Introducing Chime Invest, Bringing Wealth Building to Millions Who Already Trust Chime with Their Money

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Commission-free investing with no account minimums, built into the Chime app to make it easy for millions of Americans to start investing

SAN FRANCISCO--(BUSINESS WIRE)--Jul. 20, 2026-- Chime, America's #1 choice for banking [1], today announced the launch of Chime Invest™, bringing investing to the Chime app where members already get paid, spend, and save. Members can buy stocks and ETFs commission-free, or let an expert-managed portfolio do the work for them, with no account minimums.[2]

Chime was built on the idea that financial services should be helpful, easy, and free, and investing is the natural next step to unlocking financial progress. The average member engages with the Chime app five times a day and transacts more than 50 times a month. Now investing lives in the same place, not a separate app or user experience to manage on the side.

Built for Mainstream Americans

About 40% of Americans report not owning any stock,[3] missing out on one of the most reliable ways to build wealth over time. For many, getting started has felt intimidating, time-consuming, or simply easy to put off.

In a recent Chime survey, members pointed to the same barriers: too little time to learn the market, more pressing uses for their money, and the cost of professional advice.[4] With Chime Invest, members can start with as little as $1, and for those short on time or expertise, an expert-managed portfolio handles it for them.

"The hardest part of investing is often getting started and sticking with it," said Chris Britt, CEO and Co-founder of Chime. "Millions of people already trust Chime with their money every day. By bringing investing into the app they already know and love, we're making it easier to turn saving into investing and investing into long-term wealth."

With the addition of Chime Invest, members now have access to wealth building tools in one place, with commission-free investing, Managed Portfolios with no account minimums, and high-yield savings earning up to 3.75% APY.[5]

How Chime Invest Works

Chime Invest offers two ways to invest, both in the same account:

- **Managed Portfolios.** For members who want their investing handled for them, they can choose an expert-built, diversified portfolio personalized to their goals and risk profile, managed by Atomic Invest, an SEC registered investment adviser. Managed Portfolios have no account balance minimums and have no management fees for Chime Prime members, a 0.10% annual management fee for Chime Plus members, and 0.25% for all other Chime members.
- **Self-directed Investing.** For members who want full control, they can choose from a broad selection of U.S. stocks and ETFs, all commission-free.

Securities held in members' investment accounts are SIPC-protected[6] up to $500,000. General access to Chime Invest rolls out to members over the coming weeks.

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™. Member deposits are FDIC-insured through The Bancorp Bank, N.A. or Stride Bank, N.A., Members FDIC, up to applicable limits.[7]

Disclosures

Chime is a financial technology company, not an investment advisor or broker-dealer. These services are not endorsed or offered by The Bancorp Bank, N.A. or Stride Bank, N.A.

[1] 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.

[2] Investment advisory services provided by Atomic Invest LLC (“Atomic”), an SEC registered investment adviser. Chime is a paid promoter of Atomic and receives compensation based on the assets of referred clients, which creates an incentive for Chime to refer clients to Atomic. See the Atomic Invest Promoter Disclosure Statement for more information. Members can buy stocks and ETFs commission-free; other fees and expenses may apply. Investments in securities: Not FDIC Insured, Not Bank Guaranteed, May Lose Value. Investing involves risks, including the possible loss of principal.

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[3] Gallup Economy and Personal Finance survey, April 2026 (58% of U.S. adults report owning stock, whether in individual stocks, mutual funds, or retirement accounts such as a 401(k) or IRA).

[4] Source: Chime survey of 3,000 consumers, conducted September 2025.

[5] The Annual Percentage Yields ("APYs") for the Chime Savings Account are variable and may change at any time. The disclosed APY rates are effective as of 07/17/2026. No minimum balance required. Must have $0.01 in savings to earn interest. The following APY rates apply based upon your status: 3.75% APY for Chime Prime, 2.75% APY for Chime Plus, and 0.75% APY for standard. See Chime Membership Tiers Terms and Conditions for more details.

[6] Atomic Brokerage LLC is a member of SIPC (Securities Investor Protection Corporation) which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). Explanatory brochure available upon request or at www.sipc.org. SIPC does not protect against the decline in value of your securities.

[7] 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 depository insurance coverage to apply. FDIC deposit insurance limit is $250,000 per depositor, per insured bank, per ownership category.

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