

Corporate Fact Sheet

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Overview

Founded in 1984, Credit One Bank is:

- Headquartered in Las Vegas, Nevada, employing more than 1,000 people at its corporate offices on a state-of-the-art campus
- One of the largest credit card issuers in the United States, with over 18 million active accounts

Sponsorships & Partnerships

Credit One Bank is the partner or Official Credit Card of several professional sports teams, charities and more.



VEGAS GOLDEN KNIGHTS

As the Official Credit Card of the Vegas Golden Knights, Credit One Bank offers stunning VGK card designs to show off team pride.



LAS VEGAS RAIDERS

Credit One Bank is an official partner of the Las Vegas Raiders and naming sponsor of the Credit One Club inside Allegiant Stadium.



The Official Credit Card of NASCAR offers race enthusiasts cash back rewards and special offers, as well as a selection of exclusive card designs.



CREDIT ONE STADIUM

Credit One Bank is the naming rights sponsor of the state-of-the-art Credit One Stadium in Charleston, South Carolina, which hosts professional tennis, concerts, and other events. Its signature event is the Credit One Charleston Open, a WTA 500 championship and the oldest and largest women's-only tennis tournament in North America.



BEST FRIENDS ANIMAL SOCIETY®

Pet lovers with the Best Friends® Credit Card earn elevated cash back rewards on eligible pet supplies, and Best Friends receives a donation equal to 1% of eligible purchases made with this card.

Historical Milestones

- **July 1984**
 - Founded as the First National Bank of Marin in Northern California
- **November 1998**
 - Relocated headquarters to Las Vegas, NV
- **December 2005**
 - Surpassed 1 million active accounts
- **February 2006**
 - Changed company name to Credit One Bank
- **January 2008**
 - Originated \$1 billion in receivables
- **January 2014**
 - Became a Top 10 Visa® issuer
- **April 2015**
 - Surpassed 5 million active accounts
- **February 2016**
 - Launched the NASCAR® Visa as the Official Credit Card of NASCAR
- **June 2017**
 - Originated \$5 billion in receivables
- **November 2017**
 - Opened new corporate headquarters in Las Vegas, NV
- **August 2018**
 - Launched the Official Credit Card of the Vegas Golden Knights
 - Surpassed 10 million active accounts
- **August 2019**
 - Announced sponsorship of the Las Vegas Raiders and founding partnership with Allegiant Stadium
- **October 2019**
 - Launched the Platinum X5 Visa® and the Credit One Bank American Express® Card
- **November 2020**
 - Launched Digital Bank service with Jumbo High Yield Certificates of Deposit (CDs)
- **April 2021**
 - Launched the Best Friends Credit Card as the Official Credit Card of Best Friends Animal Society®
- **August 2021**
 - Launched the Wander® card, Credit One Bank's first travel-focused credit card
- **February 2022**
 - Launched the NASCAR® American Express® Card
- **April 2022**
 - Announced naming rights of Credit One Stadium in Charleston, SC
 - Announced title sponsorship of the Credit One Charleston Open, the largest women's-only tennis tournament in North America
- **June 2022**
 - Expanded Digital Bank offerings with Jumbo Bump-Up Certificates of Deposit (CDs)
- **September 2022**
 - Originated \$10 billion in receivables
- **April 2023**
 - Launched the Number One Fan program
- **June 2023**
 - Announced the inaugural One For The Community Scholarship winners
- **July 2023**
 - Surpassed 18 million active accounts
- **August 2023**
 - Announced sponsorship of the Cincinnati Open
- **December 2023**
 - Diversified Digital Bank offerings with Jumbo High Yield Savings Accounts
- **January 2024**
 - Announced sponsorship of professional tennis player Emma Navarro
- **August 2024**
 - Launched the Credit One Bank Wander® American Express®



Philanthropy

Credit One Bank is dedicated to giving back to the community through charitable donations of time, resources and funding, focusing on three pillars of giving. More than two dozen supported charities include the following organizations.

FINANCIAL EDUCATION

- Boys & Girls Clubs of Southern Nevada
- Big Brothers Big Sisters of Southern Nevada
- Junior Achievement of Southern Nevada
- YMCA of Southern Nevada

AFFORDABLE HOUSING

- Las Vegas Rescue Mission
- Habitat for Humanity Las Vegas
- HomeAid Southern Nevada
- Nevada HAND

EMPLOYMENT SERVICES

- HELP of Southern Nevada
- Family Promise of Las Vegas
- Opportunity Village
- U.S.VETS

Credit One Bank donated a total of \$4.5 million to 27 nonprofits in 2023 and invested over \$8 million in funds to impact the community through the Credit One Bank Community Reinvestment Program. Credit One Bank employees donated over \$40,000 to charity and volunteered more than 5,360 hours of their time in 2023.

[View the complete Credit One Bank 2023 Community Impact Report online.](#)

ONE FOR THE COMMUNITY

Credit One Bank has been running its annual One for the Community program since 2021, now in partnership with Maxx Crosby, defensive end for the Las Vegas Raiders.

- Throughout the regular and post-season, Credit One Bank donates \$2,000 for every sack made by the Raiders
- Credit One Bank increases the donation up to \$100,000 and splits the funds equally between two nonprofits, YMCA of Southern Nevada and The Maxx Crosby Foundation
- At the end of each season, both charities meet with Credit One Bank to receive the donations

Products & Services

- A full spectrum of credit cards for all types of consumers through the Visa® and American Express® networks
- Cards co-branded with world-renowned brands like NASCAR® and the Vegas Golden Knights
- Features that help cardmembers build, maintain, and manage their credit
- High rewards-earning opportunities that make being a cardmember even more attractive



Credit One Bank American Express® Card

The Credit One Bank American Express Card is recommended for cardmembers who are rebuilding or have average to excellent credit.

It's ideal for elevating everyday experiences and earning cash back on all purchases.

- Cardmembers automatically earn unlimited 1% cash back rewards on all purchases. Those with lower credit scores may qualify to automatically earn 1% cash back rewards on eligible gas, grocery, internet, cable, satellite TV and mobile phone service purchases.



Credit One Bank Wander® American Express®

The Wander American Express is designed for consumers with average to excellent credit who want to maximize their travel rewards earnings.

It gives points on every purchase, with premium reward opportunities on travel-related expenses like hotels, car rentals, flights, gas and dining.

- Cardmembers earn 10X points on eligible hotels and car rentals booked using the Credit One Bank travel partner, 5X points on eligible travel including flights, dining, and gas purchases, and 1X points on all other purchases.



Credit One Bank Platinum Visa®

The Platinum Visa serves consumers who are rebuilding credit, have average credit, or have achieved excellent credit.

It's ideal for earning rewards on everyday purchases like gas, groceries, phone and TV services while building credit history.

- Cardmembers automatically earn unlimited 1% or 2% cash back rewards (depending on credit score) for eligible gas, grocery, internet, cable, satellite TV and mobile phone service purchases.



Credit One Bank Platinum X5 Visa®

The Platinum X5 Visa is recommended for cardmembers with average to excellent credit.

It's ideal for maximizing rewards on everyday purchases like gas, groceries, phone and TV services.

- Cardmembers earn 5% cash back rewards on the first \$5,000 of eligible gas, grocery, internet, cable, satellite TV, and mobile phone service purchases each year, then 1% thereafter. Plus unlimited 1% cash back rewards on all other purchases.



Credit One Bank American Express® Card Product Overview

Designed for Reliability and Prestige

The flagship Credit One Bank American Express Card is made for consumers with average to excellent credit. This card offers automatic cash back rewards on all purchases while providing access to the additional benefits and prestige associated with the American Express network. A second Amex option is available for those who are building or rebuilding their credit.

Credit Level: ✓ Rebuilding ✓ Average ✓ Excellent

A Card For Every Consumer

Credit One Bank believes in *Elevating Every One*, and extends credit offers to those with non-prime credit scores as well as those who have achieved good or excellent credit.

To satisfy this mission, the Credit One Bank Amex comes in two variations:

- **The Credit One Bank American Express Card** offers 1% cash back rewards on all purchases
- **The Credit One Bank American Express Card for Rebuilding Credit** offers 1% cash back rewards on eligible gas, grocery, internet, cable, satellite TV and mobile phone service purchases

Automatic Rewards on Everyday Purchases

Credit One Bank American Express Card members earn unlimited 1% cash back rewards on every purchase, so they can benefit every time they use their card and don't have to choose specific spending categories. Those with the Credit One Bank American Express for Rebuilding Credit automatically earn 1% cash back rewards on eligible gas, grocery, internet, cable, satellite TV and mobile phone service purchases.

Since the rewards are automatically applied each month as a statement credit, there's no need to keep track or manually redeem them.

Additional Reward Opportunities

Cash back rewards on every purchase are just the beginning. Credit One Bank American Express Card members also have access to supplemental Amex Offers, providing a more rewarding way to shop with generous redemption opportunities from some of the nation's top brands. This program automatically pays out statement credits on every activated offer.

Benefits Beyond Cash Back

Having an American Express Card comes with plenty of perks, including special travel and entertainment benefits.

- Fan experiences with exclusive access or first dibs on tickets to concerts, Broadway shows, sporting events, and more
- Travel accident insurance and discounts on flights, hotels, car rentals, cruises and vacation packages
- Retail Protection for purchase reimbursement if an eligible item is accidentally damaged or stolen

Easy Account Management and Security

Cardmembers can shop with confidence and assurance, knowing they have access to resources and their card is protected with state-of-the-art safety features.

- Automatic account reviews for credit line increases
- Free online monthly credit score and credit report summary
- Zero Fraud Liability on unauthorized charges
- Contactless transactions

In addition, they can quickly and easily manage their account with the highly rated Credit One Bank Mobile App.

In The News

For recent reviews and articles about the Credit One Bank American Express Card, please visit our online [Press Room](#).



Credit One Bank Wander® American Express®

Perfect for Elevating Your Travel

The Wander card is designed for consumers with average to excellent credit who want to maximize their travel rewards earnings. It gives points on every purchase, with premium reward opportunities on travel-related expenses like hotels, car rentals, flights, gas and dining.

Credit Level: ✓ Average ✓ Excellent

Maximized Rewards on Travel Purchases

Wander Amex cardmembers can optimize their rewards by making purchases in travel-related categories with the highest point levels.

- 10X points on eligible hotels and car rentals booked using the Credit One Bank travel partner
- 5X points on other eligible travel purchases, including flights, gas, dining, short-term vacation rentals, travel packages, and hotels and car rentals booked through other providers
- 1X points on all other purchases

When booking travel through the link in their online Credit One Bank account, cardmembers also get access to our travel partner's vast inventory and special prices.

Multiple Redemption Options

It's easy to rack up points with the Wander card, and there are plenty of options to choose from for redeeming them.

- Convert points into statement credits
- Redeem points for gift cards or merchandise
- Save up points to pay for travel expenses

Additional Reward Opportunities

Points on every purchase with elevated rewards and travel discounts are just the beginning. Wander American Express cardmembers can also take advantage of a variety of Amex perks, including:

- Up to 15% off and car upgrades from Avis
- Up to 10% off and car upgrades from Hertz
- Up to 15% off car rentals, Platinum status, priority service, and car upgrades with SIXT
- Car Rental Loss & Damage Insurance
- Worldwide Travel Accident Insurance
- Amex Offers from some of the nation's top brands

Easy Account Management and Security

Cardmembers can shop with confidence and assurance, knowing they have access to resources and their card is protected with state-of-the-art safety features.

- Automatic account reviews for credit line increases
- Free online monthly credit score and credit report summary
- Zero Fraud Liability on unauthorized charges
- Contactless transactions

In addition, they can quickly and easily manage their account with the highly rated Credit One Bank Mobile App.

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Credit One Bank Platinum Visa® Product Overview

Made for the Financial Journey

The Credit One Bank Platinum Visa comes in different variations to serve consumers who are rebuilding credit, have average credit, or have already achieved excellent credit. This card offers automatic cash back rewards on everyday purchases while providing the opportunity for many consumers to build their credit history and score.

Credit Level: ✓ Rebuilding ✓ Average ✓ Excellent

A Card For Every Consumer

The Credit One Bank Platinum Visa gives many people their only opportunity to qualify for a credit card. Credit One Bank believes in *Elevating Every One*, and extends credit offers to those with non-prime credit scores as well as those who have achieved good or excellent credit.

To satisfy this mission, the Platinum Visa comes in three variations:

- **The Platinum Visa for Rebuilding Credit** offers 1% cash back rewards on a selection of everyday purchases
- **The Platinum Visa** for consumers with average credit offers 1% cash back rewards on a selection of everyday purchases
- **The Platinum Rewards Visa** for consumers with excellent credit offers 2% cash back rewards on a selection of everyday purchases

Rewards on Everyday Purchases

All Platinum Visa cardmembers earn automatic cash back rewards on everyday purchases like gas, groceries and services. It's easy for them to earn these rewards by using the Platinum Visa to buy necessities they regularly shop for.

- Unlimited 1% or 2% cash back rewards (depending on credit score) for eligible gas, grocery, internet, cable, satellite TV and mobile phone service purchases

Since the rewards are automatically applied each month as a statement credit, there's no need to keep track or manually redeem them.

Additional Reward Opportunities

Cash back rewards on essential everyday purchases are just the beginning. All Credit One Bank Visa cardmembers also have access to supplemental offers with additional benefits. That includes up to *10% More Cash Back Rewards* from participating merchants with automatic statement credits paid out on every activated offer.

Easy Account Management and Security

Cardmembers can shop with confidence and assurance, knowing they have opportunities for growth and their card is protected with state-of-the-art safety features.

- Automatic account reviews for credit line increases
- Free online monthly credit score and credit report summary
- Zero Fraud Liability on unauthorized charges
- Contactless transactions

In addition, they can quickly and easily manage their account with the highly rated Credit One Bank Mobile App.

In The News

For recent reviews and articles about the Credit One Bank Platinum Visa, please visit our online [Press Room](#).



Credit One Bank Platinum X5 Visa® Product Overview

Made for Maximizing Rewards

The Platinum X5 Visa is designed for consumers with average to excellent credit who want to maximize their rewards earnings. The X5 Visa gives cash back on every purchase, with premium reward opportunities on everyday purchases like gas, groceries, cable and mobile phone services.

Credit Level: ✓ Average ✓ Excellent

Maximized Rewards on Everyday Purchases

X5 cardmembers can optimize their cash back rewards by making purchases in the categories with the highest reward levels, including necessities they spend money on every day.

- 5% cash back rewards on the first \$5,000 of eligible gas, grocery, internet, cable, satellite TV, and mobile phone service purchases each year, then 1% thereafter
- Unlimited 1% cash back rewards on all other purchases

Multiple Redemption Options

It's easy to rack up rewards with the Platinum X5 Visa, and there are plenty of options to choose from for redeeming them.

- Automatically receive cash back rewards as a monthly credit
- Save rewards to redeem later for statement credits, gift cards or merchandise
- Switch from Auto to Manual Redemption anytime

Additional Reward Opportunities

Cash back rewards on every purchase with elevated rewards in everyday categories are just the beginning. All Credit One Bank Visa cardmembers also have access to supplemental offers with additional benefits. That includes up to *10% More Cash Back Rewards* from participating merchants with automatic statement credits paid out on every activated offer.

Easy Account Management and Security

Cardmembers can shop with confidence and assurance, knowing they have access to resources and their card is protected with state-of-the-art safety features.

- Automatic account reviews for credit line increases
- Free online monthly credit score and credit report summary
- Zero Fraud Liability on unauthorized charges
- Contactless transactions

In addition, they can quickly and easily manage their account with the highly rated Credit One Bank Mobile App.

In The News

For recent reviews and articles about the Platinum X5 Visa, please visit our online [Press Room](#).