



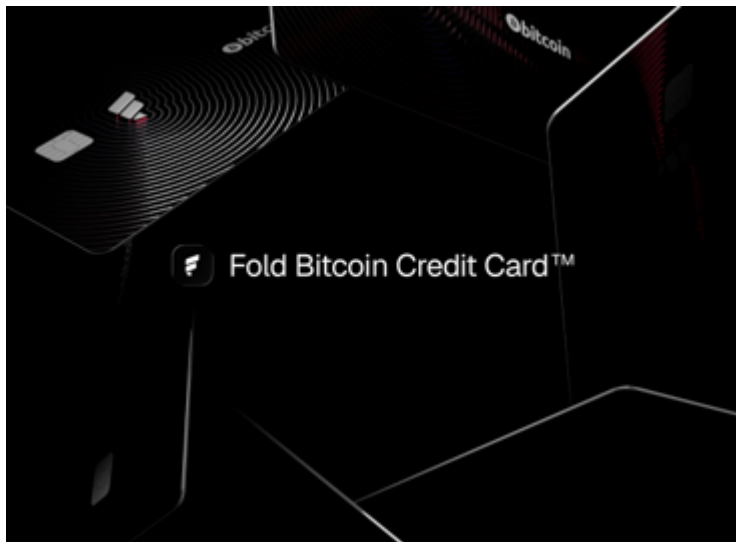
## Fold Rolls Out New Bitcoin Rewards Credit Card

May 27, 2026

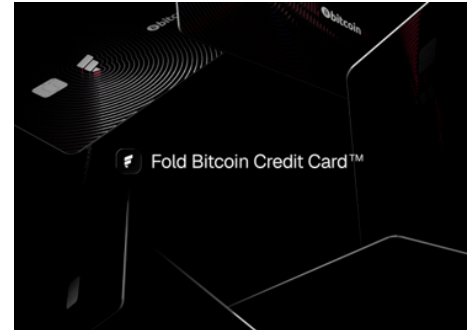
### A Simple, Mobile-First Way to Earn Bitcoin Rewards On Qualifying Purchases – All Seamlessly Integrated into the Fold App

PHOENIX, May 27, 2026 (GLOBE NEWSWIRE) -- In a release issued on May 27, 2026 at 08:30 ET by Fold Holdings, Inc. (NASDAQ: FLD), the headline, release body and Forward Looking Statements have been updated. The corrected release follows:

[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, announced it has begun rolling out the Fold Bitcoin Credit Card to a portion of the waitlist members. Fold anticipates gradually expanding the rollout to additional waitlist members in scheduled batches over the coming weeks and months.



Fold Bitcoin Credit Card



Fold Bitcoin Credit Card

Fold also announced that it has begun shipping physical cards to active credit card holders. All current users of the Fold Bitcoin Credit Card can order their physical card through the Fold App. Going forward, new applicants will automatically receive a physical card once they are approved.

The Fold Bitcoin Credit Card extends Fold’s existing bitcoin rewards model into a full credit card product. Rewards are denominated exclusively in bitcoin and are designed to be simple and transparent, and are integrated seamlessly with the Fold App. Issued on the Visa network and powered by Stripe Issuing, the Fold Bitcoin Credit Card delivers up to 4%\* bitcoin back on eligible purchases, with additional rewards available through Fold’s partner network. The card can be used at 175M Visa-accepting merchants and is designed to work seamlessly across everyday spending while integrating into the broader Fold ecosystem.

“Consumers want more choice in how they earn and use rewards, and digital assets are becoming part of that,” said Dan Roesbery, VP, Global Partnerships & Crypto GTM, Visa. “Fold shows how earning digital rewards everyday can feel simple, and that’s exactly the kind of experience we want to help bring to more Visa cardholders.”

Will Reeves, Chairman, CEO and Founder of Fold commented, “Launching the Fold Bitcoin Credit Card marks a pivotal milestone for Fold and represents a major step forward in making bitcoin a practical and accessible part of everyday finance. It brings to market a differentiated credit product designed from the ground up for people who want bitcoin to be part of their everyday financial lives. No gimmicks, complicated points systems or token rewards. Just a simple and transparent way to earn bitcoin on

everyday spending.”

Reeves added, “Our priority is to introduce the card in a thoughtful and responsible manner. We have begun issuing cards and will expand access in batches, starting with users on our waitlist. While our goal is to have broad distribution, we want to scale methodically to ensure the highest possible user experience. With each phase of the rollout, Fold is moving closer to its goal of becoming the nation’s personal finance hub for the Bitcoin economy.”

**Benefits of the Fold Bitcoin Credit Card:**

- Up to 4% back\* in bitcoin rewards when you combine an unlimited 1.5%\* base rate with behavior-based boosts and targeted offers
- Real-time view of your spending and rewards in the Fold App including pending and posted bitcoin, statements and payments
- Pay your bill with bitcoin and earn an extra 0.5% back on that payment, on top of the rewards you already earned from spending
- Instant controls in your pocket: lock and unlock your card, replace it if it’s lost or stolen, and get proactive fraud alerts
- Start using your card instantly with a virtual card and Apple Pay / Google Pay
- Make payments from Fold Checking or a linked bank, with one-time payments or autopay.
- In-app services to dispute charges, track status and download statements.

Individuals interested in future access to the Fold Bitcoin Credit Card can sign up for the waitlist at [foldapp.com/credit-card](https://foldapp.com/credit-card).

**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. 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 traditional finance and the bitcoin-powered future.

**For investor inquiries, please contact:**

Orange Group  
Samir Jain, CFA  
[FoldIR@orangegroupadvisors.com](mailto:FoldIR@orangegroupadvisors.com)

**For media inquiries, please contact:**

Cindy Stoller  
Confluence Partners, LLC  
917-331-0418  
[cstoller@confluencepartners.com](mailto:cstoller@confluencepartners.com)  
[media@foldapp.com](mailto:media@foldapp.com)

**Forward-Looking Statements:**

The information in this press release 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,” “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 forward-looking statements include information about the rollout and terms of our credit card program. These statements are based on assumptions and on the current expectations of Fold’s management and are not predictions of actual events. 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) changes in domestic and foreign business, market, financial, political and legal conditions; (ii) the failure to realize to obtain appropriate financing necessary for the credit card program; (iii) our continued ability to implement business plans and appropriate technology infrastructure; (iv) our continued access to and cooperation with necessary third party partners; and (v) those factors discussed in Fold’s filings with the Securities and Exchange Commission. 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.

**Credit Card Disclosure:**

\*Cardholders earn 1.5% back in bitcoin on eligible net purchases with no cap and can earn additional rewards on the first \$2,000 in monthly purchases by setting up recurring bitcoin purchases (DCA) or Direct-to-Bitcoin transfers through Fold, and an additional bonus up to 0.5% when paying a statement using bitcoin held in a Fold account, for a maximum potential rate of 4%. Bonus categories, earning rates, and offer availability are subject to change and may be capped or limited in duration. Rewards are paid in bitcoin. Bitcoin value fluctuates and rewards may be worth more or less at redemption than when earned. See Cardholder Agreement and Rewards Program Terms for complete details, including earning exclusions, limitations, and tier requirements. The Fold Bitcoin Credit Card™ is issued by Celtic Bank, pursuant to a license from Visa U.S.A. Inc. Credit subject to approval. Rewards are provided by Fold, not Celtic Bank.

A photo accompanying this announcement is available at <https://www.globenewswire.com/NewsRoom/AttachmentNg/2a7c0959-2e96-431b-95b1-f92f210910bb>