

Save today. Weather any storm tomorrow.

Life catches us all off guard sometimes. That's why setting up emergency savings through a SoFi can make all the difference. It's easy to sign up and start accumulating funds for when you need them. Plus, you'll love watching your contributions grow with cash bonuses when you save, SoFi's highly-competitive APY, and no account fees.*

Get started at [SoFi.com/JHS](https://sofi.com/jhs)

The benefits of saving for a rainy day.

Having an emergency savings fund is critical for financial well-being. With 3-6 months' savings put aside, you'll be better prepared for the unexpected. This safety net can provide you peace of mind, and help you make better spending decisions. We recommend kick-starting your rainy day fund with automatic savings so you can get in the positive habit of saving money and setting goals.



SoFi Checking and Savings, a better way to bank.

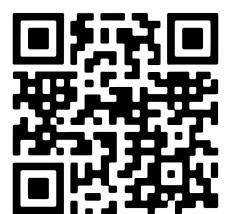
A simple, effective way to Get Your Money Right.®

- Automatic savings features—organize your money, set savings goals, and save your change with Vaults and Roundups.
- Get paid up to two days early with direct deposit.†
- Pay no account fees* and no-fee Overdraft Coverage.^\n

Got questions? We've got answers.

Call 833-277-7634

Monday-Thursday: 8am-10pm ET
Friday-Sunday: 8am-8pm ET



Products available from SoFi on the Dashboard may vary depending on your employer preferences.

SoFi at Work Emergency Vaults are part of SoFi Checking and Savings. SoFi Checking and Savings is offered through SoFi Bank, N.A. Member FDIC. Equal Housing Lender.

*Our account fee policy is subject to change at any time.

[†]Early access to direct deposit funds is based on the timing in which we receive notice of impending payment from the Federal Reserve, which is typically up to two days before the scheduled payment date, but may vary.

[^]Overdraft Coverage is limited to \$50 on debit card purchases only and is an account benefit available to customers with direct deposits of \$1,000 or more during the current 30-day Evaluation Period as determined by SoFi Bank, N.A. The 30-Day Evaluation Period refers to the "Start Date" and "End Date" set forth on the APY Details page of your account, which comprises a period of 30 calendar days (the "30-Day Evaluation Period"). You can access the APY Details page at any time by logging into your SoFi account on the SoFi mobile app or SoFi website and selecting either (i) Banking > Savings > Current APY or (ii) Banking > Checking > Current APY. Members with a prior history of non-repayment of negative balances are ineligible for Overdraft Coverage.

Advisory tools and services are offered through SoFi Wealth LLC, an SEC-registered investment adviser. 234 1st Street San Francisco, CA 94105.

SoFi Student Loan Refinance Loans, Personal Loans, Private Student Loans, and Mortgage Loans are originated through SoFi Bank, N.A., NMLS #696891 (Member FDIC), (www.nmlsconsumeraccess.org). For additional product-specific legal and licensing information, see SoFi.com/legal. 2750 E. Cottonwood Parkway #300 Cottonwood Heights, UT 84121.

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