

**FOLD HOLDINGS, INC.**  
Reported by  
**YOUNG BRACEBRIDGE H JR**

**FORM 4**  
(Statement of Changes in Beneficial Ownership)

Filed 05/19/26 for the Period Ending 05/18/26

|             |  |
|-------------|--|
| Address     | 2942 NORTH 24TH STREET SUITE 115, #42035<br>PHOENIX, AZ, 85016 |
| Telephone   | 8663653277   |
| CIK         | 0001889123   |
| Symbol      | FLD  |
| SIC Code    | 6199 - Finance Services  |
| Industry    | Holding Companies  |
| Sector      | Financials   |
| Fiscal Year | 12/31  |

# FORM 4

OMB APPROVAL  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549**

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF  
 SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or  
 Section 30(h) of the Investment Company Act of 1940

|   |   |   |
|---|---|---|
| 1. Name and Address of Reporting Person *<br><b>Young Bracebridge H Jr</b><br><small>(Last) (First) (Middle)</small><br><b>C/O FOLD HOLDINGS, INC.,<br/>         2942 NORTH 24TH ST, SUITE 115,<br/>         #42035</b><br><small>(Street)</small><br><b>PHOENIX ARIZONA 85016</b><br><small>(City) (State) (Zip/Postal Code)</small><br><b>UNITED STATES</b><br><small>(Country)</small> | 2. Issuer Name and Ticker or Trading Symbol<br><b>Fold Holdings, Inc. [FLD]</b><br>3. Date of Earliest Transaction (MM/DD/YYYY)<br><p align="center"><b>5/18/2026</b></p> 4. If Amendment, Date Original Filed (MM/DD/YYYY) | 5. Relationship of Reporting Person(s) to Issuer<br>(Check all applicable)<br><input checked="" type="checkbox"/> Director <span style="margin-left: 100px;"><input type="checkbox"/> 10% Owner</span><br><input type="checkbox"/> Officer (give title below) <span style="margin-left: 100px;"><input type="checkbox"/> Other (specify below)</span> |
|   |   | 6. Individual or Joint/Group Filing (Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person  |

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Trans. Date | 2A. Deemed Execution Date, if any | 3. Trans. Code (Instr. 8) |   | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) |            |                         | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|----------------|-----------------------------------|---------------------------|---|---|------------|-------------------------|---|--|---|
|                                 |                |                                   | Code                      | V | Amount  | (A) or (D) | Price                   |   |  |   |
| Common Stock                    | 5/18/2026      |                                   | P                         |   | 8,500   | A          | \$1.2414 <sup>(1)</sup> | 40,100  | I  | By 1999 Family Trust <sup>(2)</sup>                   |
| Common Stock                    |                |                                   |                           |   |   |            |                         | 189,787   | D  |   |

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivate Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Trans. Date | 3A. Deemed Execution Date, if any | 4. Trans. Code (Instr. 8) |   | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 6. Date Exercisable and Expiration Date |                 | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) |                            | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|--|--|----------------|-----------------------------------|---------------------------|---|--|---|-----------------|---|----------------------------|--|--|--|--|
|  |  |                |                                   | Code                      | V |  | Date Exercisable                        | Expiration Date | Title   | Amount or Number of Shares |  |  |  |  |

**Explanation of Responses:**

- (1) Represents a weighted-average price. These shares were purchased in multiple transactions at prices ranging from \$1.22 to \$1.29, inclusive. For all transactions reported in this Form 4 utilizing a weighted-average price, the Reporting Person will provide to the issuer, any security holder of the issuer, or the SEC staff, upon request, information regarding the number of shares sold at each price within the range.
- (2) The shares are held of record by the Bracebridge H. Young, Jr. 1999 Family Trust (the "1999 Family Trust"), an irrevocable trust for which the Reporting Person serves as an investment advisor, and of which the Reporting Person's immediate family members are beneficiaries.

**Remarks:**

Exhibit 24 - Power of Attorney

**Reporting Owners**

| Reporting Owner Name / Address | Relationships |           |         |       |
|--------------------------------|---------------|-----------|---------|-------|
|                                | Director      | 10% Owner | Officer | Other |
| Young Bracebridge H Jr         |               |           |         |       |

|   |   |  |  |  |
|---|---|--|--|--|
| C/O FOLD HOLDINGS, INC.,<br>2942 NORTH 24TH ST, SUITE 115, #42035<br>PHOENIX<br>ARIZONA<br>85016<br>UNITED STATES | X |  |  |  |
|---|---|--|--|--|

**Signatures**

/s/ Audrey Bartosh, Attorney-in-Fact

5/19/2026

\*\*Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

\* Form 4: SEC 1474 (03-26).

Section 16 Power of Attorney

Know all by these presents, that the undersigned hereby constitutes and appoints each of Audrey Bartosh, James Rippeon, Siannia Anthony, Wolfe Repass, and Will Reeves or any of them signing singly, and with full power of substitution, the undersigned's true and lawful attorney-in-fact to:

- 1) execute for and on behalf of the undersigned, in the undersigned's capacity as an officer and/or director of Fold Holdings, Inc. (the "Company"), Forms 3, 4, and 5 in accordance with Section 16(a) of the Securities Exchange Act of 1934 and the rules thereunder;
- 2) do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form 3, 4, or 5, complete and execute any amendment or amendments thereto, and timely file such form with the Securities and Exchange Commission and any stock exchange or similar authority; and
- 3) take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in such attorney-in-fact's discretion.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Securities Exchange Act of 1934.

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This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4, and 5 with respect to the undersigned's holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this May 19, 2026.

/s/ Bracebridge H. Young Jr.

Bracebridge H. Young Jr.

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