



## Fold Launches Unified App Experience to Bring Bitcoin Rewards and Everyday Spending Into One Financial Home

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PHOENIX, Feb. 04, 2026 (GLOBE NEWSWIRE) -- [Fold Holdings, Inc.](#) (NASDAQ: FLD) ("Fold" or the "Company"), a bitcoin financial services company making it easy for individuals to earn, save and spend bitcoin through everyday financial tools, today announced the launch of a new Fold app experience that brings rewards, spending, and account activity together into a single, intuitive financial hub, giving customers a clearer, more convenient view of their money.

Over the past year, Fold has paid close attention to how customers use money and bitcoin. The updated app experience reflects that feedback by bringing balances, transactions, bitcoin rewards, and spending activity into a single, easy-to-navigate hub. By simplifying how customers earn, track, and use bitcoin in one place, Fold helps them get more value from each action today while setting the foundation for new products launching later this year, including the Fold bitcoin rewards credit card.

"Bitcoin only works at scale if it fits naturally into how people already manage their money," said Will Reeves, Chairman and CEO of Fold. "Fold's new app experience is designed to turn bitcoin rewards and everyday spending into something intuitive and repeatable, while giving us a stronger foundation to operate efficiently and continue expanding our product lineup. It positions Fold to move faster as we bring new financial products to market."

The launch comes amid continued growth in mainstream crypto activity. Recent industry reporting shows [U.S. crypto transaction volume rising by roughly 50 percent year-over-year](#), surpassing \$1 trillion between January and July 2025. Fold has continued to expand its presence into this momentum, including nationwide availability through BitGo's federally chartered trust framework and inclusion in the Russell 2000 Index announced later that month.

The updated Fold app experience is intended to serve as the primary home for any upcoming offerings as they come to market, including the [Fold Bitcoin Credit Card™](#), creating a centralized platform for future product launches and customer engagement.

The new Fold app experience begins rolling out to customers today and will become the standard Fold experience over the coming weeks. The update is available through the [Apple App Store](#) and [Google Play](#).

Interested affiliates can learn more and sign up by visiting Fold on Impact (ID: 6656510) or by contacting [affiliates@foldapp.com](mailto:affiliates@foldapp.com).

### About Fold

Fold (NASDAQ: FLD) is the first publicly traded bitcoin financial services company, making it easy for individuals and businesses to earn, save, and use bitcoin. With over 1,500 BTC in its treasury (as disclosed in our most recent Quarterly Report on Form 10-Q), Fold is at the forefront of integrating bitcoin into everyday financial experiences. Through innovative products like the Fold App, Fold Credit Card™, Fold Bitcoin Gift Card™, and Fold Debit Card™, the company is building the bridge between tradition finance and the bitcoin-powered future.

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### Cautionary Note on Forward-Looking Statements

The information in this letter includes "forward-looking statements" within the meaning of the federal securities laws. All statements that are not statements of historical fact are forward-looking statements. Forward-looking statements may be identified by the use of words such as "may," "could," "would," "should," "predict," "estimate," "plan," "aim," "project," "forecast," "intend," "will," "expect," "anticipate," "believe," or other similar expressions that predict or indicate future events or trends or that are not statements of historical matters. These statements are based on assumptions and on the current expectations of Fold's management and are not predictions of actual performance. Many actual events and circumstances are beyond the control of Fold. These forward-looking statements are subject to a number of risks and uncertainties, including: (i) our continued ability to implement business plans, including but not limited to our ability to make technical updates and other product upgrades; (ii) access to and reliance on

funding for our products; (vi) access to and reliance on third parties, including banking partners; and (viii) those risks and uncertainties discussed in Fold Holding, Inc.'s filings with the Securities and Exchange Commission, including, but not limited to our previous Annual Report on Form 10-K and our subsequent Quarterly Reports. If any of these risks materialize or Fold's assumptions prove incorrect, actual results could differ materially from the results implied by these forward-looking statements. While Fold may elect to update these forward-looking statements at some point in the future, Fold specifically disclaims any obligation to do so, except as required by law.