Giving Standards and Guidelines

Bread Financial invests in the long-term vitality of its communities through programs and initiatives that make a measurable impact. These Giving Standards and Guidelines govern Bread Financial's giving process and are designed to ensure our funds are used and managed responsibly to help us maximize the impact of our community investment.

Contribution Eligibility Requirements:
Bread Financial focuses its contributions in the areas of financial wellness, thriving communities and the environment**.** Priority of contributions is based on the perceived overall benefit to communities in the company's service area. Eligibility requirements for any Bread Financial contribution include:

- Organizations must be non-profit, located in the United States and recognized by the Internal Revenue Service (IRS) as a tax-exempt public charity under Section 501(c)(3) of the IRS Code. For organizations outside the United States, the company will conduct due diligence to determine eligibility.
- Contributions must align with Bread Financial's business goals and objectives, as well as its brand, and other business strategies.
- Contributions must meet a demonstrated community need.
- Contributions must deliver measurable results. Organizations must report outcomes and impact of the contribution one year after funding.
- Organizations must be financially sound and have high standards of accountability and transparency.
- A documented gift agreement is required for gifts of $100,000 or more.

Selection Process Considerations:
Bread Financial takes into account the following when selecting organizations for giving:

- An organization's annual operating budget and program costs. Bread Financial will not fund more than 20% of an organization's stated annual operating budget.
- Organizations and programs designed to promote equity and inclusion.
- Whether the organization has provided clearly stated current funding needs with target outcomes.
- Whether the giving would provide opportunities to engage Bread Financial associates through volunteerism, board service and/or education.
- Whether the investment would provide mutually- beneficial benefits to Bread Financial (*i.e.,* public recognition, sponsorship, brand awareness).

Ineligible Contributions:
Bread Financial will not entertain the following types of contributions:

- Gifts to organizations that are not tax exempt under Section 501(c)(3) of the IRS Code.
- Gifts to organizations that discriminate in any way with national equal opportunity policies and/or Bread Financial's EOE/Diversity & Inclusion Statement.
- Gifts for political purposes or where the primary purpose is to influence legislation.
- Gifts to religious organizations. Bread Financial may, however, consider, grants requested by an otherwise eligible religious organization if the grant would support non-sectarian social service activities that are available to the broader community.
- Those that serve only their own memberships (such as fraternal, labor, social or religious organizations) or that serve one individual or family.
- Subscription fees for publications or memberships providing substantial personal benefits.
- Gifts to organizations that promote a cause or mission that may not align with Bread Financial's core values.

Questions? Email communityrelations@breadfinancial.com.

Additional guidelines may apply to programs such as Matching Gifts and Volunteer Rewards.

UPDATED: July 23, 2026