



Ford and Bread Financial Accelerate Customer Benefits with New Financing Program— Unlocking Enhanced Experiences and Exclusive Loyalty Rewards

March 10, 2026

- *New long-term agreement includes co-brand credit card and installment loan programs, delivering tailored solutions to qualifying customers*
- *Cardholders can enjoy access to instant purchasing power, flexible payment plans and unique Ford benefits*

DEARBORN, Mich. and COLUMBUS, Ohio, March 10, 2026 (GLOBE NEWSWIRE) -- Ford Motor Company (NYSE: F) today announced a new long-term agreement with Bread Financial (NYSE: BFH), a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions, to launch a co-branded credit card and installment loan program. The new financing program provides flexible options to enhance the ownership experience and increase accessibility to subscriptions, parts and services, while rewarding customers along the way.

Customers can enjoy compelling Rewards[®] on everyday spend and easily finance service and accessories purchases with the co-brand credit card and installment loans integrated into Ford's platforms, simplifying their purchasing experience online and at their local dealership nationwide. Ford Rewards members can accelerate their Points earning on purchases with the Ford Rewards Visa Signature[®] Credit Card, including:

- Bonus of 15,000 Points (~\$75 redemption value) when you make a purchase within the first 90 days of account opening^a
- \$100 statement credit after spending \$1,500 within the first 90 days after opening your card^c
- Up to 16 Points per \$1 spent on Ford.com and eligible Ford Dealership Service purchases^{e/f}
- Earn 6 Points per \$1 spent on purchases at grocery stores, restaurants, gas and EV charging stations and on auto insurance, tolls and parking^g
- Earn 2 Points per \$1 spent on all other purchases^g

Cardholders can use their Ford Rewards Visa and Points toward accessories, service, subscriptions, new Ford vehicle purchases and more. Bread Financial will also collaborate with Ford to leverage data-driven insights to continually enhance the customer experience across channels, reinforcing Ford's commitment to driving exceptional value at every customer touchpoint.

"At Ford, we are always looking for ways to enhance the ownership experience for our customers and earn their loyalty," said Beth Leverton, director of rewards & loyalty at Ford Motor Company. "Bread Financial's flexible payment options align with our vision to put customers at the center and empower them with greater financial freedom, while strengthening our promise to deliver quality, convenience and value."

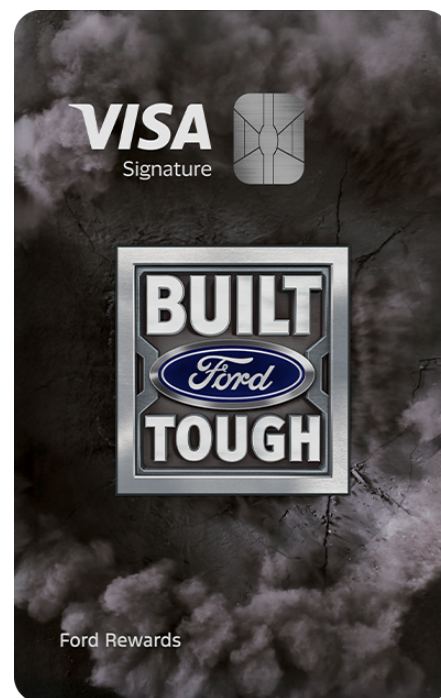
"Bread Financial has deep expertise in the automotive retail landscape, and we understand what Ford customers value most and how to deliver financing tailored to their needs," said Rick Cunningham, senior vice president of strategy at Bread Financial. "This program is designed to bring immediate value and flexibility to Ford customers, creating a more accessible and seamless ownership experience. By pairing this program with Ford's unwavering commitment to customer satisfaction, the result is a powerful combination that truly provides differentiated value to its loyal customers."

To learn more about the program, visit fordrewards.com/visa.

About Bread Financial[®]

Bread Financial[®] (NYSE: BFH) is a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions to millions of U.S. consumers. Our payment solutions, including Bread Financial general purpose credit cards and savings products, empower our

Ford Rewards Visa Signature[®] Credit Card



Bread Financial and Ford today announced the new Ford Rewards Visa Signature[®] Credit Card.

customers and their passions for a better life. Additionally, we deliver growth for some of the most recognized brands in travel & entertainment, health & beauty, jewelry and specialty apparel through our private label and co-brand credit cards and pay-over-time products providing choice and value to our shared customers.

Bread Financial proudly marks 30 years of success in 2026. To learn more about our global associates, our performance and our sustainability progress, visit breadfinancial.com or follow us on [Instagram](#) and [LinkedIn](#).

About Ford Rewards

Ford Rewards drives long-term customer loyalty and engagement by offering opportunities to earn and redeem Points on a diverse range of Ford products and services. The program's U.S. membership has grown to over 18 million members. Points may be earned and redeemed throughout the Ford ecosystem, including vehicle service, vehicle purchases, online purchases of accessories and parts, Sirius XM subscriptions, Connected Services like BlueCruise and the Ford Connectivity Package, and exclusive events like the Bronco Off-Road. Additionally, customers may earn Points on their everyday spending with the Ford Rewards Visa Signature Credit Card.

About Ford Motor Company

Ford Motor Company (NYSE: F) is a global company based in Dearborn, Michigan, committed to helping build a better world, where every person is free to move and pursue their dreams. The company's Ford+ plan for growth and value creation combines existing strengths, new capabilities and always-on relationships with customers to enrich experiences for customers and deepen their loyalty. Ford develops and delivers innovative, must-have Ford trucks, sport utility vehicles, commercial vans and cars and Lincoln luxury vehicles, along with connected services. The company does that through three customer-centered business segments: Ford Blue, engineering iconic gas-powered and hybrid vehicles; Ford Model e, inventing breakthrough electric vehicles along with embedded software that defines exceptional digital experiences for all customers; and Ford Pro, helping commercial customers transform and expand their businesses with vehicles and services tailored to their needs. Additionally, Ford provides financial services through Ford Motor Credit Company. Ford employs about 174,000 people worldwide. More information about the company and its products and services is available at corporate.ford.com.

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A photo accompanying this announcement is available at <https://www.globenewswire.com/NewsRoom/AttachmentNg/42f2f343-7cb9-4c74-ad32-d322ad62ffa3>