

Do it yourself

Just give this info or your direct deposit form to your employer

¹ Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date.

² Chime SpotMe is an optional, no fee service that requires a single deposit of \$200 or more in qualifying direct deposits to the Chime Spending Account each month. All qualifying members will be allowed to overdraw their account up to \$20 on debit card purchases and cash withdrawals initially, but may be later eligible for a higher limit of up to \$200 or more based on member's Chime Account history, direct deposit frequency and amount, spending activity and other risk-based factors. Your limit will be displayed to you within the Chime mobile app. You will receive notice of any changes to your limit. Your limit may change at any time, at Chime's discretion. Although there are no overdraft fees, there may be out-of-network or third party fees associates with ATM transactions. SpotMe won't cover non-debit card transactions, including ACH transfers, Pay Anyone transfers, or Chime Checkbook transactions. [See terms and conditions](#)

³ Save When I Get Paid automatically transfers 10% of your direct deposits of \$500 or more from your Spending Account into your savings account.

⁴ Build credit history with a secured Chime Visa® Credit Card issued by The Bancorp Bank, N.A. or Stride Bank, N.A. To apply for Credit Builder or Cash Rewards, you must have received a single qualifying direct deposit of \$200 or more to your Chime Checking Account. The qualifying direct deposit must be from your employer, payroll provider, gig economy payer, or benefits payer by Automated Clearing House (ACH) deposit OR Original Credit Transaction (OCT). Bank ACH transfers, Pay Anyone transfers, verification or trial deposits from financial institutions, peer to peer transfers from services such as PayPal, Cash App, or Venmo, mobile check deposits, and cash loads or deposits are not qualifying direct deposits.