 2025. See the Appendix to this presentation for the definition of Active Members
(2) For Q1 2025. See the Appendix to this presentation for the definition of ARPAM
(3) U.S. Census Bureau, Current Population Survey, 2024 Annual Social and Economic Supplement (CPS ASEC)
(4) The products counted towards this measure are: Chime-branded debit cards (including purchases, ATM withdrawals with the debit card and cash deposits), Credit Builder (including purchases and ATM withdrawals with the Credit Builder secured credit card), Pay Anyone, High Yield Savings (with a balance), SpotMe, Tax Filing, MyPay, Credit Tracking, and Chime Deals & Offers

Chime helps everyday Americans make financial progress

85% of new members
who direct deposit through Chime came from an existing direct deposit relationship **(most commonly from large incumbent banks)**[1]

Top Employment Sectors:
Healthcare, Retail, Restaurants[4]

Top Metros	Percent Female	Average Age
NYC, Chicago & Houston[2]	**55%**[3]	**36**[2]

“**Chime has helped me save more money.** My financial situation has completely turned around. **Everything is just better now. I feel free.**

Michael, 22
Ophthalmology Technician,
Cleveland, OH

Member since ‘23

“I've been able to save a lot more by using Chime. I've been able to build my credit score using Chime... **Chime is helping me make progress toward my goals.**

Tamesha, 29
Museum Receptionist,
Trenton, KY

Member since ‘19

(1) Based on Chime commissioned third-party surveys conducted since January 2024 on newly enrolled members three days after their enrollment (the “Enrollment Surveys”). Existing direct deposit relationship includes previously direct depositing with national banks, credit unions, regional banks, online financial services platforms, prepaid cards and payment apps
(2) As of December 31, 2024
(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 direct deposit data from December 2024 for Active Members who direct deposit with Chime

Note that we compensated members for sharing their testimonials

Traditional banks are failing many everyday Americans

Spending

95%

of bank fees are paid by everyday American households[1]

Need affordable everyday banking services

Liquidity & Savings

67%

of Americans live paycheck-to-paycheck[2]

Need low-cost liquidity solutions

Credit Building

79%

of Americans say they are trying to improve their credit score[3]

Need convenient and accessible ways to improve credit score

(1) Chime-commissioned FS Vector Report, based on 2023 fees. 95% of banking fees estimated to be paid by Americans with household income of up to $175K.
(2) Chime-commissioned FS Vector Report, reflects 2023 data reported in November 2024
(3) NerdWallet, Survey: 4 in 5 Americans Are Trying to Improve Their Credit, November 2023

Traditional banks structurally cannot serve everyday Americans without relying on punitive fees

Legacy tech and in-person branches inflate banks' cost-to-serve…

Cost-to-serve for a traditional bank[1]

…while their focus on net interest margin income only works for customers with large balances…

Percent of incumbent bank revenue derived from Net Interest Income[2]

…so they rely on punitive fees

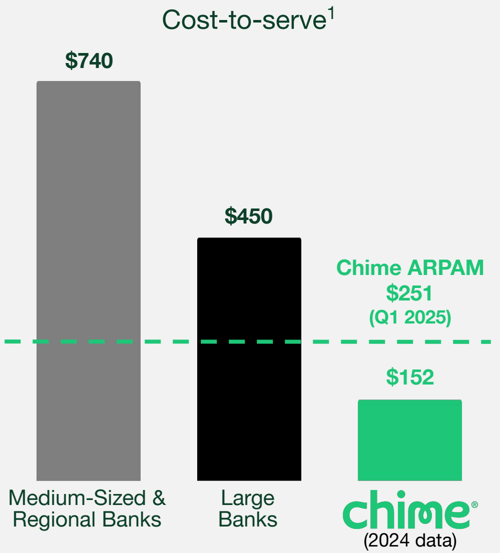
$18B+

in estimated banking costs & fees paid by Americans per year[3]

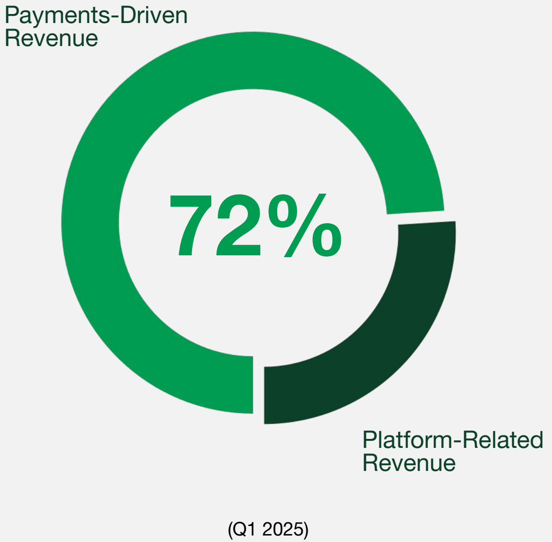
(1) Chime-commissioned FS Vector Report. Cost to serve based on an analysis of banks' public filings, regulatory reporting, and journalistic sources to identify non-interest expense, excluding customer acquisition expense divided by customer counts attributable to each bank's consumer deposit business, using reasonable estimates where necessary. Figures exclude marketing costs and are rounded to account for estimation
(2) S&P Capital IQ Pro
(3) Chime-commissioned FS Vector Report, based on 2023 fees

Our 3-5x cost advantage enables us to serve everyday Americans that traditional banks ignore

Proprietary tech platform and digital first approach unlocks a 3-5x cost-to-serve advantage…



…powering an asset-light, payments-driven revenue model…[2]



…allowing us to build trust and profit with our members by offering fee-free and low cost products[3]

97%

say we have **helped them make financial progress**[4]

75%

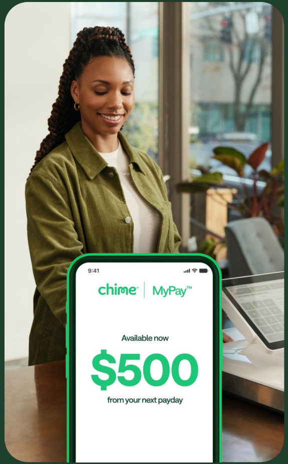
want to be **lifelong Chime members**[4]

(1) Bank average cost-to-serve for 2023 (in each case, excluding marketing costs) for the three largest banks by U.S. deposit volume (Bank of America, J.P. Morgan Chase, and Wells Fargo) and for a group of medium-sized and regional banks (BMO, KeyBank, PNC Bank, TD Bank, and U.S. Bank), from Chime commissioned FS Vector Report. Chime ARPAM presented for Q1 2025 and cost to serve presented for full year 2024. Chime's average cost-to-serve a deposit customer is defined as the sum of cost of revenue and operating expenses, excluding transaction and risk losses associated with our liquidity products, customer acquisition expenses, depreciation and amortization relating to operating expenses, and stock-based compensation divided by the average of the number of Active Members at the end of 2023 and 2024
(2) Share of payments based revenue as a percentage of total revenue for the LTM ended March 31, 2025
(3) Chime has no maintenance fees on checking and saving accounts, overdrafts up to $200 are fee-free with SpotMe, members have access to over 45,000 fee-free ATMs and over 7,500 fee-free cash deposit locations, members can get access to their direct deposits up to two days early for free with Get Paid Early, and members can access to up to $500 of their earned pay on demand before payday with MyPay
(4) Based on 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

We offer low-cost, innovative products that address the most critical financial needs of everyday Americans

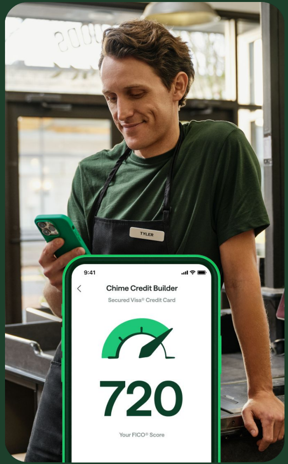
Spending

Checking Account
Chime Debit Card
ATM and Cash Deposit Network
Get Paid Early



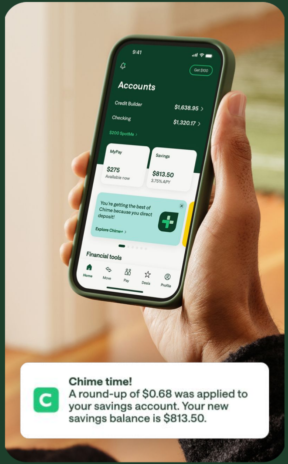
Liquidity

SpotMe
MyPay
Instant Loans



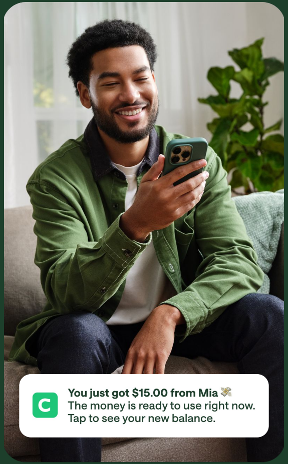
Credit Building

Credit Builder
Credit Card
FICO Score Tracking



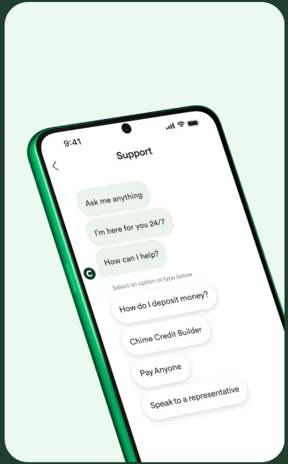
Savings & Perks

High Yield Savings Account
Automatic Savings Features
Chime Deals & Offers
Free Tax Filing



Community

Pay Anyone
SpotMe Boosts



Support & Safety

24/7 Live Support
Chime Bot
Security Center

Convenient | **Transparent** | **Personalized** | **Free or Low-Cost**

Four core competitive advantages fuel our market leadership

1

Radical cost-to-serve and technology advantage

3-5x

cost-to-serve advantage over traditional banks[1]

2

Track record of innovating new, member-aligned products

5+

year advantage vs. major banks[2] for multiple industry defining products

3

Primary account relationships

67%

of Active Members as of Q1'25 rely on Chime as their primary financial relationship[3]

4

Loved brand championed by a passionate community

75%

of Chime members say that they trust us more than traditional banks[4]

(1) Comparing cost-to-serve of banks from Chime commissioned FS Vector Report to Chime cost-to-serve for the year ended December 31, 2024
(2) Products include 2-day early pay (Get Paid Early) and fee-free overdraft (SpotMe), advantage range references time before similar product launches of major banks: Bank of America, JP Morgan Chase, and Wells Fargo; see slide 19
(3) "Primary account relationships" and "primary financial relationships" defined as members who made 15 or more purchases using their Chime 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. Figures as of March 31, 2025
(4) Chime Financial Progress Survey

1. Our proprietary technology platform drives our cost to serve advantage and product velocity

Chime App

Data & AI Platforms

ChimeCore

Modern Cloud-Native Infrastructure

Flexible, Multi-Sourced Partnerships

Card and ATM Networks, Bank Partners

chime

1. Our technology platform drives efficiency and reduces our cost-to-serve

Proprietary Platform	Our proprietary processor and ledger is lowering processing costs and reducing our reliance on third parties. We estimate the full reduction in **processing costs can exceed 60%**[1]
Modern Cloud Infrastructure	**Optimized spend** through dynamic sizing and **efficient scaling**
Higher Velocity	Innovate faster and with more agency, for example, reducing the time to set up certain complex product configurations **from ~12 weeks to ~3 days**
Dramatically Reduced Cost-to-Serve	**A key contributor of our 3-5x cost advantage**[2] that enables reinvestment into low cost member experience

(1) Estimated reduction in processing costs based on representative third party invoices for the month of January 2024, before any processing was transferred to ChimeCore
(2) Comparing cost-to-serve of banks from Chime commissioned FS Vector Report to Chime cost-to-serve for the year ended December 31, 2024

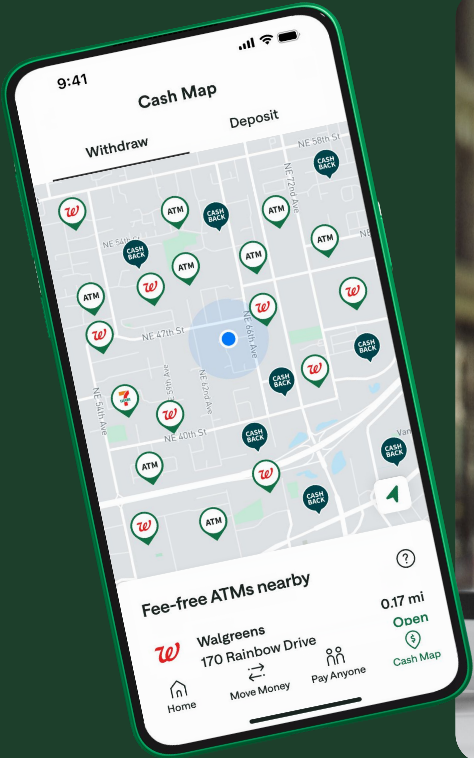
1. Our digital-first approach provides our members the convenience of a branch network at low cost

Asset-light

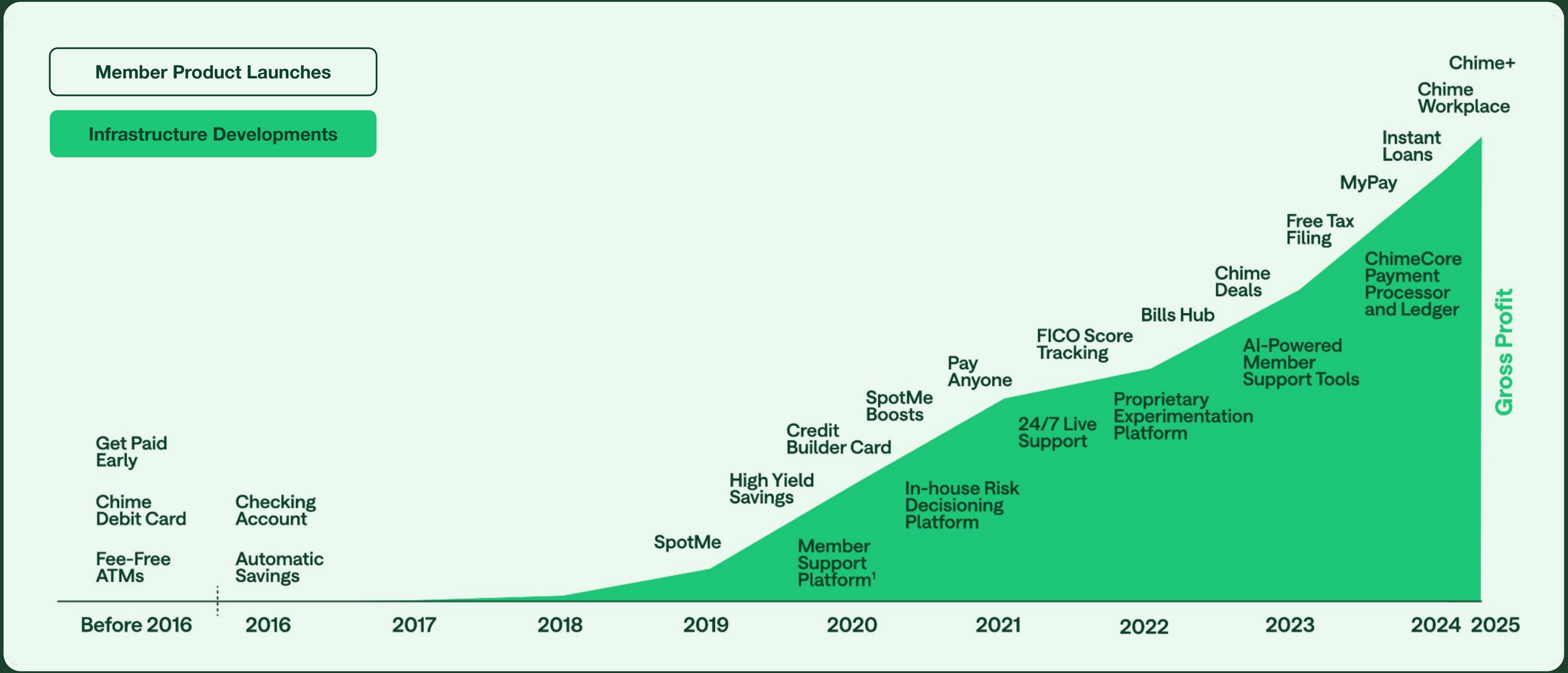
- → Avoids costly bank branches
- → Nationwide access to over 45,000 fee-free ATMs and over 7,500 fee-free cash deposit locations

Regulated bank partnerships

- → Scale and infrastructure of a bank
- → Access to low-cost capital for liquidity products



2. We continually outpace traditional banks on product innovation for everyday Americans



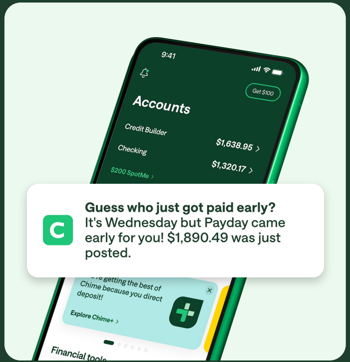
(1) Member Support Platform includes the internally built tools used by our member support agents, beginning with our investigations dashboard launched in 2020

Note: 2025 reflects LTM gross profit through the period ended March 31, 2025

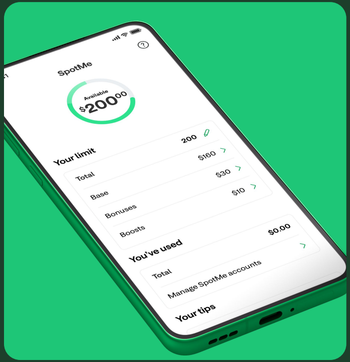
2. We have built a substantial and growing competitive advantage over traditional banks

Key Chime value props launched more than 5 years ago

Chime



2-day early pay



$100+ in fee-free overdrafts

Credit builder card

With no annual fees, interest or minimum security deposit

Major Banks[1]

7 Years Behind	6+ Years Behind	5+ Years Behind

Still No Fully Equivalent Product Launched

Growing competitive advantage over traditional banks →

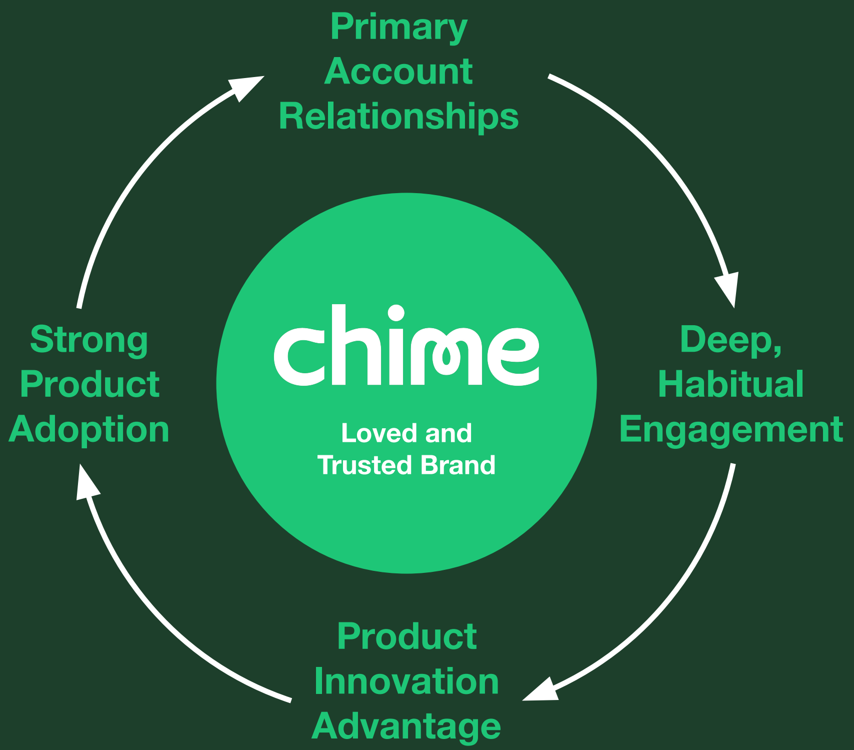
chime

(1) Major banks include Bank of America, JP Morgan Chase, and Wells Fargo. For Get Paid Early, we believe the first similar product introduction from a major bank was in 2022. For SpotMe, a major bank introduced an overdraft protection feature with a reduced limit of $50 in 2020 but we believe no major bank today offers a fee free overdraft product with a maximum limit that is even half of SpotMe. We believe the major banks do not offer competing fee-free secured credit cards

3. Primary account relationships power our self-reinforcing flywheel

We have strategically focused on primary account relationships **since inception** 12+ years ago

Our **success in winning** primary account relationships now **powers our self-reinforcing flywheel**



3. Chime is a daily, habitual part of our members' lives

Deep, Habitual Engagement

Primary account relationships

67%

of Active Members as of Q1'25 rely on Chime as their primary financial relationship[1]

+

Repeat daily usage

54

Monthly transactions per Active Member[2] on average in Q1'25

+

Predictable recurring spend

97%

Net dollar annual Purchase Volume retention[3]

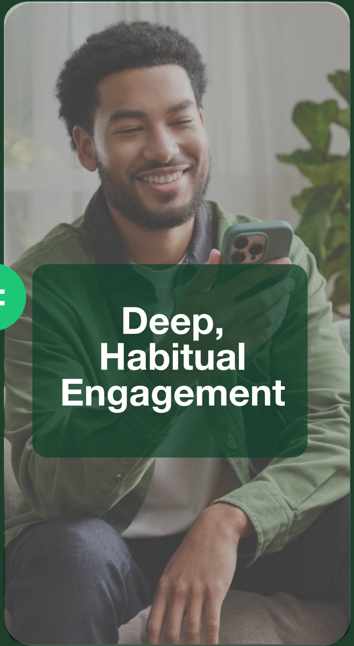
+

Everyday spending

70%

of purchases on non-discretionary expenses, such as food and groceries, gas, and utilities[4]

=



(1) "Primary account relationship" or "primary financial relationship" refers to a member who made 15 or more purchases using their Chime 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. We use $200 or more as the qualifying direct deposit threshold because that amount reflects the current eligibility criteria for several products offered through the Chime platform. As of March 31, 2025

(2) In March 2025. Transactions include, but are not limited to, purchases with Chime-branded debit or credit cards, 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

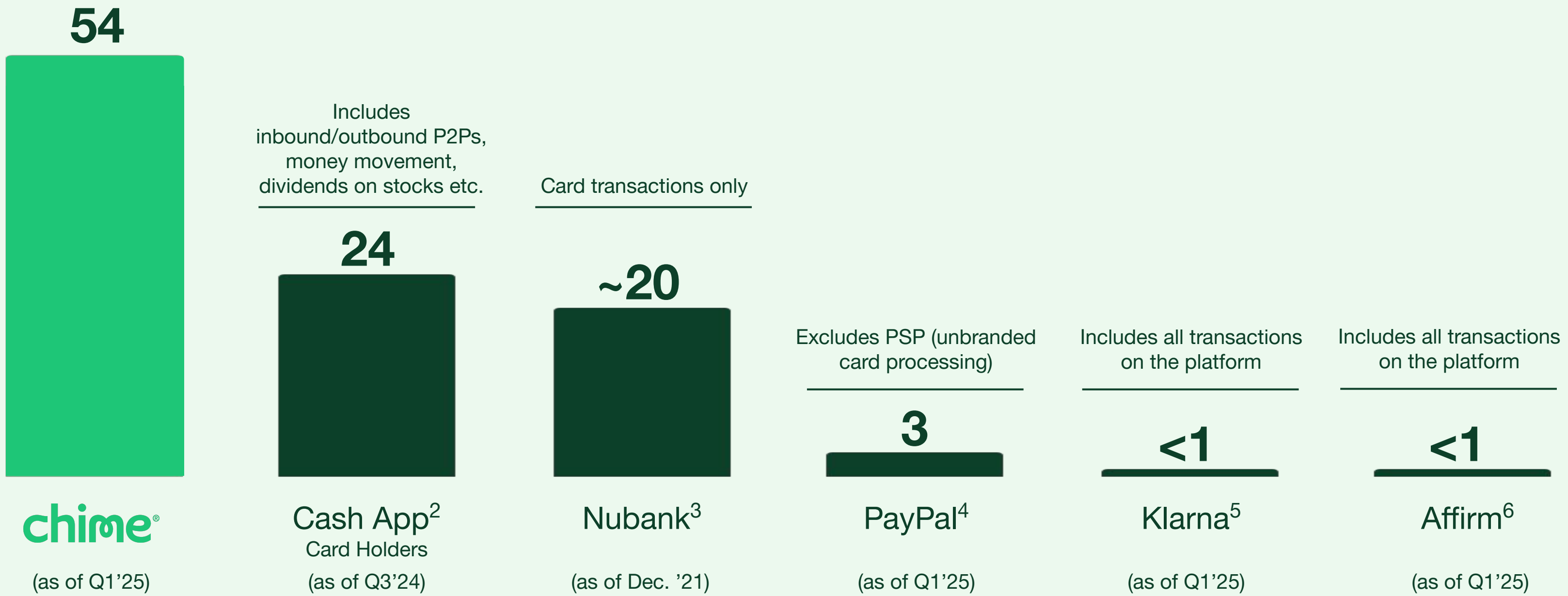
(3) We calculate net dollar Purchase Volume retention by dividing Purchase Volume for the year ended March 31, 2025 from all members that first became active at least one year prior to such period, by Purchase Volume from those same members for the year ended March 31, 2024, inclusive of any members that have churned. We only include members that first became active at least one year prior to avoid comparing a full period of Purchase Volume in the current period to a partial period of Purchase Volume in the prior period

(4) Based on Purchase Volume from April 1, 2024 to March 31, 2025 categorized by merchant category

3. Our focus on primary account relationships drives best-in-class engagement

Deep, Habitual Engagement

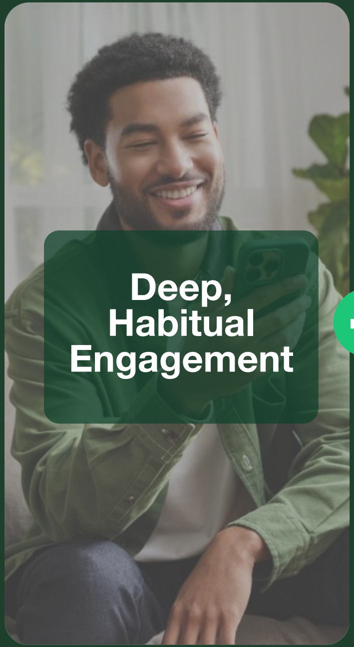
Average monthly transactions per customer[1]



(1) Chime and each peer presented may calculate monthly transactions differently from one another. For Chime, transactions include, but are not limited to, purchases with Chime-branded debit or credit cards, 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. Data for each peer is also presented as of different time periods, which limits comparability as figures may have changed
(2) Estimated based on the number of average weekly transactions made by Cash App cardholders in Q3 2024, disclosed in Block Inc.'s Q3 2024 Shareholder Letter. Presented here multiplied by 4 to estimate the number of monthly transactions
(3) Estimated based on monthly active customer by quarterly cohort chart presented in the Registration Statement on Form F-1 filed by Nu Holdings, Inc. on December 3, 2021
(4) Reflects transactions within the previous 12-month period ending 3/31/2025, divided by active accounts at the end of the period. TPA ex. PSP excludes both unbranded card processing transactions and unbranded active accounts (primarily Braintree) as of Q1'FY25 divided by 12
(5) Estimated using metrics found in Klarna's Form F-1/A filed on 05/21/2025; total number of transactions per day on average in the twelve months ended March 31, 2025 (2.9M), multiplied by 30 for implied total monthly transactions (87M), divided by total active consumers (99M) as of March 31, 2025
(6) Based on number of transactions per active consumer of 5.6 in twelve months ending March 31, 2025, as disclosed in Affirm's quarterly report on Form 10-Q filed on May 8, 2025. Presented here divided by 12 to estimate the number of monthly transactions

3. Deep habitual engagement amplifies our product innovation advantage

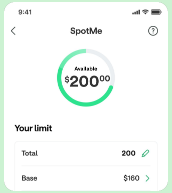
Product Innovation Advantage



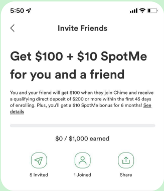
Benefits of Primary Account Relationships

- Rich first-party income and spending data
- Privileged repayment advantage
- Ability to cross-sell additional products

Allow Us to Provide Member Experiences in Areas Where Traditional Banks Are Falling Short



Unlocks ability to extend **large volumes of low-cost liquidity at low-risk**



Personalized experiences including tailored liquidity limits, local rewards and targeted referral incentives

3. Primary account relationships and product advantage drive strong and growing product attachment

Strong Product Adoption

Strong monthly attach rates (March 2025)[1]

90% Debit Cards

69% High Yield Savings

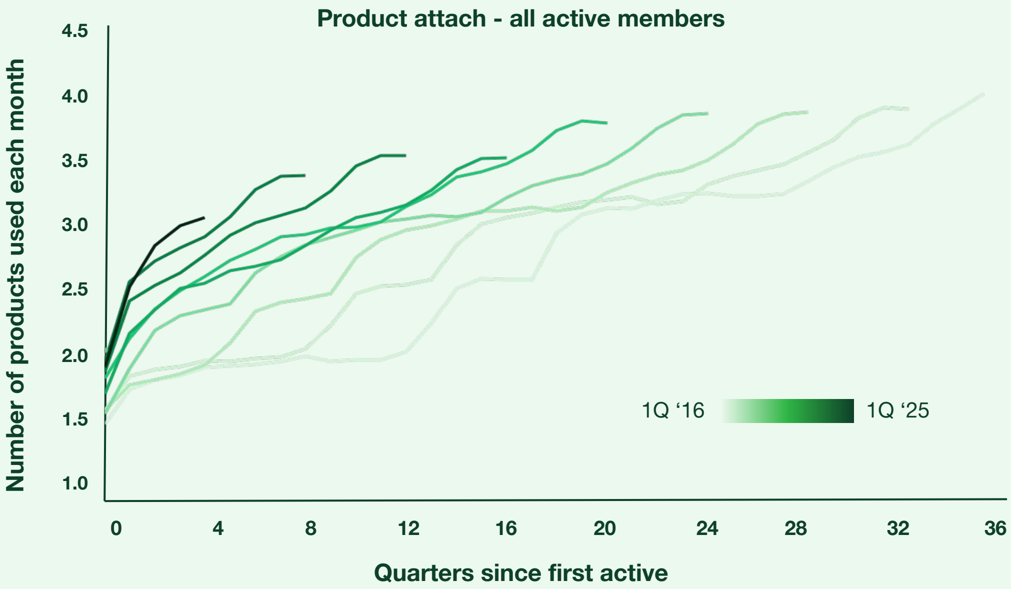
54% Pay Anyone

49% SpotMe

37% Credit Builder

26% MyPay

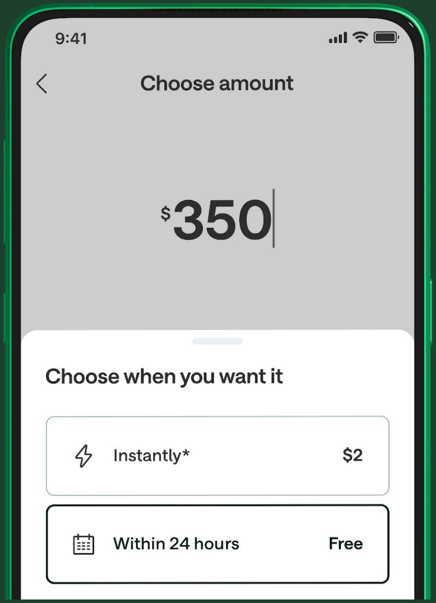
Attach rates continue to grow with our expanding product suite[1,2]



(1) Attach rate for a product refers to the percentage of Active Members who used that product in a certain period
(2) Average number of products used by members, cohorted based on the quarter in which the member first became an Active Member. A member is considered to have used a product in a given measurement quarter if they used it within the last month of the quarter. Products include Chime-branded debit cards (including purchases, ATM withdrawals with the debit card and cash deposits), Credit Builder (including purchases and ATM withdrawals with the Credit Builder secured credit card), Pay Anyone, high yield savings (with a balance), SpotMe, Tax Filing, MyPay, Credit Tracking, Chime Deals & Offers, and Instant Loans. Only Q1 cohorts for each year are graphically represented

3. One of our latest innovations is MyPay
Launched July 2024

Product Innovation Advantage



Members can access up to $500 on demand before payday for free within 24 hours, or instantly for a low fee

Significant Opportunity	**$340 billion in wages and income** trapped in the payroll cycle between paydays[1]
Revenue Model	We monetize **instant transfer fees** and earn **interchange-based fees** when members spend their advances using Chime-branded cards
Rapid Adoption	**$8.8B** in MyPay advances since launch[2] **26%** attach rate within nine months of launch (as of March 2025)[3]
Tailored Limits	Rich member data powers **differentiated underwriting capabilities**

(1) Based on the total 2023 American income in the form of wages and salaries discounted for an assumed 25% tax rate. Income data sourced from Federal Reserve Bank of St. Louis, FRED Gross Domestic Product Release Tables, Table 1.12 National Income by Type of Income: Annual, 2023
(2) Aggregate origination volumes from full product launch for MyPay in July 2024 through March 31, 2025
(3) Attach rate represents the percentage of Active Members who used MyPay in March 2025

4. Over 12+ years, we have become the go-to brand for everyday Americans

1

First mover

First to focus on everyday Americans and their core needs of liquidity and credit building

+

2

Innovative products

Built highly innovative products to address these needs

+

3

Positive member experiences

Raised the bar on banking experience to create loyal members

+

4

Brand and marketing leadership

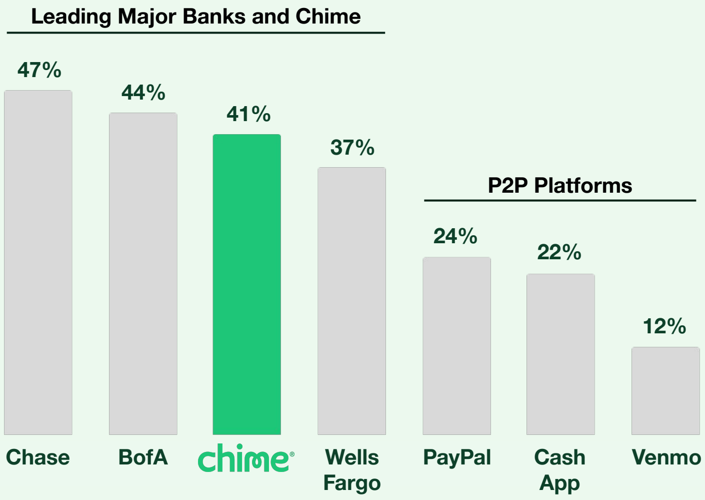
Substantial, disciplined investments in brand and marketing

=

Chime has become the go-to brand for Americans earning up to $100k and owns the core liquidity and credit building value propositions

4. We're a top five banking brand in America according to Time; leader in core value propositions

Unaided awareness for online banking[2]



Chime association with top value propositions versus incumbents[2]

No or Low Fees	Liquidity	Credit Building
>60% More likely to be associated with not having hidden fees[2]	**>2x** Greater association with getting paid early[2]	**>40%** Greater association with credit building[2]

(1) According to a national survey published by Time Magazine in 2024 titled "World's Best Brands", which identified Chime as among the top five brands in the banking category in America. Chime is not a bank.
(2) Brand Awareness Survey as of Q1 2025

4. Chime Community

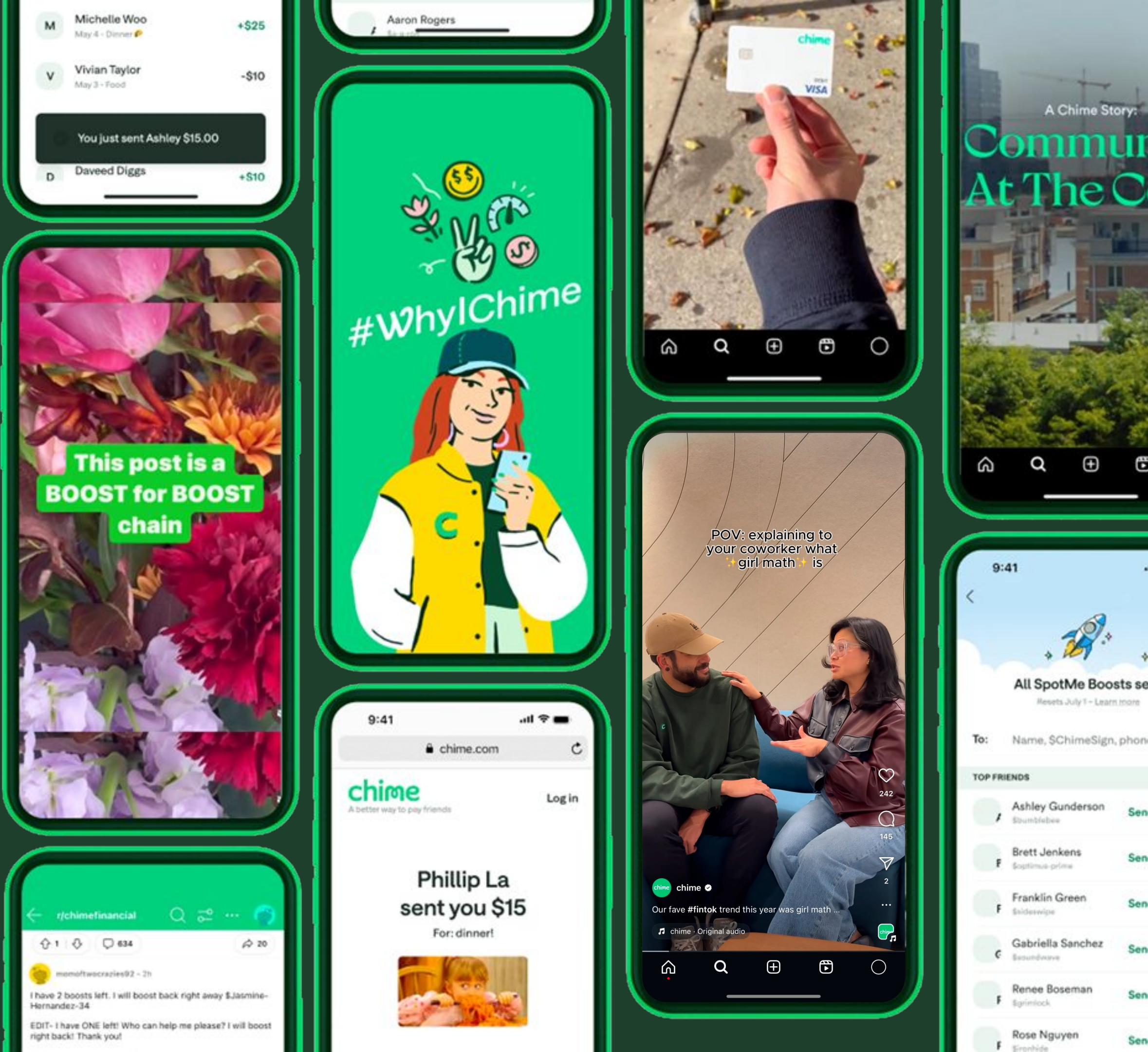
We have built Chime to be a community where **our members' experiences improve when family, friends, and co-workers join** our platform

80%+

of members have a community connection on Chime[1]

#1

referrals are the single largest channel of new members[2]



(1) As of March 31, 2025. Community connection is defined with regard to each member as another member to whom such member has sent a referral, SpotMe Boost, or Pay Anyone payment

(2) Member referrals represented the single largest channel of new Active Member growth since 2022

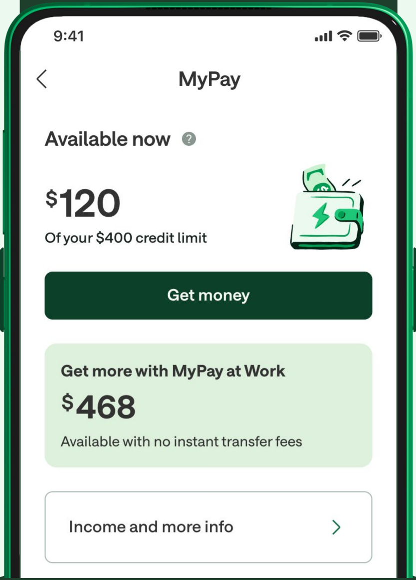
Chime Workplace opens a new channel for growth

Employers & Employees

Employee financial wellness solution, including MyPay

Empowers employees' financial progress

Helps employers drive employee satisfaction, engagement and retention



chime®

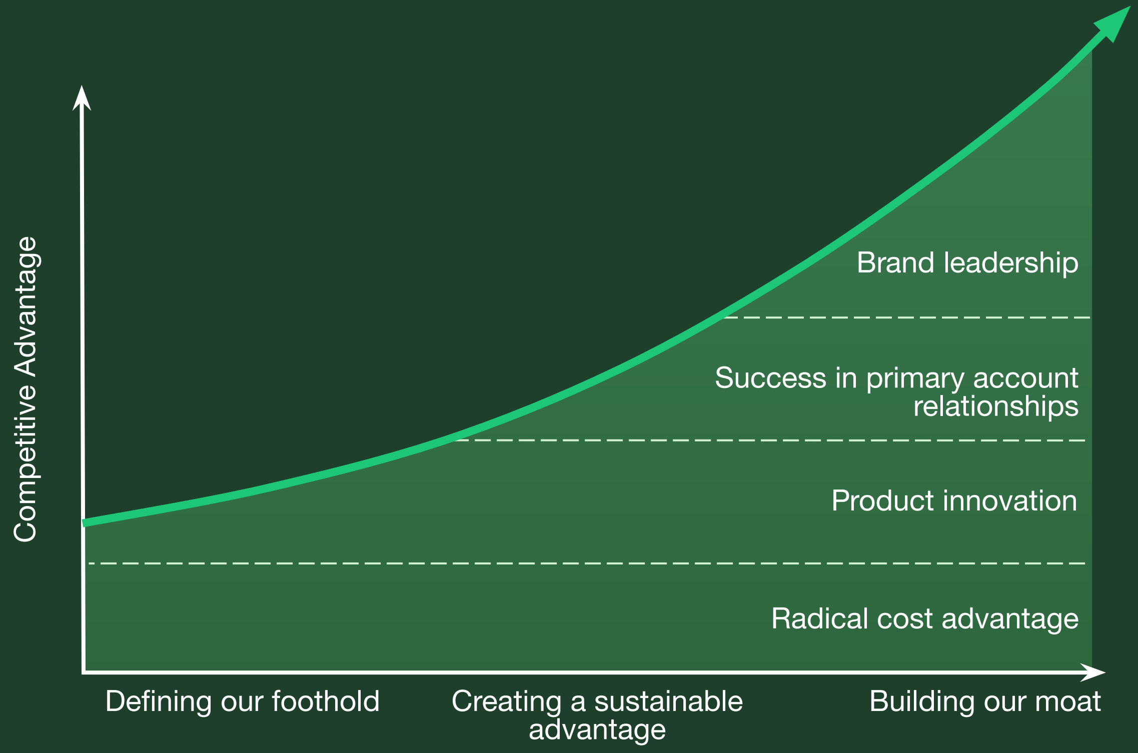
Access to millions of potential new members

Efficient acquisition channel

Powerful integration of employer data

Underwrite, via bank partners, liquidity for employees at low risk

These advantages have given us a formidable lead - we're now the #1 destination for direct deposit switchers



#1

Destination for consumers earning up to $100k **switching their direct deposit relationship**[1]

(1) Chime Banking and Switcher Survey

Our $86B SAM expands to a $426B TAM as we expand our product offerings and target audience

$86B[1] — $312B[2] — $426B[2]

196M Americans[3] | +31M Americans[3]

Current products, current customer segment[2]

<3% penetrated of SAM today with existing products (fee-free checking and overdraft, savings, secured credit card, early wage access)

Chime Workplace opens new B2B2C growth channel

ARPAM = $442

New products, current customer segment[2]

- ➔ Installment Lending
- ➔ Unsecured Credit Cards
- ➔ Longer Term Saving & Investing
- ➔ Insurance
- ➔ Enhanced Member Rewards

Potential ARPAM[4] = $1,590

New customer segment - Americans up to $200K[2]

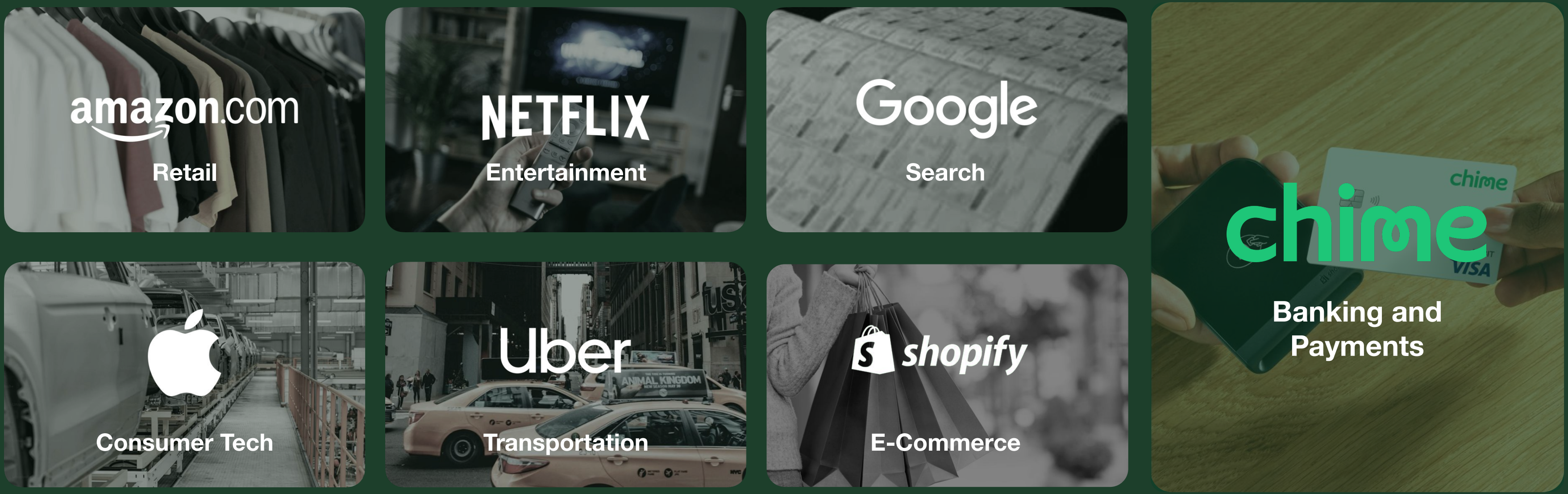
Facilitate primary account banking services and our suite of products with even more **premium features and pricing**

Potential ARPAM[4] = $1,870

(1) Estimated by multiplying 196M Americans by the Q1 2025 ARPAM of Active Members who use 6 or more products (based on financial data as of March 31, 2025)
(2) According to a report by FS Vector that was commissioned by Chime, the Chime vs. Traditional Retail Banking Study, January 2025 (the "FS Vector Report"). $312B reflects the total potential revenue opportunity for delivering Chime's existing products and new products in the lending, investing, insurance, and remittance categories, to customers earning up to $100K. $426B reflects the total potential revenue opportunity for delivering these products to all customers earning up to $200K
(3) U.S. Census Bureau, Current Population Survey, 2024 Annual Social and Economic Supplement (CPS ASEC)
(4) Potential ARPAM of $1,590 calculated by dividing second TAM segment revenue opportunity of $312B by second TAM segment target population of 196M Americans earning up to $100K. Potential ARPAM of $1,875 calculated by dividing total TAM revenue opportunity of $426B by total TAM target population of 227M Americans earning up to $200K. Potential ARPAM rounded down to nearest $10

chime

The winner in banking and payments for everyday Americans will be a customer-obsessed technology company



We have attracted a talented executive team to build Chime for the future

Chris Britt
CEO, Co-Founder & Chairman

Ryan King
Co-Founder & Director

Mark Troughton
Chief Operating Officer

Matt Newcomb
Chief Financial Officer

Vineet Mehra
Chief Marketing Officer

Madhu Muthukumar
Chief Product Officer

Jennifer Kuperman
Chief Corporate Affairs Officer

Janelle Sallenave
Chief Experience Officer

Jeff Currier
Chief Technology Officer

Adam Frankel
General Counsel & Corporate Secretary

Barkha Saxena
Chief Data Officer

Sarah Wagener
Chief People Officer

Xiongwen Rui
Chief Risk Officer

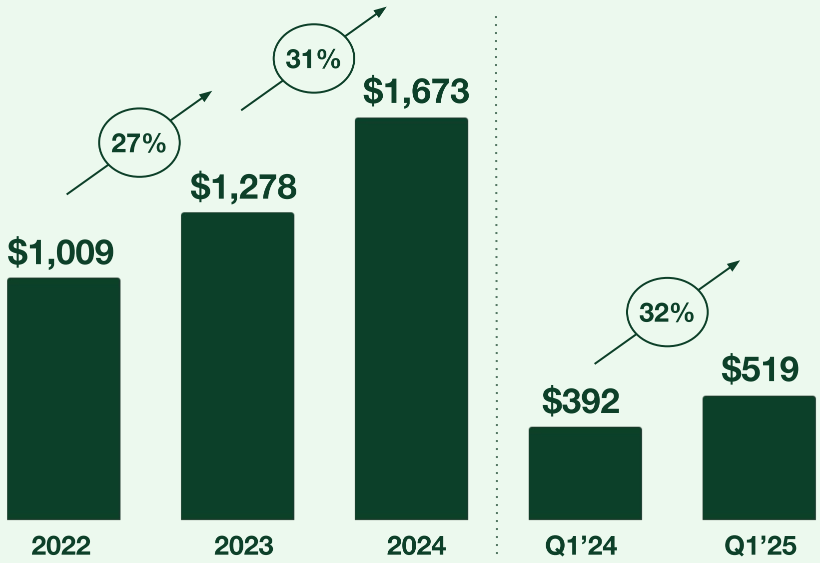
David Pearce
VP, Investor Relations & Capital Markets

Financial overview

We are compounding growth at scale while driving strong operating leverage

	Q1 2025	
Scale	**$519M** revenue	**$2.1B** revenue run rate
Growth	**32%** y/y revenue growth	
Margins	**67%** transaction margin[1]	
Operating Leverage	**$25M** adj. EBITDA	**5%** adj. EBITDA margin

Revenue (in millions)



(1) Transaction profit is defined as gross profit less transaction and risk losses. Transaction margin is defined as transaction profit as a percentage of revenue. See appendix for a reconciliation of non-GAAP metrics and the most comparable GAAP metrics

Our model is built on recurring payments revenue, multiple growth levers, and attractive cohorts that drive high RoI

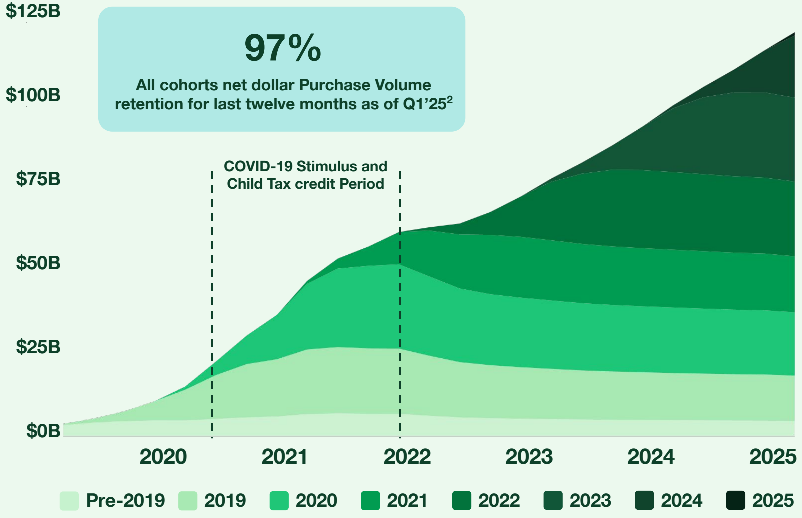
1	Recurring Payments Revenue	72% Payments Based Revenue (Q1 2025)
2	Our Winning Formula for Growth	Active Members x ARPAM x Transaction Profit Margin = Transaction Profit
3	Attractive Cohort Trends	104% Net Dollar Transaction Profit Retention (LTM Mar. 31, 2025)[1]

(1) We calculate net dollar transaction profit retention by dividing LTM transaction profit as of Q1 2025 from all members that first became active at least one year prior to such period, by transaction profit from those same members in LTM ended Q1 2024, inclusive of any members that have churned. We only include members that first became active at least one year prior to avoid comparing a full period of transaction profit in the current period to a partial period of transaction profit in the prior period. For purposes of this calculation, we measure transaction profit for the tailing 365 days for each period to aid comparability from period to period in light of leap years

1. Our asset-light, payments-based business model is driven by durable, recurring spend, with $120B+ of LTM PV

Our members use Chime to pay for their everyday, with 70%[4] of our PV coming largely non-discretionary expenses, resulting in predictable, recurring spend

LTM Purchase Volume by Annual Cohort



Total purchase categories (% of total purchases, LTM as of March 31, 2025)[5]

15%: Groceries

14%: Restaurants

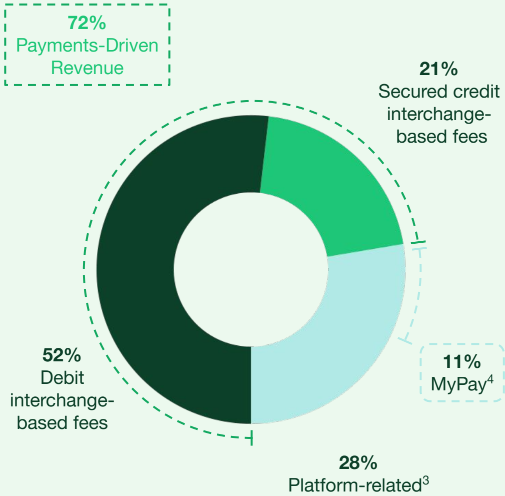
10%: Gas stations

7%: Utilities

6%: Discount, variety and drug stores

A majority of our revenue is driven by interchange-based fees

Q1 2025 Revenue Mix[6]



(1) LTM Purchase Volume as of March 31, 2025
(2) We calculate net dollar Purchase Volume retention by dividing Purchase Volume for the year ended March 31, 2025 from all members that first became active at least one year prior to such period, by Purchase Volume from those same members for the year ended March 31, 2024, inclusive of any members that have churned. We only include members that first became active at least one year prior to avoid comparing a full period of Purchase Volume in the current period to a partial period of Purchase Volume in the prior period
(3) Platform-related revenue includes revenue from products offered to our members including ATM access, MyPay, high yield savings, third-party partnerships, SpotMe, and cash deposits
(4) Based on MyPay revenue of $56.7M in Q1 2025
(5) Based on Purchase Volume from April 1, 2024 to March 31, 2025 categorized by merchant category
(6) Totals do not sum to 100% due to rounding

2. Our winning formula has multiple levers to drive growth

Q1 2025

A. Active Members[1]		B. ARPAM[2]		C. Transaction Profit Margin[3, 5]		Transaction Profit
8.6M	×	**$251**	×	**67%**	=	**$1.4B** Run Rate[4,5]

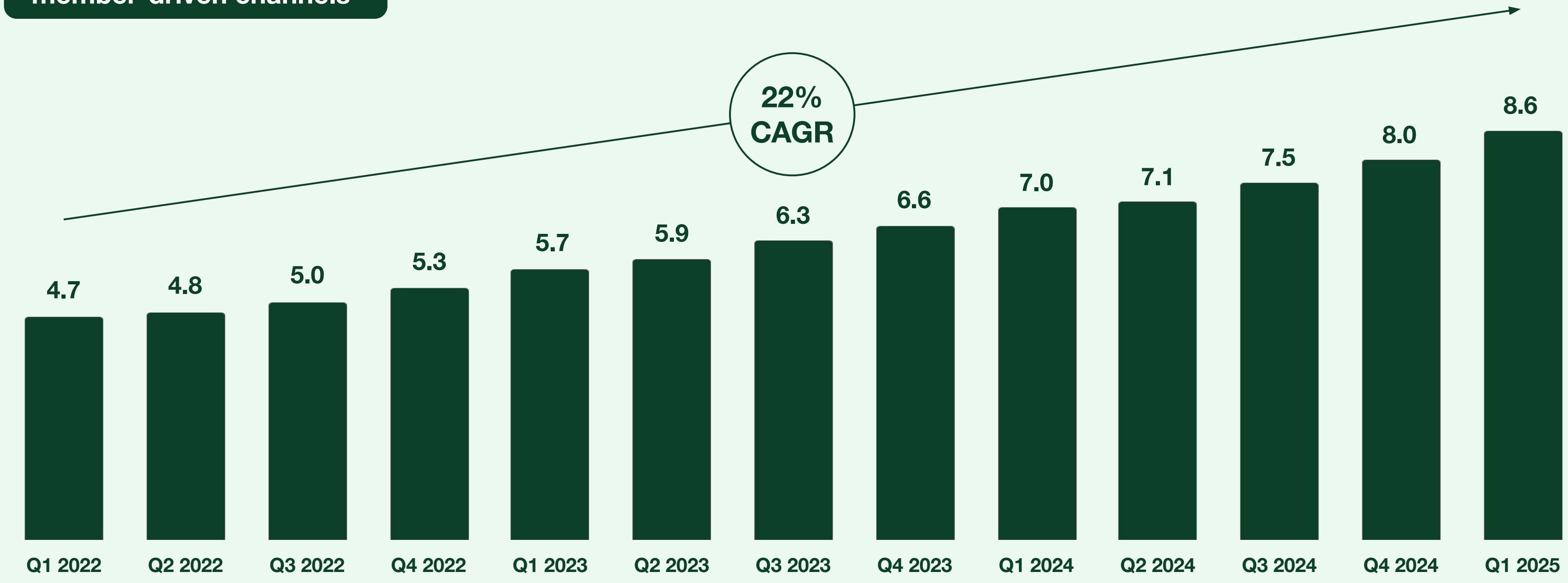
Key Drivers	>50% from organic and member-driven channels	Primary account relationships drive high ARPAM without relying on punitive fees	Tech platform, scale, and AI/ML investments drive radical cost-to-serve advantage
Remaining Opportunity	4% penetration of 196M Americans who earn up to $100K	Nearly 2x growth opportunity within currently serviceable SAM ($442 ARPAM) and multiple times higher in broader TAM	Additional tech investments

(1) Active Members as of Q1 2025
(2) ARPAM as of Q1 2025
(3) We calculate net dollar transaction profit retention by dividing LTM transaction profit as of Q1 2025 from all members that first became active at least one year prior to such period, by transaction profit from those same members in LTM ended Q1 2024, inclusive of any members that have churned. We only include members that first became active at least one year prior to avoid comparing a full period of transaction profit in the current period to a partial period of transaction profit in the prior period. For purposes of this calculation, we measure transaction profit for the tailing 365 days for each period to aid comparability from period to period in light of leap years
(4) Transaction profit run rate is equal to the number of Active Members as of Q1 2025, multiplied by ARPAM for Q1 2025 and transaction profit margin for Q1 2025
(5) Transaction profit and transaction margin are non-GAAP measures. Please see the reconciliation from GAAP to non-GAAP measures contained in the Appendix

2A. With 8.6M Active Members, we are just scratching the surface of serving the 196M Americans earning up to $100K annually

>50% from organic and member-driven channels

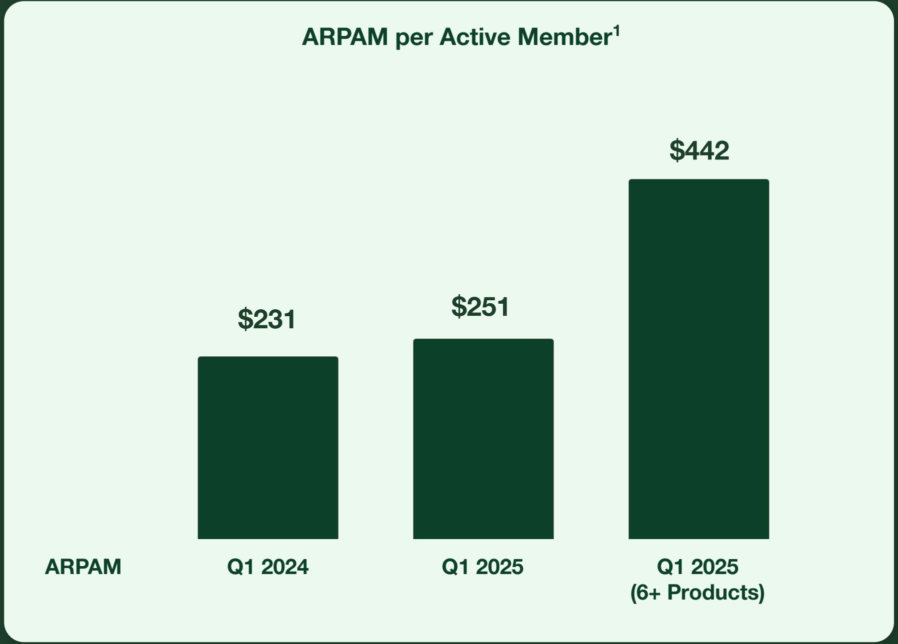
Active Members (in millions)[1]



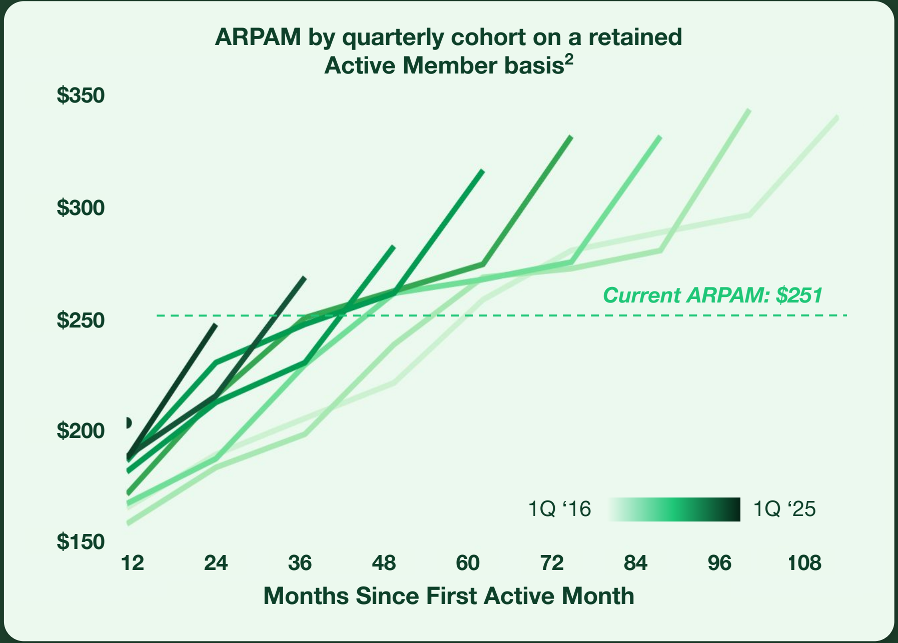
(1) "Active Member" refers to a member who has initiated a money movement transaction on our platform in the last calendar month of the applicable period. Member-initiated money movement transactions include, but are not limited to, purchases with Chime-branded debit or credit cards, funding a member account, withdrawing funds from an ATM, sending or receiving funds with Pay Anyone, or taking a MyPay advance

2B. Our strong and growing ARPAM is the result of winning our members' primary account relationships and top-of-wallet spend

ARPAM grew 9% Y/Y to $251 in Q1 2025, and we have an ARPAM opportunity of $442 with our current products alone



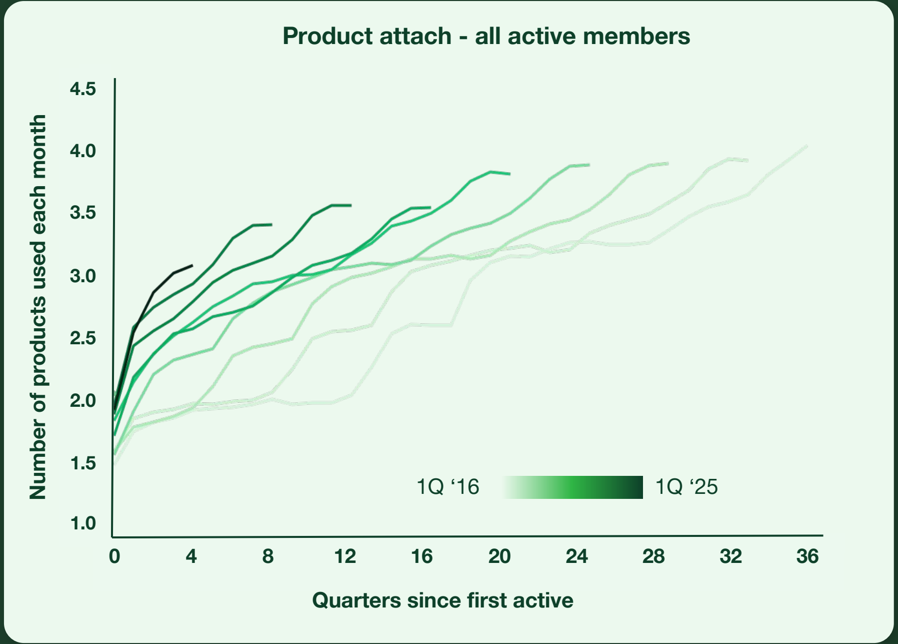
ARPAM has consistently grown across our cohorts as they have seasoned



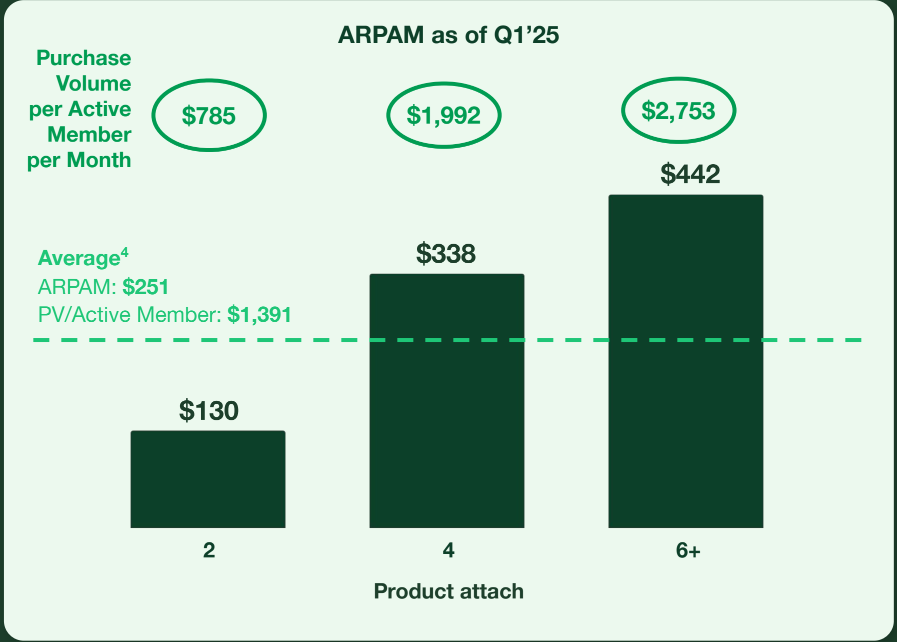
(1) Presented as of the first quarter of each year
(2) Average ARPAM from Active Members, cohorted based on the quarter in which the member first became an Active Member. Only Q1 cohorts for each year graphically represented

2B. As our members have adopted more products, their ARPAM has increased

Attach rates continue to grow with our expanding product suite[1,2]



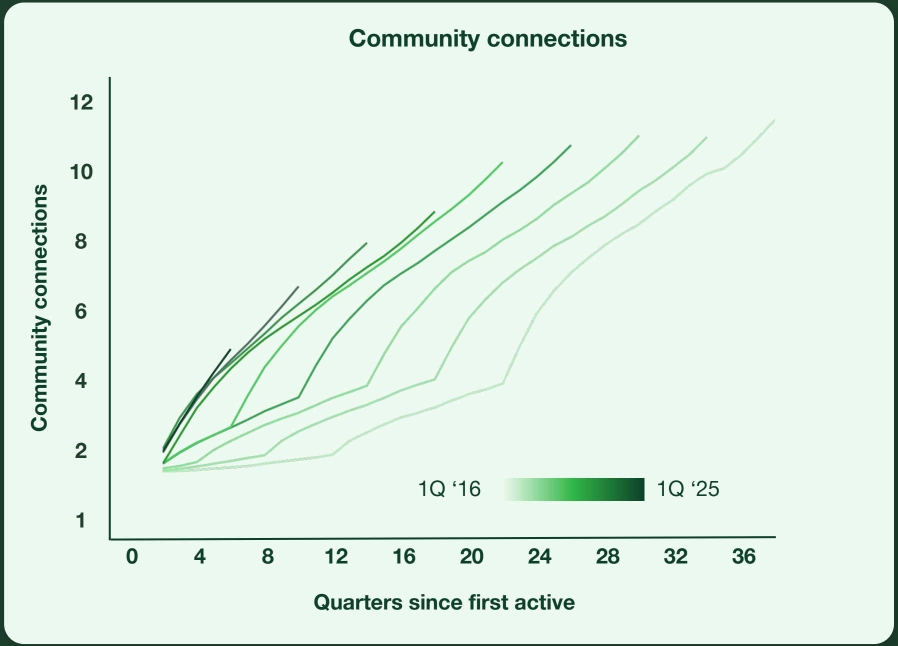
Higher product attach drives higher engagement and ARPAM[3]



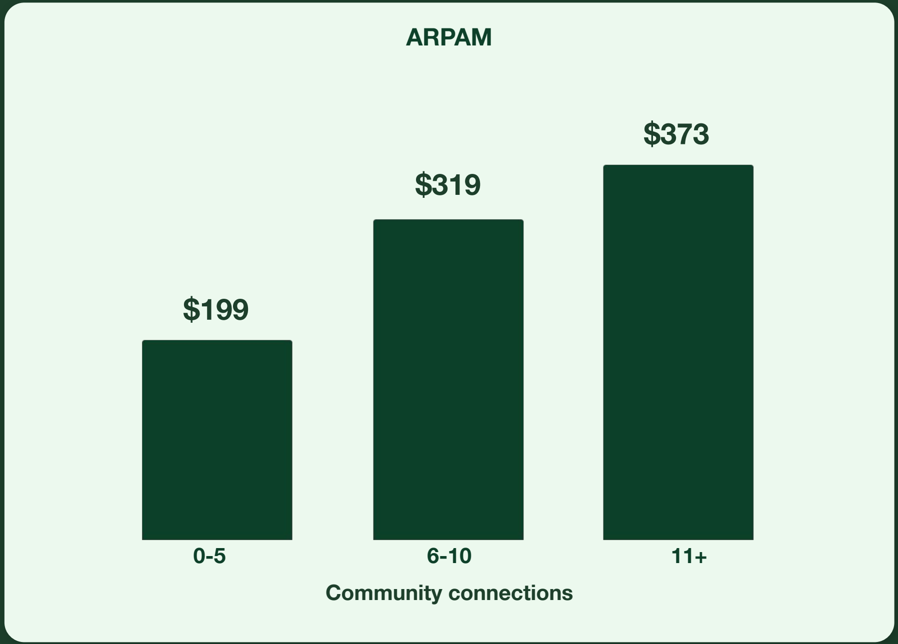
(1) Attach rate for a product refers to the percentage of Active Members who used that product in a certain period
(2) Average number of products used by members, cohorted based on the quarter in which the member first became an Active Member. A member is considered to have used a product in a given measurement quarter if they used it within the last month of the quarter. Products include Chime-branded debit cards (including purchases, ATM withdrawals with the debit card and cash deposits), Credit Builder (including purchases and ATM withdrawals with the Credit Builder secured credit card), Pay Anyone, high yield savings (with a balance), SpotMe, Tax Filing, MyPay, Credit Tracking, Chime Deals & Offers, and Instant Loans. Only Q1 cohorts for each year are graphically represented
(3) See the Appendix to this presentation for the definition of ARPAM. ARPAM and Purchase Volume per Active Member shown as of Q1 2025 as an average in each group based on the number of products that they have used in March 2025
(4) Q1 2025 average across all Active Members

2B. As our members have grown their communities on Chime, their ARPAM has increased

Newer cohorts are connecting faster to larger communities[1]…



Members with larger communities have higher ARPAM[2]



(1) Average number of community connections members have over time, cohorted based on the quarter in which the member first became an Active Member. Only Q1 cohorts of each year graphically represented. Community connections defined with regard to each member as another member to whom such member has sent a referral, SpotMe Boost, or Pay Anyone payment

(2) ARPAM shown as of Q1 2025 as an average of the ARPAM of Active Members as of March 31, 2025 in each group based on the cumulative number of community connections they have ever had. Community connections defined with regard to each member as another member to whom such member has sent a referral, SpotMe Boost, or Pay Anyone payment

2C. Our investments in technology and growing scale have driven strong transaction profit margins

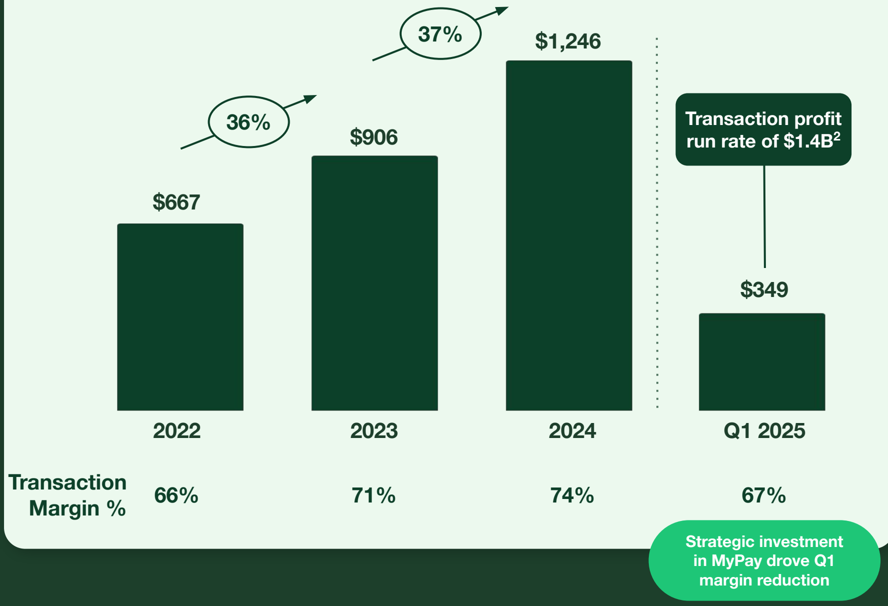
Improved economics from bank partners and card networks as a result of larger scale

Lower transaction and risk loss rates fueled by investments in data and AI

More efficient processing costs with the introduction of ChimeCore

Transaction Profit

Defined as Gross Profit less Transaction and Risk Losses[1]
$M except where otherwise noted



(1) Gross profit reflects revenue less cost of revenue. Dollar amounts in millions unless otherwise indicated
(2) Transaction profit run rate is equal to the number of Active Members as of March 31, 2025, multiplied by ARPAM for Q1 2025 and transaction profit margin for Q1 2025.

Please see the reconciliation from GAAP to non-GAAP measures contained in the Appendix

2C. Our high transaction margin is built on years of disciplined risk management and underwriting

SpotMe

$43.3B

in fee-free overdrafts since full product launch[1]

<0.40%

Total risk losses as % of total dollars overdrawn since 2022 through Q1 2025

MyPay

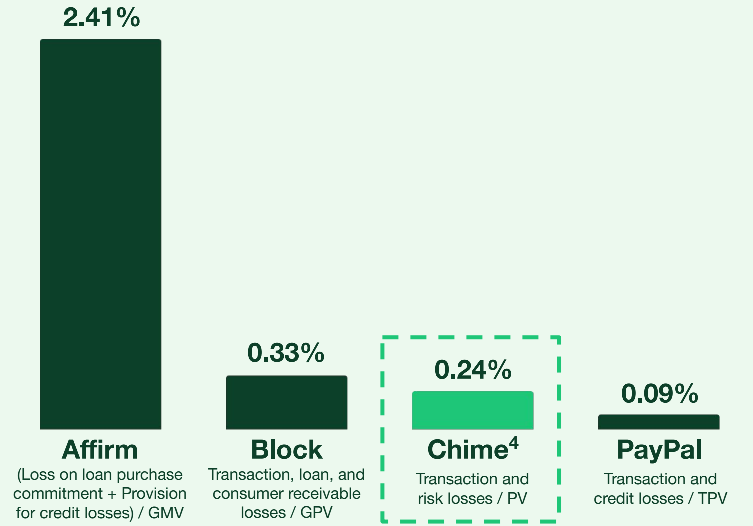
$8.8B

in advances since full product launch[2]

<1.75%

Total risk losses as % of total dollars advanced since full product launch in July 2024 through Q1 2025

Transaction and risk losses as a % of Purchase Volume estimated vs. financial services peers (LTM Mar. 31, 2025)[3]



(1) Total dollar amount of SpotMe fee-free overdraft provided to members from full product launch in September 2019 through March 31, 2025
(2) Aggregate MyPay advances provided to members from full product launch in July 2024 through March 31, 2025
(3) Affirm: (Loss on loan purchase commitment + Provision for credit losses) / Gross merchandise value; PayPal: Transaction and credit losses / Total payment volume; Block: Transaction, loan, and consumer receivable losses / Gross payment volume. Our accounting estimates and policies may differ from the those used by other companies and therefore comparability may be limited
(4) Transaction and risk losses consist of losses relating to liquidity products, overdrawn member accounts, and transaction dispute losses

3. The aggregate effect of our formula on our cohorts is 104%+ transaction profit retention

Primary account relationships drive high PV/Active and **strong net dollar PV retention**

→

Leading to **high ARPAM** fueled by recurring payments

+

Increasing product adoption drives **higher PV/Active and ARPAM** as cohorts mature

+

Scale, strong risk mgmt, and tech investments fuel **attractive transaction margins**

=

104% Net Dollar Transaction Profit Retention[1] (Q1 2025)

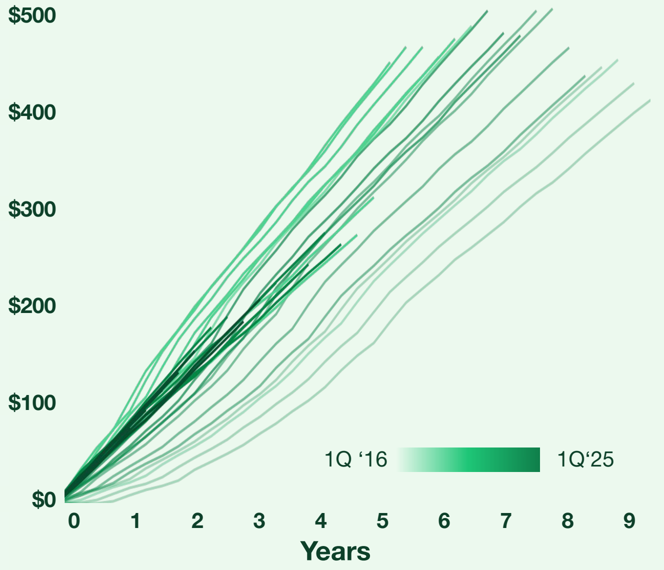
(1) We calculate net dollar transaction profit retention by dividing transaction profit in the 2024 from all members that first became active at least one year prior to such period, by transaction profit from those same members in 2023, inclusive of any members that have churned. We only include members that first became active at least one year prior to avoid comparing a full period of transaction profit in the current period to a partial period of transaction profit in the prior period

3. Our long-lasting cohorts drive sustained transaction profit ROI against an efficient acquisition program

Managed and Efficient CAC	**$107** Average acquisition cost per Active Member (22 - Q1'25)[1]
High Member Retention	**90%** Average member retention rate from Year 2 onwards after an average ~50% retention in Year 1[3]
Expanding Cohort Transaction Profit	**104%** Net dollar transaction profit retention as of Q1'25[4]
Efficient and Rapid Payback	**7 quarters** Average transaction profit payback period for 2022 quarterly cohorts[2]

Long-Lasting Cohorts With Compounding ROI

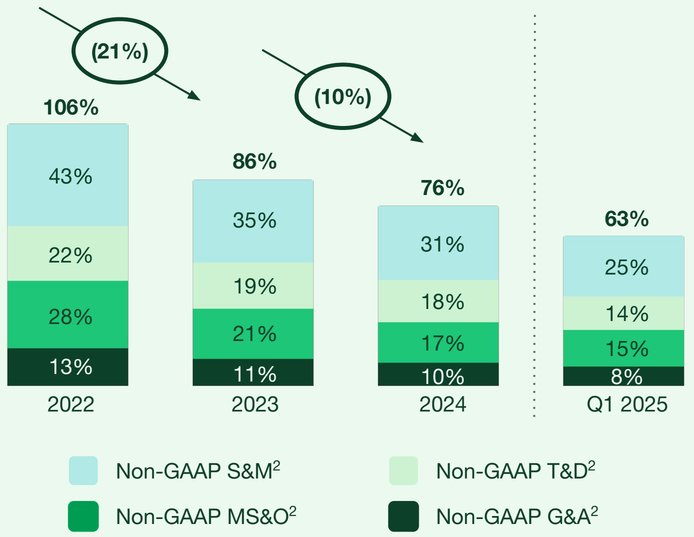
Cumulative Transaction Profit per Original Active Member by Quarterly Cohort ($)[4]



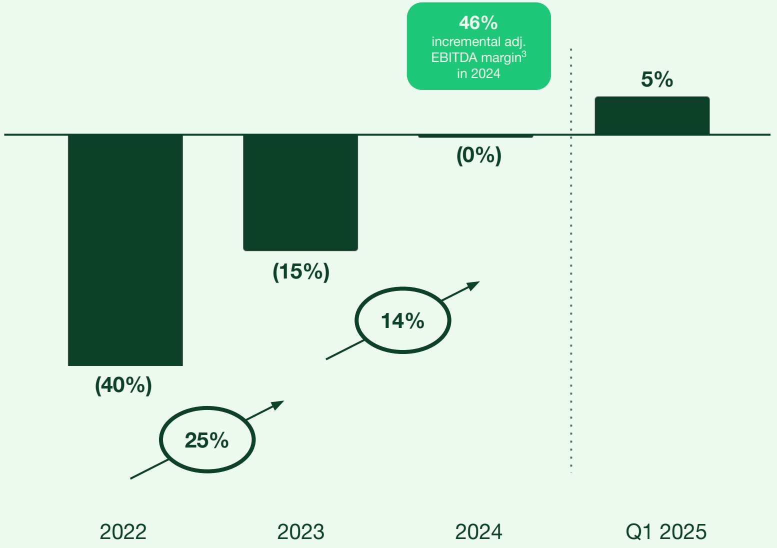
(1) Inclusive of spend on brand and inclusive of all quarterly cohorts since 2022. "Acquisition cost" refers to the total amount of the following expenses: advertising, brand marketing, referral bonuses, and other marketing incentives, incurred in the acquisition of new Active Members
(2) We refer to reaching payback for a cohort as the point at which cumulative transaction profit for such cohort has met the acquisition costs incurred related to such cohort when the cohort first became active
(3) As of December 31, 2024. We calculate annual member retention rates by comparing the number of members who first become active in a month to the number of such members who remain active in the same month in the following year. For subsequent years, we compare the number of remaining members at the start of the applicable measurement period with those who remain active in the same month in the following year
(4) Data represents all quarterly active cohorts from Q1 2016 to Q1 2025

We're driving strong operating leverage while continuing to invest in market share growth, new products and our tech platform

Non-GAAP OpEx as % of revenue



Adj. EBITDA margin (% of revenue)[1]

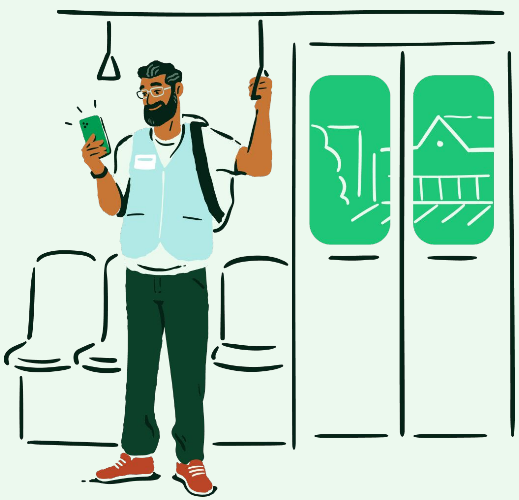


(1) Adj EBITDA is defined as net income (loss), excluding (a) depreciation and amortization expense, (b) other income (expense), net, (c) provision (benefit) for income taxes, (d) stock-based compensation expense, and (e) certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Please see the reconciliation from GAAP to non-GAAP measures contained in the Appendix

(2) Non-GAAP Operating Expenses exclude stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Please see the reconciliation from GAAP to non-GAAP measures contained in the Appendix

(3) Incremental adj. EBITDA margin is calculated by dividing the change in adj. EBITDA from the year ended December 31, 2023 to the year ended December 31, 2024 by the change in revenue over the same period

We are just getting started…



1 Digital-first, bank partnership model driving a **radical cost-to-serve advantage**

2 **Track record** of member aligned, **product innovation** driving an accumulating advantage vs. major banks

3 Focus and success in winning **primary account relationships**

4 **Loved** and **trusted brand** championed by a **passionate community**

5 Multiple growth levers to capture a **significant market opportunity**

6 **Powerful cohort trends** that underlie winning formula to drive growth

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Supplementary materials

We have a bank partnership model that supports our business and financial growth

Bank Partnership Model

Chime Member

↕ Access to free or low cost, innovative products

Chime Platform

↕ Direct contractual relationship

Bank Partners — The Bancorp, Stride Bank Center

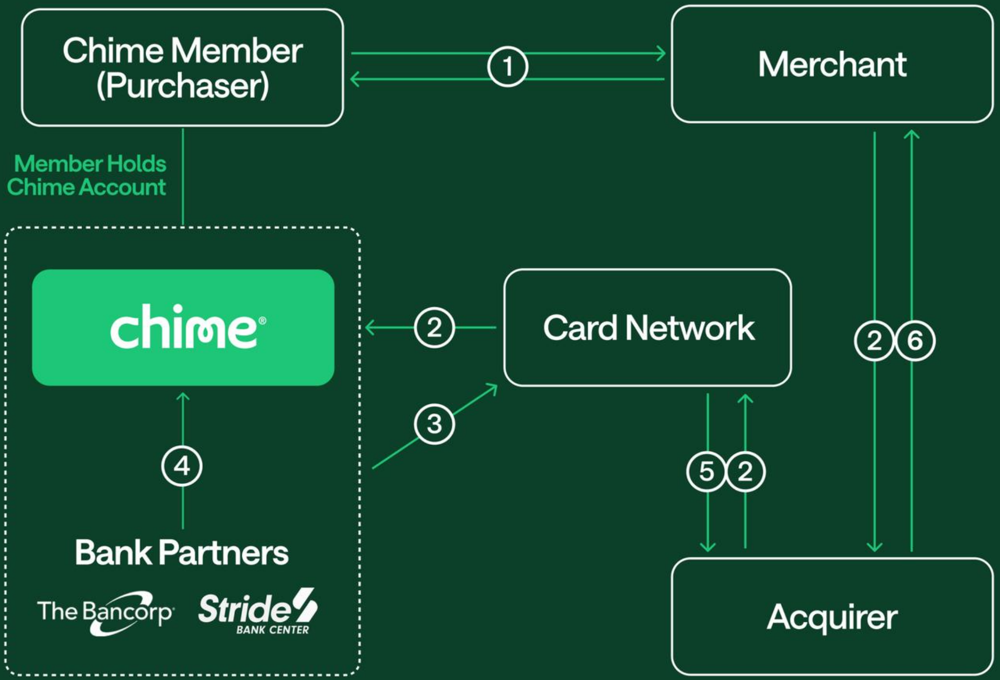
Direct contractual relationship between Chime member and bank

Chime member funds held in FDIC-insured accounts

Benefits to Chime

- Ability to provide access to bank partners' products and services, such as FDIC-insured checking accounts
- Lower required capital investment, physical branches, and other bank infrastructure
- Enhanced scale and infrastructure
- Low-cost lending capital for scaling liquidity products

Chime Card transaction payment process



1. Purchase transaction initiated for a good or service
2. Authorization request for transaction
3. Transaction authorization and subsequent transfer of purchase amount and issuer's network fee less interchange fee
4. Payment of interchange-based fee
5. Payment of purchase amount less acquirer's network fee and interchange fee
6. Payment of purchase amount less merchant discount rate

Key metrics

(in millions, except Average Revenue per Active Member and percentages)	Year end December 31,			Quarter end March 31,	
	2022	2023	2024	2024	2025
Purchase Volume	$ 71,508	$ 92,395	$ 115,152	$ 29,166	$ 34,540
Active Members[1]	5.3	6.6	8.0	7.0	8.6
Average Revenue per Active Member (ARPAM)[1]	$ 210	$ 212	$ 245	$ 231	$ 251

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(1) For annual periods, presented as of the fourth quarter of each year

Non-GAAP reconciliations

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GAAP to non-GAAP reconciliation: transaction margin

	Year end December 31,			Quarter end March 31,	
(in thousands, except percentages)	2022	2023	2024	2024	2025
Revenue	**$ 1,008,838**	**$ 1,278,455**	**$ 1,673,269**	**$ 391,972**	**$ 518,744**
Gross profit	**$ 794,152**	**$ 1,058,718**	**$ 1,465,758**	**$ 344,525**	**$ 458,326**
Gross margin	79%	83%	88%	88%	88%
Adjusted for: Transaction and risk losses	126,714	152,375	219,687	36,038	109,145
Transaction profit	**$ 667,438**	**$ 906,343**	**$ 1,246,071**	**$ 308,487**	**$ 349,181**
Transaction margin	66%	71%	74%	79%	67%

GAAP to non-GAAP reconciliation: operating expenses

(in thousands, except percentages)	Year end December 31, 2022	2023	2024	Quarter end March 31, 2024	2025
Member support and operations	$ 292,466	$ 272,755	$ 286,856	$ 68,068	$ 78,609
Adjusted for: stock based compensation	(4,888)	(5,000)	(3,620)	(1,063)	(1,124)
Adjusted for: restructuring charges[2]	(1,436)	—	—	—	—
Non-GAAP member support and operations	**$ 286,142**	**$ 267,755**	**$ 283,236**	**$ 67,005**	**$ 77,485**
Sales and marketing	$ 434,225	$ 443,806	$ 519,760	$ 117,047	$ 132,573
Adjusted for: stock based compensation	(2,032)	(1,192)	(1,356)	(225)	(483)
Adjusted for: restructuring charges[2]	(464)	—	—	—	—
Non-GAAP sales and marketing	**$ 431,729**	**$ 442,614**	**$ 518,404**	**$ 116,822**	**$ 132,090**
Technology and development	$ 242,433	$ 259,001	$ 309,575	$ 74,930	$ 77,882
Adjusted for: stock based compensation	(10,822)	(10,645)	(12,423)	(1,567)	(3,703)
Adjusted for: restructuring charges[2]	(5,894)	—	—	—	—
Non-GAAP technology and development	**$ 225,717**	**$ 248,356**	**$ 297,152**	**$ 73,363**	**$ 74,179**
General and administrative	$ 169,716	$ 154,945	$ 177,229	$ 39,252	$ 47,173
Adjusted for: stock based compensation	(10,608)	(9,198)	(12,446)	(2,320)	(3,386)
Adjusted for: impairment charge[1]	(18,271)	—	—	—	—
Adjusted for: restructuring charges[2]	(6,589)	—	—	—	—
Adjusted for: certain legal and regulatory charges	(4,275)	(7,500)	—	—	—
Non-GAAP general and administrative	**$ 129,973**	**$ 138,247**	**$ 164,783**	**$ 36,932**	**$ 43,787**

(1) For 2022, relates to the impairment of certain real estate assets
(2) For 2022, includes $7.8 million of cash charges for employee-related wages benefits and severance, $4.0 million in previously capitalized deferred offering costs and $2.6 million of impairment related to internal-use software due to restructuring that occurred in November 2022

GAAP to non-GAAP reconciliation: transaction profit run rate

	Year end December 31,	Quarter end March 31,
(in thousands, except percentages and where otherwise noted)	2024	2025
Revenue	**$ 1,673,269**	**$ 518,744**
Gross profit	**$ 1,465,758**	**$ 458,326**
Gross margin	88%	88%
Adjusted for: transaction and risk losses	(219,687)	(109,145)
Transaction profit	**$ 1,246,071**	**$ 349,181**
Transaction margin	74%	67%
Multiplied by: Active Members	8.0M	8.6M
Multiplied by: ARPAM	$ 245	$ 251
Gross profit run rate	**$ 1,718,221**	**$ 1,895,582**
Transaction profit run rate	**$ 1,460,695**	**$ 1,444,172**

GAAP to non-GAAP reconciliation: adjusted EBITDA

	Year end December 31,			Quarter end March 31,	
(in thousands, except percentages)	2022	2023	2024	2024	2025
Net loss	**$ (470,254)**	**$ (203,202)**	**$ (25,344)**	**$ 15,903**	**$ 12,939**
Net margin	(47%)	(16%)	(2%)	4%	2%
Adjusted for:					
Depreciation and amortization expense	7,300	12,937	25,370	5,234	7,258
Other (income) expense, net[1]	(8,111)	(32,817)	(39,465)	(10,509)	(5,354)
Provision (benefit) for income taxes	(337)	234	2,610	(362)	1,552
Stock-based compensation expense	28,350	26,035	29,845	5,175	8,696
Impairment charge[2]	18,271	—	—	—	—
Restructuring charges[3]	14,383	—	—	—	—
Certain legal and regulatory charges[4]	4,275	7,500	—	—	—
Adjusted EBITDA	**$ (406,123)**	**$ (189,313)**	**$ (6,984)**	**$ 15,441**	**$ 25,091**
Adjusted EBITDA margin	(40%)	(15%)	(0%)	4%	5%

(1) Relates primarily to interest income, which consists of interest and dividends earned on our cash and cash equivalents and marketable securities
(2) For 2022, relates to the impairment of certain real estate assets
(3) For 2022, includes $7.8 million of cash charges for employee-related wages benefits and severance, $4.0 million in previously capitalized deferred offering costs and $2.6 million of impairment related to internal-use software due to restructuring that occurred in November 2022. The restructuring charges are recorded on our consolidated statements of operations as follows: $6.6 million in general and administrative, $5.9 million in technology and development, $1.4 million in member support and operations, and $0.5 million in sales and marketing. Restructuring related charges for stock-based compensation of $0.2 million incurred in 2022 are included on its respective line item
(4) For 2022, relates to a settlement amount regarding a mass arbitration matter. For 2023, relates to the CFPB Consent Order and related redress payments and the DFPI Consent Order

Definitions

Definitions

"Active Member" refers to a member who has initiated a money movement transaction on our platform in the last calendar month of the applicable period. Member-initiated money movement transactions include, but are not limited to, purchases with Chime-branded debit or credit cards, funding a member account, withdrawing funds from an ATM, sending or receiving funds with Pay Anyone, or taking a MyPay advance.

"Primary account relationship" or **"primary financial relationship"** refers to a member who made 15 or more purchases using their Chime cards in the past calendar month or who had at least one qualifying direct deposit of $200 or more through Chime.

"Average Revenue per Active Member," or **"ARPAM"** is defined as revenue generated in the calendar quarter multiplied by four and divided by the average of the number of Active Members at the end of the prior quarter and the end of the current quarter.

"Transaction profit" is defined as gross profit less transaction and risk losses. Transaction profit is a non-GAAP metric. We define **"transaction margin"** as transaction profit divided by revenue.

"Run rate" is defined as the latest quarterly data multiplied by four to reach an annualized metric, unless otherwise stated.

"Purchase Volume" is defined as the total dollar value of member purchase transactions using Chime-branded debit or credit cards during a given period, net of any adjustments or refunds.