

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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>CAROLAN SHAWN T</u> (Last) (First) (Middle) <u>C/O CHIME FINANCIAL, INC.</u> <u>101 CALIFORNIA STREET, SUITE 500</u> (Street) <u>SAN FRANCISCO CA 94111</u> (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) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>08/27/2025</u>	
	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				
Class A Common Stock	08/27/2025		A		7,628 ⁽¹⁾	A	\$0	7,628 ⁽²⁾	D		
Class A Common Stock								17,442,713 ⁽³⁾	I	See footnote ⁽⁴⁾	

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)
						Date Exercisable	Expiration Date					

Explanation of Responses:

- These securities are restricted stock units ("RSUs"). Each RSU represents a contingent right to receive one share of the Issuer's Class A Common Stock. One-fourth of the RSUs shall vest on November 27, 2025 and quarterly thereafter, subject to the Reporting Person continuing as a service provider through each such date.
- 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.
- These shares are held as follows: (i) 9,650,310 shares held by Menlo Inflection I, L.P. ("Menlo Inflection I"); (ii) 6,865,680 shares held by Menlo Ventures XIV, L.P. ("Menlo Ventures XIV"); (iii) 156,900 shares held by MMSOP, L.P. ("MMSOP" and, collectively with Menlo Inflection I, the "Menlo Inflection I Funds"); (iv) 102,310 shares held by MMEF XIV, L.P. ("MMEF XIV"); (v) 88,200 shares held by Menlo Entrepreneurs Fund XIV, L.P. ("Menlo Entrepreneurs Fund XIV" and together with Menlo Ventures XIV and MMEF XIV, the "Menlo XIV Funds"); (vi) 569,755 shares held by Menlo Inflection II, L.P. ("Menlo Inflection II"); (vii) 5,793 shares held by MM Inflection, L.P. ("MM Inflection"); and (viii) 3,765 shares held by Menlo Entrepreneurs Inflection Fund, L.P. ("Menlo Entrepreneurs Inflection Fund" and, together with Menlo Inflection II and MM Inflection, the "Menlo Inflection II Funds").
- The Reporting Person is a managing member of each of: (i) MSOP GP, L.L.C., the general partner of the Menlo Inflection I Funds; (ii) MV Management XIV, L.L.C., the general partner of the Menlo XIV Funds; and (iii) MSOP GP II, L.L.C., the general partner of the Menlo Inflection II Funds. The Reporting Person disclaims beneficial ownership of the shares reported herein except to the extent of his pecuniary interest therein.

Remarks:

/s/ Theresa Bloom, by power of attorney 08/29/2025

** 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.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.