



## America's #1 Choice for Banking Expands Its Lead with the Launch of Chime Prime

April 2, 2026

*With 5% Cash Back, 3.75% APY, and Premium Rewards — All at No Cost*

SAN FRANCISCO--(BUSINESS WIRE)--Apr. 2, 2026-- Chime (NASDAQ: CHYM), America's #1 Choice for Banking<sup>1</sup>, today announced Chime Prime, a new premium membership tier designed to reward members who make Chime their primary checking account.

As more Americans shift their primary banking relationships away from legacy institutions, Chime Prime expands the company's lead by delivering elevated rewards built on its industry-leading, fee-free banking<sup>2</sup> experience.

Members who receive at least \$3,000 monthly in qualifying direct deposits automatically unlock Chime Prime<sup>3</sup>, gaining access to:

- 5% cash back on a spending category of choice (groceries, gas, restaurants, monthly bills, rideshare, or travel) when using [Chime Card](#)<sup>4</sup> (up to \$1,500 in eligible purchases per month)
- 3.75% APY<sup>5</sup> on savings
- Premium travel and lifestyle perks, including Priority Pass membership, luxury hotel benefits, and concierge services with Chime Card
- Fee-free overdraft<sup>6</sup> with SpotMe<sup>®</sup>
- Access up to \$500 before payday<sup>7</sup> with MyPay<sup>®</sup>
- Fastest access to Instant Loans<sup>8</sup>
- Priority 24/7 support
- Chime Card in onyx, a premium metal card design
- Access to exclusive experiences, including VIP giveaways and events

All with no monthly fees and no subscription costs.

As part of this launch, Chime is also enhancing **Chime Plus** — its membership level unlocked through \$200+ qualifying direct deposit<sup>3</sup> — increasing cash back from 1.5% to 2%, on a spending category of choice when using Chime Card.

Together, Chime Plus and Chime Prime introduce a tiered rewards model that delivers more value for members who make Chime their primary account. While traditional banks have historically reserved rewards for credit cards or high-balance customers, Chime is bringing meaningful rewards directly to everyday banking — a model unmatched in banking today<sup>9</sup>.

"Chime has become America's top choice for new checking accounts because we built a better, fee-free alternative to traditional banking," said Vineet Mehra, Chief Growth Officer at Chime. "Chime Prime builds on that foundation. When members make Chime their primary account, they should receive more — more rewards, more savings, and more benefits — without large balance requirements or subscription fees."

### Why Americans Choose Chime

Chime built its leadership position by eliminating common banking friction — no monthly fees, no overdraft fees, early access to pay via MyPay, credit-building tools, and a simple, app-first experience.

Consumer research shows rewards are among the most valued features in a primary checking account, yet nearly one in three Americans receive no rewards from their bank. Chime Prime aligns rewards with everyday banking behavior, delivering even more value to members who choose Chime as their main account.

### About Chime:

Chime (Nasdaq: CHYM) is a financial technology company founded on the premise 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 to unlock financial progress<sup>TM</sup>. Member deposits are FDIC-insured through The Bancorp Bank, N.A. or Stride Bank, N.A., Members FDIC, up to applicable limits<sup>10</sup>.

### Disclosures

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.

<sup>1</sup> Based on a blind May 2026 representative survey conducted by Chime using a third-party survey platform, Chime was chosen among listed financial services providers more often by consumers who opened a new personal checking account at a different institution within the preceding six months. Chime offers access to checking accounts used for everyday banking.

<sup>2</sup> 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](https://chime.com/feesinfo).

<sup>3</sup> To be eligible for Chime Prime status, receive \$3,000+ in qualifying direct deposits to your Chime Checking Account in the past 34 days. To be eligible for Chime Plus status, receive either (1) a single \$200+ qualifying direct deposit; or (2) \$400+ in cumulative qualifying direct deposits to your Chime Checking Account in the preceding 34 days. Certain products marketed as perks have additional eligibility requirements. While some perks may have associated fees, none of these fees are mandatory to access the perks or maintain status. See the [Chime Membership Tiers Terms and Conditions](#) for details.

<sup>4</sup> With qualifying direct deposits, earn 5% cash back as a Chime Prime member or 2% cash back as a Chime Plus member on up to \$1,500 of eligible secured Chime Visa® Credit Card purchases. See the [Secured Chime Visa® Credit Card Cash Rewards Program Addendum](#) for limitations and details on earning cash back on your selected category.

<sup>5</sup> The 3.75% Annual Percentage Yield (APY) is only available to members with Chime Prime status. Otherwise, either the 3.00% APY for Chime Plus members or the standard rate of 0.75% APY will apply. APYs are effective as of 04/02/2026, are variable, and may change at any time. No minimum balance required. Must have \$0.01 in savings to earn interest. See [Chime Membership Tiers Terms and Conditions](#) for more details.

<sup>6</sup> 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](#).

<sup>7</sup> Some restrictions apply. To be eligible for MyPay®, you must receive qualifying direct deposits of at least \$200 or more 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. Limits may be impacted by your use of other Chime products. 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.

<sup>8</sup> Instant Loans provided by The Bancorp Bank, N.A. and serviced by Chime Capital, LLC (NMLS ID 2316451). Maximum 35.99% APR (annual percentage rate). Eligibility and loan amounts vary based on deposit activity, risk-based criteria, and your use of other Chime products. Instant Loans are only available to eligible Chime members in certain states. Loan offers will be provided by email and in the mobile app to eligible members. You cannot apply for Instant Loans.

<sup>9</sup> Based on 2025 internal comparison to select traditional bank and fintech offerings.

<sup>10</sup> 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.

Media

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Source: Chime