

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>Britt Christopher R</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 <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <p style="text-align: center;">Chief Executive Officer</p> |
| | 3. Date of Earliest Transaction (Month/Day/Year) <u>01/09/2026</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 | 01/09/2026 | | C | | 50,000 | A | \$0 | 50,000 | I | See footnote ⁽¹⁾ |
| Class A Common Stock | 01/09/2026 | | S ⁽²⁾ | | 50,000 | D | \$28.0565 ⁽³⁾ | 0 | I | See footnote ⁽¹⁾ |
| Class A Common Stock | | | | | | | | 306,042 | D ⁽⁴⁾ | |
| Class A Common Stock | | | | | | | | 38,738 | I | See footnote ⁽⁵⁾ |

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 |
| Class B Common Stock | (6) | 01/09/2026 | | C | | 50,000 | (6) | (6) | | Class A Common Stock | 50,000 | \$0 | 283,000 | I | See footnote ⁽¹⁾ |
| Class B Common Stock | (6) | | | | | | (6) | (6) | | Class A Common Stock | 466,599 | | 466,599 | I | See footnote ⁽⁷⁾ |
| Class B Common Stock | (6) | | | | | | (6) | (6) | | Class A Common Stock | 500,000 | | 500,000 | I | See footnote ⁽⁸⁾ |
| Class B Common Stock | (6) | | | | | | (6) | (6) | | Class A Common Stock | 500,000 | | 500,000 | I | See footnote ⁽⁹⁾ |
| Class B Common Stock | (6) | | | | | | (6) | (6) | | Class A Common Stock | 466,599 | | 466,599 | I | See footnote ⁽¹⁰⁾ |
| Class B Common Stock | (6) | | | | | | (6) | (6) | | Class A Common Stock | 14,643,564 | | 14,643,564 | I | See footnote ⁽⁵⁾ |

Explanation of Responses:

- The shares are held by the Reporting Person's spouse.
- These shares were sold pursuant to a Rule 10b5-1 trading plan adopted by the Reporting Person on September 15, 2025.
- The reported price in Column 4 is a weighted average price. These shares were sold in multiple transactions at prices ranging from \$28.0000 to \$28.2150 per share, inclusive. The Reporting Person undertakes to provide to the Issuer, any security holder of the Issuer, or the staff of the Securities Exchange Commission, upon request, full information regarding the number of shares sold at each separated price within the range set forth in this footnote.
- Certain of 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, subject to the applicable vesting schedule and conditions of each RSU.
- The shares are held by the Britt Living Trust, for which the Reporting Person serves as trustee.
- Each share of Class B Common Stock is convertible into one share of Class A Common Stock at the option of the holder and has no expiration date.
- The shares are held by the Tiger GRAT, for which William Gheen III serves as trustee.
- The shares are held by the Aloha Trust, for which William Gheen III serves as trustee.

9. The shares are held by the Tiger Trust, for which William Gheen III serves as trustee.

10. The shares are held by the Aloha GRAT, for which William Gheen III serves as trustee.

Remarks:

/s/ Theresa Bloom, by power of attorney 01/13/2026

** 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.