

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>Troughton Mark T</u> (Last) (First) (Middle) C/O CHIME FINANCIAL, INC. 101 CALIFORNIA STREET, SUITE 500 (Street) SAN FRANCISCO CA 94111 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Chime Financial, Inc. [CHYM]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) CHIEF OPERATING OFFICER
	3. Date of Earliest Transaction (Month/Day/Year) 06/12/2025	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	06/12/2025		F		103,678 ⁽¹⁾	D	\$27	2,653,622 ⁽²⁾⁽³⁾	D	
Common Stock	06/13/2025		J ⁽²⁾		2,653,622	D	(2)	0	D	
Class A Common Stock	06/13/2025		J ⁽²⁾		2,653,622	A	(2)	2,653,622 ⁽⁴⁾	D	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee Stock Option (Right to buy)	\$6.19	06/13/2025		J ⁽²⁾			500,000	(5)	07/22/2030	Common Stock	500,000	(2)	0	D	
Employee Stock Option (Right to buy)	\$6.19	06/13/2025		J ⁽²⁾		500,000		(5)	07/22/2030	Class A Common Stock	500,000	(2)	500,000	D	
Employee Stock Option (Right to buy)	\$13.89	06/13/2025		J ⁽²⁾			233,333	(6)	02/06/2033	Common Stock	233,333	(2)	0	D	
Employee Stock Option (Right to buy)	\$13.89	06/13/2025		J ⁽²⁾		233,333		(6)	02/06/2033	Class A Common Stock	233,333	(2)	233,333	D	
Employee Stock Option (Right to buy)	\$15.7	06/13/2025		J ⁽²⁾			600,000	(7)	11/28/2033	Common Stock	600,000	(2)	0	D	
Employee Stock Option (Right to buy)	\$15.7	06/13/2025		J ⁽²⁾		600,000		(7)	11/28/2033	Class A Common Stock	600,000	(2)	600,000	D	
Employee Stock Option (Right to buy)	\$27.9	06/13/2025		J ⁽²⁾			233,400	(8)	03/05/2035	Common Stock	233,400	(2)	0	D	
Employee Stock Option (Right to buy)	\$27.9	06/13/2025		J ⁽²⁾		233,400		(8)	03/05/2035	Class A Common Stock	233,400	(2)	233,400	D	

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee Stock Option (Right to buy)	\$27.9	06/13/2025		J ⁽²⁾			383,400	(9)	03/05/2035	Common Stock	383,400	(2)	0	D	
Employee Stock Option (Right to buy)	\$27.9	06/13/2025		J ⁽²⁾		383,400		(9)	03/05/2035	Class A Common Stock	383,400	(2)	383,400	D	

Explanation of Responses:

- These shares have been withheld by the Issuer, in an exempt disposition to the Issuer under Rule 16b-3(e), to satisfy its income tax withholding and remittance obligations in connection with the net settlement of restricted stock units ("RSUs") pursuant to the Issuer's initial public offering of Class A Common Stock (the "IPO").
- Pursuant to a reclassification exempt under Rule 16b-7, each share of Common Stock was automatically reclassified into one share of Class A Common Stock immediately prior to the completion of the IPO.
- Certain of these securities are RSUs. Each RSU represents a contingent right to receive one share of the Issuer's Common Stock, subject to the applicable vesting schedule and conditions of each RSU.
- Certain of these securities are RSUs. Each RSU represents a contingent right to receive one share of the Issuer's Class A Common Stock, subject to the applicable vesting schedule and conditions of each RSU.
- All of the shares subject to the option are fully vested and exercisable as of the date hereof.
- 1/48th of the shares subject to the option vested on March 7, 2023 and 1/48th of the shares vest monthly thereafter, subject to the Reporting Person's continued service through each vesting date.
- 1/48th of the shares subject to the option vested on October 1, 2023 and 1/48th of the shares vest monthly thereafter, subject to the Reporting Person's continued service through each vesting date.
- 1/48th of the shares subject to the option vested on March 15, 2025 and 1/48th of the shares vest monthly thereafter, subject to the Reporting Person's continued service through each vesting date.
- 10% of shares subject to the option vest on each of February 15, 2026 and February 15, 2027, 30% of shares subject to the option vest on February 15, 2028, and 50% of shares subject to the option vest on February 15, 2029, subject to the Reporting Person's continued service through each vesting date.

/s/ Theresa Bloom, by power of attorney 06/13/2025

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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