

Primary Account Holder  
Sarah Robertson  
Member since Dec 20, 2019

Address  
1747 s woodland  
visalia, CA 93277

Account Number  
410008127706  
Monthly Statement Period  
Nov 1, 2020 - Nov 30, 2020



Current Balance  
**\$304.56**  
as of Nov 30, 2020

Current Interest Rate<sup>1</sup>  
**0.25%**

Monthly Interest Paid<sup>1</sup>  
**\$0.00**

Beginning Balance  
**-\$32.40**  
as of Nov 1, 2020

Annual Percentage Yield Earned<sup>1</sup>  
**0.00%**

Year-to-date Interest Paid<sup>1</sup>  
**\$0.00**

Current balances include the amount of interest paid.

## Transaction Details

Balances below are the total funds resulting from the transaction(s) posted on that day.

### Spending balance

DATE	TYPE	DESCRIPTION	AMOUNT	BALANCE
Nov 30, 2020	Debit Card	FLYERS 202982 NBS000081 Transaction ID: 104-2967001	-\$10.00	\$304.56
Nov 30, 2020	ATM	CA VISALIA 1930 Transaction ID: 99-2970001	-\$100.00	\$314.56
Nov 30, 2020	Debit Card	Cash App*Cash Out Transaction ID: 98-2981002	\$98.50	\$414.56
Nov 30, 2020	Debit Card	WAL-MART #5956 Transaction ID: 96-2684001	-\$10.20	\$316.06
Nov 30, 2020	Debit Card	Cash App*Cash Out Transaction ID: 93-1771002	\$68.95	\$326.26
Nov 30, 2020	Deposit	GRUBHUB CHASE PYMT Transaction ID: 91-26374001	\$1.38	\$257.31
Nov 30, 2020	Debit Card	SIERRA CELLARS Transaction ID: 88-1148001	-\$10.00	\$255.93
Nov 30, 2020	Debit Card	Cash App*Cash Out Transaction ID: 86-1040002	\$146.10	\$265.93

## Contact Information



### Website

[www.sofi.com](http://www.sofi.com)



### Mailing Address

SoFi Securities LLC  
234 1st Street  
San Francisco, CA 94105



### Contact Us

(855) 456-SOFI (7634)

<sup>1</sup>Interest accrues daily at the funds rate as described in your SoFi Securities LLC Brokerage Customer Agreement (the "Customer Agreement") and is paid on the last day of the Statement Period.

<sup>2</sup>Interest accrues at the same rate on all funds in your SoFi Money Account, including funds allocated to a SoFi Money Vault. References to "interest" in connection with any SoFi Money Vault reflect the portion of the interest earned on your SoFi Money Account in the preceding month which is allocated to the applicable SoFi Money Vault. The amount of interest allocated to each SoFi Money Vault is equal to the proportion the balance in each SoFi Money Vault bears to your total SoFi Money Account balance.

## Spending balance

Nov 30, 2020	Deposit	GRUBHUB CHASE PYMT Transaction ID: 73-9941001	\$21.38	\$119.83
Nov 30, 2020	Deposit	GRUBHUB CHASE PYMT Transaction ID: 72-9940001	\$13.09	\$98.45
Nov 30, 2020	Deposit	GRUBHUB CHASE PYMT Transaction ID: 71-9939002	\$16.90	\$85.36
Nov 30, 2020	Deposit	GRUBHUB CHASE PYMT Transaction ID: 70-9939001	\$100.86	\$68.46

## Sweep Program Details

Your SoFi Money balance is swept to one or more program banks so that it may be protected by FDIC insurance. This doesn't affect access to your balance, and not to worry, there isn't a new account in your name at the program bank. More information can be found at [www.sofi.com/my/money/sweep](http://www.sofi.com/my/money/sweep)

### PROGRAM BANKS

**BALANCE AS OF 9:00 AM ET NOV 30, 2020**

Wells Fargo Bank, N.A.	\$119.83
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# Important Information

Please refer to the SoFi Securities LLC Brokerage Customer Agreement (the "Customer Agreement") for a complete discussion of the terms and conditions governing your account. Deposits, bill pay, P2P transfers and other products or services described on this statement are offered by SoFi Securities, LLC ("SoFi Securities"), a member of FINRA and SIPC, which maintains your account.

All transactions executed for your account shall be subject to the constitution, rules, regulations, customs, and usages of the exchange or market, and its clearing house, where the transactions are executed by SoFi Securities, LLC or its agents. Your account and transactions executed for your account are subject to applicable federal laws and the rules of FINRA and any other applicable self-regulatory organization. For information about FINRA's Broker Check Program, including an investor brochure, please contact FINRA at 1-800-289-9999 or [www.finra.org](http://www.finra.org)

You should re-confirm any oral communications in writing to further protect your rights, include rights under the Securities Investor Protection Act (SIPA).

## Questions About Your Statement or Electronic Transfer Errors

You are in the best position to discover errors and unauthorized transactions on your account statement. It is your duty to review your account statements promptly and carefully and immediately notify us of any errors.

If you have questions about your statement, need more information about a transaction or think an electronic transaction is incorrect or unauthorized, please telephone us at 1-855-456-7634 immediately or write us at SoFi Securities LLC, 234 1st Street, San Francisco, CA 94105.

If you fail to notify us in writing of suspected errors or an unauthorized transaction within the time period specified in your Customer Agreement (in which periods are no more than 60 days after we make the FIRST statement available to you on which the error or problem appeared and in some cases are 30 days or less), we are not liable to you for any damages resulting from an error you fail to timely report and you agree to not make a claim against us for such damages.

If you write us, please include the following information:

- (1) Your full name and account number (if any).
- (2) A clear description of the error or suspected unauthorized transaction or explanation of why you need more information.
- (3) The dollar amount of any suspected error.

We will investigate your complaint and correct any confirmed error promptly. If we take more than 10 business days to complete our investigation, we will credit your account with a provisional credit equal to the disputed amount, so that you will have the use of the money during the time it takes us to complete our investigation. In the event our investigation concludes that your account was correctly debited or charged for the amount in dispute, we will deduct the provisional credit from your account.

## Free Credit Balances.

Any cash balance in your securities account is payable to you upon demand ("Free Credit Balances"). These amounts transferred into an interest bearing account at an FDIC insured bank as more fully described below under Sweep Program. If you elect not to have the Free Credit Balances paid to you and choose not to participate in the Sweep Program, the Free Credit Balances will be retained in your account, and will be subject to use by SoFi Securities in the conduct of its business, subject to the limitations of Rule 15c3-3 under the Securities Exchange Act of 1934, as amended.

## SIPC Coverage.

SoFi Securities is a member of the Securities Investor Protection Corporation ("SIPC"). SIPC protects (i) the securities in your account up to a maximum of \$500,000, and (ii) cash in your account up to a maximum of \$250,000. Cash deposits that are not intended to be used to purchase securities, or that do not originate from the sale of securities, are ineligible for SIPC coverage. Therefore, Free Credit Balances in your Account will not be eligible for SIPC coverage. Visit [www.sipc.org](http://www.sipc.org) or call (202) 371-8300 for more information including a brochure on SIPC protection.

## Sweep Program.

If you elected to participate in the "Sweep Program", Free Credit Balances in your securities account will be automatically transferred to omnibus accounts in the name of SoFi Securities for the benefit of SoFi Money customers, in a network of six (6) FDIC insured banks (the "Program Banks"). Free Credit Balances in the Sweep Program will accrue interest daily and such interest will be credited by SoFi Securities to your Account on the last Business Day of each month. Each Program Bank will provide FDIC insurance up to \$250K, for an aggregate insured amount of up to \$1.5M. After your funds clear, it can take up to 48 hours for Free Credit Balances to reach the Program Banks. During this period, your Free Credit Balances will be insured by a combination of FDIC coverage and a private bond secured by SoFi Securities for the benefit of SoFi Money customers. Free Credit Balances will not be insured by SIPC coverage at any time. More information about the terms of the Sweep Program, including interest rates, terms of the private bond and Program Bank information can be found at [www.sofi.com/my/money/sweep](http://www.sofi.com/my/money/sweep)

## Interest/Dividends.

We are required by law to report annually to you and to the Internal Revenue Service on Form 1099 any taxable interest credited to your account, as well as any taxes withheld. The year-to-date figures shown on your statement reflect these amounts classified to the best of our current knowledge. However, some payments are subject to reclassification, which will be reflected on subsequent statements if we are advised of them prior to the end of the calendar year.

## Statement of Financial Condition

A copy of SoFi Securities' unaudited Statement of Financial Condition for the period ending June 30, 2020 can now be viewed at the following: <https://www.sofi.com/statement-of-financial-condition/>. The Company's most recent Audited Financial Statement, pursuant to Rule 17A-5 of the Securities Exchange Act of 1934, is available for your inspection at its home office in San Francisco, CA, or at <https://www.sofi.com/statement-of-financial-condition/>, or will be mailed to you upon your written request. The Statement may also be viewed at the Regional Office of the Securities and Exchange Commission in San Francisco, CA.

## Net Capital Requirement

The Company is subject to the SEC's Uniform Net Capital Rule ("Exchange Act Rule 15c3-1"), which requires the maintenance of minimum net capital. The Company elected to use the alternative method, permitted by Exchange Act Rule 15c3-1, which requires that the Company maintain net capital equal to the greater of \$250,000 or 2% of aggregate debit items. These regulations also prohibit a broker-dealer from repaying subordinated borrowings, paying cash dividends, making loans to its parent, affiliates or employees, or otherwise entering into transactions which would result in a reduction of its total net capital to less than 150% of its required minimum capital. Moreover, broker-dealers are required to notify the SEC and other regulators prior to repaying subordinated borrowings, paying dividends and making loans to its parent, affiliates or employees, or otherwise entering into transactions, which, if executed, would result in a reduction of 10% or more of its excess net capital (net capital less minimum requirement). The SEC and FINRA have the ability to prohibit or restrict such transactions if the result is detrimental to the financial integrity of the broker-dealer.

As of the period June 30, 2020, the Company had net capital of \$47,130,012, which was \$46,880,012 in excess of its required net capital of \$250,000.

SoFi Securities, LLC is a direct subsidiary of Social Finance, Inc. If you have a complaint, please call 1-855-456-7634, or write to: SoFi Securities LLC, 234 1st Street, San Francisco, CA 94105.