

# 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 19 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 ANIMAL FOUNDATION

Credit One Bank is one of The Animal Foundation's Community Partners and the Top Dog Sponsor of their annual Best in Show fundraising event.



### 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.



### NASCAR®

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

## 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 Official Credit Card of NASCAR with the NASCAR® Visa, which is now the NASCAR® American Express® Card
- **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**
  - Introduced Digital Bank service with Jumbo High Yield Certificates of Deposit (CDs)
- **August 2021**
  - Introduced our first travel-focused credit card, the Wander® Card, which is now the Credit One Bank® Wander® 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
- **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
- **February 2025**
  - Introduced the Credit One Bank® Platinum X5 Visa Signature® Card, our first card with Visa Signature benefits
- **November 2025**
  - Launched the Credit One Bank Premier American Express® Card
- **December 2025**
  - Surpassed 19 million active accounts
- **April 2026**
  - Announced Community Partnership with the Animal Foundation and the Top Dog Sponsorship of their annual Best in Show fundraising event.



## 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.

### 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

### FINANCIAL EDUCATION

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

Credit One Bank donated a total of \$6.5 million to 33 nonprofits in 2025 and invested over \$14.5 million in funds to impact the community through the Credit One Bank Community Reinvestment Program. Credit One Bank employees donated over \$17,000 to charity and volunteered close to 4,500 hours of their time in 2025. [View the complete Credit One Bank 2025 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, the Junior Achievement 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® Premier American Express® Card

The Credit One Bank Premier American Express Card is recommended for consumers with average to excellent credit.

The Premier Amex is ideal for elevating everyday experiences and earning cash back rewards on all purchases.

Cardmembers automatically earn unlimited 1% cash back rewards on all purchases. Terms apply.



### Credit One Bank® Wander® American Express® Card

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

The Wander Amex offers rewards on every purchase, with premium reward opportunities on travel-related expenses like hotels, car rentals, flights, gas and dining.

Cardmembers earn 10% cash back rewards on eligible hotels and car rentals booked using the Credit One Bank travel partner. They also get 5% cash back rewards on eligible travel including flights, dining, and gas purchases, and 1% cash back rewards on all other purchases.

Cash back rewards are awarded as rewards points redeemable for statement credit, gift cards, travel and more. Terms apply.



### Credit One Bank® Platinum Rewards Visa® Card

The Credit One Bank Platinum Rewards Visa Card serves consumers who have average credit.

The Platinum Rewards Visa is ideal for earning rewards on everyday purchases like gas, groceries, phone and TV services while building credit history.

Cardmembers automatically earn unlimited 1% cash back rewards for eligible purchases of gas, groceries, internet, cable, satellite TV, select streaming services, and mobile phone services. Terms apply.



### Credit One Bank® Platinum X5 Visa Signature® Card

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

The X5 Visa Signature Card is 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 purchases of gas, groceries, internet, cable, satellite TV, select streaming services, and mobile phone services each year, then 1% thereafter. Plus unlimited 1% cash back rewards on all other purchases.

Cardmembers can also access personalized Visa Signature travel and lifestyle benefits. Terms apply.



## Credit One Bank® Premier American Express® Card Product Overview

### Made To Elevate Everyday Experiences

The Credit One Bank Premier American Express Card is built for consumers with average to excellent credit. It offers cardmembers a way to continue building their financial future while having access to cash back rewards and exclusive Amex network benefits.

Credit Level: ✓ Average ✓ Excellent

### Unlimited Rewards on Everyday Purchases

The Credit One Bank Premier Amex offers unlimited 1% cash back rewards on every purchase, so cardmembers can earn every time they use their card without needing to keep track of specific categories. Cardmembers can choose to redeem their rewards automatically as a statement credit or save rewards to redeem later for statement credits, gift cards or merchandise. Terms apply.

### Access To Additional Rewards with Amex Offers

Cash back rewards on every purchase are just the beginning. Credit One Bank Premier Amex cardmembers 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

The Credit One Bank Premier Amex 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

Terms apply.

### 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 Premier American Express Card, please visit our online [Press Room](#).



## Credit One Bank® Wander® American Express® Card Product Overview

### 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.

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

Cash back rewards are awarded as rewards points redeemable for statement credit, gift cards, travel and more.

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. Terms apply.

### Multiple Redemption Options

It's easy to rack up rewards 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

Terms apply.

### 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 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

Terms apply.

### 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 Wander American Express, please visit our online [Press Room](#).



## Credit One Bank<sup>®</sup> Platinum Rewards Visa<sup>®</sup> Card Product Overview

### Made for the Financial Journey

The Credit One Bank Platinum Rewards Visa is an ideal choice for consumers with average 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: ✓ Average

### Rewards on Everyday Purchases

Platinum Rewards Visa cardmembers get more than access to credit. They also earn cash back rewards on everyday purchases like gas, groceries and services.

- Unlimited 1% cash back rewards for eligible purchases of gas, groceries, internet, cable, satellite TV, select streaming services, and mobile phone services

Terms apply.

### 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 Rewards Visa, please visit our online [Press Room](#).



## Credit One Bank® Platinum X5 Visa Signature® Card Product Overview

### Made for Maximizing Rewards

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

Credit Level: ✓Average ✓Excellent

### Maximized Rewards on Everyday Purchases

Platinum X5 Visa Signature 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 purchases of gas, groceries, internet, cable, satellite TV, select streaming services, and mobile phone service purchases each year
- Unlimited 1% cash back rewards on all other purchases

### Multiple Redemption Options

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

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

Terms apply.

### Travel and Lifestyle Benefits

Cash back rewards are just the beginning. Cardmembers will also enjoy personalized travel and lifestyle experiences with special offers and access from Visa Signature.

- Visa Signature Concierge
- Travel and Emergency Assistance Services
- Visa Signature Luxury Hotel Collection
- Visa Signature Car Rental Privileges

Terms apply. Individual benefit details available at [Visa.com/Signature](https://www.visa.com/signature).

### 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. Terms apply.

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