

## Bread Financial<sup>™</sup> Declares Dividend on Common Stock

January 25, 2024

COLUMBUS, Ohio--(BUSINESS WIRE)--Jan. 25, 2024-- Bread Financial Holdings, Inc. (NYSE: BFH), a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions, today announced that its Board of Directors declared a quarterly cash dividend of \$0.21 per share on the Company's common stock, payable on Mar. 15, 2024 to stockholders of record at the close of business on Feb. 9, 2024.

## 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 suite of payment solutions that includes private label and co-brand credit cards and Bread Pay™ buy now, pay later products. Bread Financial also offers direct-to-consumer products that give customers more access, choice and freedom through its branded Bread Cashback ™American Express<sup>®</sup> Credit Card and Bread Savings ™products.

Headquartered in Columbus, Ohio, Bread Financial is powered by its 7,500+ global associates and is committed to sustainable business practices. To learn more about Bread Financial, visit <u>breadfinancial.com</u> or follow us on <u>Facebook, LinkedIn, Twitter</u> and <u>Instagram</u>.

View source version on businesswire.com: https://www.businesswire.com/news/home/20240125980528/en/

Brian Vereb – Investor Relations Brian.Vereb@BreadFinancial.com

Susan Haugen – Investor Relations Susan.Haugen@BreadFinancial.com

Rachel Stultz – Media Rachel.Stultz@BreadFinancial.com

Source: Bread Financial