



Chime Makes Fee-Free Banking¹ Even More Rewarding: Introducing New Chime Card with Cash Back Rewards and Elevated Design

September 9, 2025

The new Chime Card™ reinforces Chime's position as the Most Loved Banking App®

SAN FRANCISCO--(BUSINESS WIRE)--Sep. 9, 2025-- Chime® (Nasdaq: CHYM), a leading consumer financial technology company, today introduced the newest way it's making everyday banking more rewarding. The new Chime Card, which brings **1.5% cash back**² rewards for Chime+³ members, adds even more reasons to love the nation's most loved banking app. These benefits build on Chime's existing suite of services—including high-yield savings, early access to pay, credit building, instant loans, and deals—delivering an upgraded fee-free banking⁴ experience that's simple and rewarding.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20250909633348/en/>



“With the new Chime Card, we're building on top of the everyday banking features our members already rely on, to make the Chime experience even more rewarding,” said Ryan King, Co-founder of Chime. “We've kept the benefits people value most and removed the mandatory fees and barriers they don't. That's how banking should work when it's built for everyone.”

Even More Value for Chime+ Members

Chime+ is Chime's free, enhanced membership tier that unlocks exclusive rewards for members who set up a qualifying direct deposit. Since the launch of Chime+ earlier this year, Chime has continued to bring even more rewards to its most loyal members who reach certain membership tiers. With the Chime Card⁴, Chime+ members earn 1.5% cash back on rotating categories like groceries, gas, and restaurants, tracked automatically in the app with no cap on earnings. These new cash back rewards are in addition to existing Chime+ features, including:

- **3.75% APY**⁵ on savings
- Fee-free overdraft protection with **SpotMe**⁶
- Early access to pay with **MyPay**⁷
- **Priority support** for faster help
- Access to **exclusive Chime Deals**⁸ that can be stacked with cash back

Sleek Design Meets Credit Building

The new Chime Card is a secured credit card that blends premium design with powerful credit-building tools⁹. Members can choose from free styles in colors like Classic Black or Evergreen, or upgrade to a Titanium finish for \$50 plus tax. The new Chime Card helps members build credit with their everyday purchases while adding rewards, a refreshed design, and seamless in-app experience.

Expanding Chime's Suite of Banking Services

The Chime Card is the latest addition to Chime's full suite of services. Alongside fee-free checking and savings¹, members get access to 47,000 fee-free ATMs¹⁰, smart tools like Spending Insights, and 24/7 live support. Additional protections include guardrails against overspending, instant card freeze/unfreeze, real-time transaction alerts, and fraud monitoring. Eligible members can also access SpotMe fee-free overdraft on Chime Card.

The Chime Card has already begun rolling out and will become available to all new and existing members over the coming weeks and months. When available, current Credit Builder cardholders can upgrade directly in the app.

About Chime

Chime (Nasdaq: CHYM) is a financial technology company founded on the belief that core banking services should be helpful, easy, and free. We offer a broad range of low-cost banking and payments products that address the most critical financial needs of everyday people. Our member-aligned business model has helped millions of people unlock financial progressTM. Member deposits are FDIC-insured through The Bancorp Bank, N.A. or Stride Bank, N.A., Members FDIC, up to applicable limits¹¹.

Disclaimers:

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

The secured Chime Visa® Credit Card is issued by The Bancorp Bank, N.A. or Stride Bank, N.A. pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa credit cards are accepted.

¹ Optional services and products may have fees or charges, such as outbound instant transfers, out-of-network transactions, and credit products. Learn more at chime.com/feesinfo.

² With a qualifying direct deposit, earn 1.5% cash back on eligible secured Chime Visa® Credit Card purchases. Please refer to the [Secured Chime Visa® Credit Card - Cash Rewards Program Addendum](#) for details and more information on rotating cash back categories.

³ To be eligible for Chime+™ status, you must receive a qualifying direct deposit to your Chime Checking Account in the preceding 34 days. Certain products marketed as Chime+ benefits have additional eligibility requirements. While some Chime+ benefits may have associated fees, none of these fees are mandatory to access Chime+ benefits or to maintain Chime+ status. See Chime+ [Terms and Conditions](#) for details.

⁴ To apply for Chime Card, you must also open a Chime Checking Account.

⁵ The Annual Percentage Yield ("APY") for the Chime Savings Account is variable and may change at any time. The disclosed APY rate is effective as of [09/09/2025]. No minimum balance required. Must have \$0.01 in savings to earn interest. The 3.75% Chime+ APY is available only while you maintain eligibility requirements for Chime+, otherwise the 1.25% APY for non-Chime+ members will apply. See Chime+ [Terms and Conditions](#) for more details.

⁶ SpotMe® eligibility requirements and limits apply. Overdraft only applies to credit card transactions and cash withdrawals. Limits range from \$20-\$200.

⁷ 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.

⁸ Eligibility requirements and limits apply. See Chime Deals® [Terms and Conditions](#).

⁹ On-time payment history may have a positive impact on your credit score. Late payment may negatively impact your credit score. Results may vary.

¹⁰ 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.

¹¹ 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.

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