



Bread Financial Commits to Preserving Our Planet with Gift to The Nature Conservancy

September 22, 2022

- *Gift to support sustainable forest management, restoration and protection, while also promoting financial wellness in underserved communities*
- *Additional donation supports clean energy access in India*

COLUMBUS, Ohio--(BUSINESS WIRE)-- [Bread Financial™](#) (NYSE: BFH), a tech-forward financial services company that provides simple, flexible payment, lending and saving solutions, today announced a gift to [The Nature Conservancy \(TNC\)](#) that will support nature-friendly economic development opportunities in low-to-moderate income communities in the Appalachians and back the conservancy's efforts to sustainably manage, restore and protect forests. An additional donation to The Nature Conservancy India will support its efforts to provide access to clean energy.

The recent donation marks the second consecutive year that Bread Financial has supported the mission of TNC and its work to protect our planet and combat climate change through actions that limit the rise of average global temperatures. In the Appalachians, Bread Financial will support TNC's investments in natural climate solutions, including its efforts to sustainably manage, restore and protect forests and other lands, while in India, the donation will aid wind and solar projects that will help the country meet its renewable energy goals.

Committed to empowering the financial wellness of communities, Bread Financial's sustainability goals also align with the conservancy's efforts to generate nature-friendly economic development and jobs. The donation will support the financial wellness of communities and people in need by providing people in the Appalachians who are below the poverty line with sustainable, eco-friendly economic opportunities.

"Bread Financial recognizes the importance of environmental stewardship and the risks that environmental challenges, including climate change, increasingly pose to our business, our associates, our clients, our customers, and the communities we serve," said Ralph Andretta, president and chief executive officer, Bread Financial. "I am proud to share the positive impact our actions and investments are making to protect and preserve our planet while also promoting financial wellness."

"We're thrilled to receive this donation from Bread Financial, which supports TNC's commitment to accelerating the responsible management of our landscapes in ways that can improve people's lives," said Angie Watland, Director of the Central Appalachians Program, The Nature Conservancy. "The health of our natural areas is inextricably linked to the health and well-being of our communities. We are all united by nature and conservation should embody that."

Bread Financial's gift to TNC supports multiple programs across the organization, including:

- **The Family Forest Carbon Program.** TNC is partnering with the American Forest Foundation to make carbon finance available to America's 11 million family forest owners for the first time. TNC is working with forest landowners to protect these critical forest habitats at scale while improving private forest management for long-term sustainability, providing revenue through access to markets, and fighting climate change by sequestering carbon.
- **Mining the Sun.** This program aims to spur economic prosperity in West Virginia, where TNC has built a strong network to create a roadmap for placing solar farms on former mining lands, brownfield sites and other industrial sites, turning unproductive lands into assets, generating jobs and tax revenue, reducing greenhouse gas emissions and conserving vital natural landscapes.
- **Indigenous Tribes:** In Maine and New York, TNC is working with traditional communities to understand and include their connections to Appalachian lands and waters as we protect the lands vital to a healthy forest in a changing climate.
- **SiteRight:** The SiteRight tool can help select locations for solar and wind projects that can help meet India's renewable energy goals while avoiding adverse impacts to the environment and people.

Bread Financial is a purpose-driven financial services company, intent on exploring and implementing sustainable practices throughout its business and operations. Its commitment to protecting our planet includes measures to reduce the waste it sends to landfills, cultivating a more sustainable supply chain and reducing its greenhouse gas emissions.

To learn more about Bread Financial's commitment to sustainability, visit [BreadFinancial.com](#). For more information about The Nature Conservancy, visit [Nature.org](#).

About Bread Financial

[Bread Financial™](#) (NYSE: BFH) is a tech-forward financial services company providing simple, personalized payment, lending and saving solutions. The company creates opportunities for its customers and partners through digitally enabled choices that offer ease, empowerment, financial flexibility and exceptional customer experiences. Driven by a digital-first approach, data insights and white-label technology, Bread Financial delivers growth for its partners through a comprehensive product suite, including private label and co-brand credit cards, installment lending, and buy now, pay later (BNPL). Bread Financial also offers direct-to-consumer solutions that give customers more access, choice and freedom through its branded [Bread Cashback™ American Express® Credit Card](#) and [Bread Savings™](#) products.

Formerly Alliance Data, Bread Financial is an S&P MidCap 400 company headquartered in Columbus, Ohio, and committed to sustainable business practices powered by its 6,000+ global associates. To learn more about Bread Financial, visit [BreadFinancial.com](#) or follow us on [Facebook](#), [LinkedIn](#), [Twitter](#) and [Instagram](#).

About The Nature Conservancy

The Nature Conservancy is a global conservation organization dedicated to conserving the lands and waters on which all life depends. Guided by science, we create innovative, on-the-ground solutions to our world's toughest challenges so that nature and people can thrive together. We are tackling climate change, conserving lands, waters and oceans at an unprecedented scale, providing food and water sustainably and helping make cities more sustainable. Working in 79 countries and territories, we use a collaborative approach that engages local communities, governments, the private sector, and other partners.



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