



2022 Community Impact Report



Holiday Toy Drive 2022

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#CreditOneCares

About Us

Credit One Bank is one of the fastest-growing credit card issuers in the U.S., with more than 17 million active accounts. Founded in 1984 and headquartered in Las Vegas, we offer a full spectrum of credit card products, including cash back and points-based cards as well as jumbo certificates of deposit.

Not only are we a leader in the credit card industry, we also strive to be a leader in the Las Vegas community—our home for more than 25 years. We're dedicated to giving back through charitable donations of time, resources, and funding, focusing on three primary areas of outreach we call our "Pillars of Giving": Affordable Housing & Homelessness, Employment Services, and Financial Education.

This commitment to the community is a common thread that weaves into our corporate philosophy and the philosophy of our individual employees as well. Our generous staff members volunteer their time, money, and services for blood drives, donation initiatives, and other charitable events throughout the year. In addition, many of the Bank's leaders serve on the boards of various nonprofits in Las Vegas, lending their leadership skills to causes and organizations they believe in and support.

Read on to learn more about how we support our community in Southern Nevada and beyond.



A Message From Our CEO

Throughout my years at Credit One Bank, one thing that has continued to be a source of immense pride for me has been the never-ending commitment by the Bank and its employees to giving back to the community. While our company growth and prosperity have put us in a unique position to pursue these philanthropic efforts, it's the devotion and enthusiasm of our Bank employees that make these efforts so successful.

Where our core mission is to offer a full spectrum of credit card products to positively impact people in all stages of their financial lives, our dedication to positively impacting our community is paramount. And throughout 2022, that dedication to make our community a better place to live was on full display.

Whether it was a blood drive, serving meals, or one of many other charitable opportunities, Bank employees stepped up and helped those in need through donations of their time and resources, and I couldn't be more proud.

Thank you to all who have contributed to making these efforts happen, and congratulations on another year of being a positive force for our hometown and beyond—I look forward to more of the same as, Together As One, Credit One Bank continues to be a leader in the community we call home.

Robert DeJong
President and Chief Executive Officer
Credit One Bank

Credit One Bank's Pillars of Giving



HELP of Southern Nevada



Opportunity Village

Having an effective plan typically yields better results—both in business and philanthropic efforts. That's why we developed a foundation of giving based on three major pillars. By building upon these pillars, we don't just give back to the community—we strive to provide meaningful support to organizations that make our community stronger and a better place to live. Through charitable donations of time, resources, and funding, we're able to affect positive change here in Southern Nevada and beyond.



Affordable Housing & Homelessness

Shelter and the need to feel safe and secure are basic human needs. Many organizations we work with strive to provide food, water, warmth, and rest to those who go without, with the goal of enabling them to one day find affordable homes of their own. Some of the local organizations we support include, but are not limited to, Las Vegas Rescue Mission, Habitat for Humanity Las Vegas, HomeAid Southern Nevada, and Family Promise of Las Vegas.



Employment Services

A steady source of income is necessary to maintain a roof over one's head and put food on the table. To help job-seekers compete for, and retain, positions in today's competitive job market, we contribute to organizations that provide them with skills and training, career-development assistance, and even professional attire. Some of the local organizations we support include, but are not limited to, HELP of Southern Nevada and Opportunity Village.



Financial Education

Understanding finances and making responsible financial decisions can be key to achieving financial independence. We provide free financial information and education to cardmembers and the general public through *Credit One Central*. We also strive to help people of all ages improve their financial literacy by working with local financial education organizations like Junior Achievement of Southern Nevada.



Corporate Giving: Affordable Housing & Homelessness



Las Vegas Rescue Mission

Since 1970, the Las Vegas Rescue Mission has been serving those in need by providing food, shelter, and addiction recovery services. Credit One Bank has supported the LVRM for 17 years, and President and CEO Robert Dejong serves as a board member. Our grants and volunteer efforts help the Mission serve roughly 30,000 meals to those in need each month.

vegasrescue.org



Las Vegas Rescue Mission



Neighborhood Housing Services of Southern Nevada



Neighborhood Housing Services of Southern Nevada

NHSSN is dedicated to all things housing and has been in business for nearly 30 years. This nonprofit agency develops properties to provide affordable housing for low-income family homebuyers. Credit One Bank has been supporting NHSSN for over 16 years, and Senior Vice President, Chief Risk Officer, Enterprise Risk Strategy, Risk Management, Richard Corey serves on their board.

mynhssn.org



Lutheran Social Services of Nevada

Since 1996, LSSN has been serving meals, providing food and clothing, educating families, and offering other safety-net services to Nevadans in need. This nonprofit grassroots organization serves a diverse demographic that includes individuals and families who are low-income, homeless, at risk for homelessness, veterans, senior citizens, disabled, and more. Credit One Bank has been supporting LSSN for nearly a decade.

lssnv.org



Nevada Partnership for Homeless Youth

NPHY provides access to critical services for thousands of homeless youth in Southern Nevada. These services and programs are designed to meet immediate needs, provide stability, and help pave a pathway to self-sufficiency. Credit One Bank has been supporting NPHY for 16 years, and Senior Vice President of Risk Operations Allan Shutt serves on their board.

nphy.org



Habitat for Humanity

Habitat for Humanity helps families to build strength, stability, and self-reliance through affordable housing. Homeowners build these things as they literally build their very own homes alongside volunteers. When their homes are complete, they continue down the path of self-reliance and homeownership by paying an affordable mortgage. Credit One Bank has worked with Habitat for Humanity for 15 years, and Assistant Vice President of Digital Transformation Jeremy Malin serves on their board.

habitat.org



HomeAid Southern Nevada

For those experiencing homelessness—or those at risk of becoming homeless— HomeAid Southern Nevada provides safe, dignified housing and assistance programs. Its mission is to help people build new lives through construction, community engagement, and education. Credit One Bank has been supporting this worthy nonprofit for eight years, and Community Reinvestment Officer Leonard Chide serves as a board member.

homeaidsn.org



Green Our Planet

Starting with a school garden program in Las Vegas in 2013, Green Our Planet has bloomed into a national nonprofit organization dedicated to teaching students through comprehensive STEM school garden and hydroponics programs—all with the mission to increase student academic performance in STEM subjects as well as to conserve and protect the environment through project-based STEM education. This was Credit One Bank's first year supporting Green Our Planet.

greenourplanet.org



Candlelighters Childhood Cancer Foundation of Nevada

Since 1978, Candlelighters has provided a network of support for families affected by childhood cancer, focusing on emotional support, quality of life, and financial assistance. The Bank has been a supporter of the foundation for over a decade and a half, and Senior Vice President of Treasury Operations Carrie Bradley is a Candlelighters board member.

candlelightersnv.org



The Just One Project

Since 2014, The Just One Project's mission has been to build a stronger, healthier, and connected community through volunteerism while increasing access to food and services—believing that it takes just one person to make a difference. And through this mission more than 20,000 lives are impacted each month through various programs including Pop Up & Give Mobile Markets and Market 2 You food delivery.

thejustoneproject.org



Corporate Giving: Employment Services



Family Promise of Las Vegas

Family Promise of Las Vegas helps at-risk and homeless families achieve sustainable housing and independence. Each year, roughly 70% of participants are able to secure employment and achieve housing stability. Credit One Bank has helped this nonprofit provide housing to homeless families in Clark County for 12 years.

familypromise.org



U.S.VETS

U.S.VETS strives to end homelessness among veterans and provide them with every opportunity to live with dignity and independence. Credit One Bank has supported their Las Vegas branch for over a decade, providing funds and aid to help keep our veterans safely off the streets. Bank employees regularly volunteer, and Executive Vice President, Marketing, Partnerships, Mamta Kapoor serves as a board member.

usvets.org



HELP of Southern Nevada

For 52 years, HELP of Southern Nevada has helped individuals and families overcome barriers and attain self-sufficiency—through direct services, training, and referrals to community resources. Credit One Bank has supported HELP for 18 years and holds two major fundraisers: Golfer's Roundup and Tea, Trends, and Tranquility. Lisa Cooper-Tippet, a Senior Manager, Account Acquisition, Marketing Governance, serves on the board.

helpsonv.org



HELP of Southern Nevada



U.S.VETS



Opportunity Village

Devoted to providing those with disabilities with enrichment, empowerment, and employment prospects, Opportunity Village operates four employment training campuses in Southern Nevada and hosts numerous special events and fundraisers annually. Credit One Bank has been an avid supporter for 17 years, and our staff regularly volunteers to lend a helping hand. Senior Vice President of Digital Banking David Herpers serves on Opportunity Village's board.

opportunityvillage.org



Nevada HAND

Nevada HAND provides affordable housing solutions and supportive services to low-income individuals and families in need. The largest affordable housing developer in Nevada, they build, manage, and advocate to produce and preserve affordable housing in the state to help residents, and communities, reach their full potential. Credit One Bank has been supporting this nonprofit organization for 17 years.

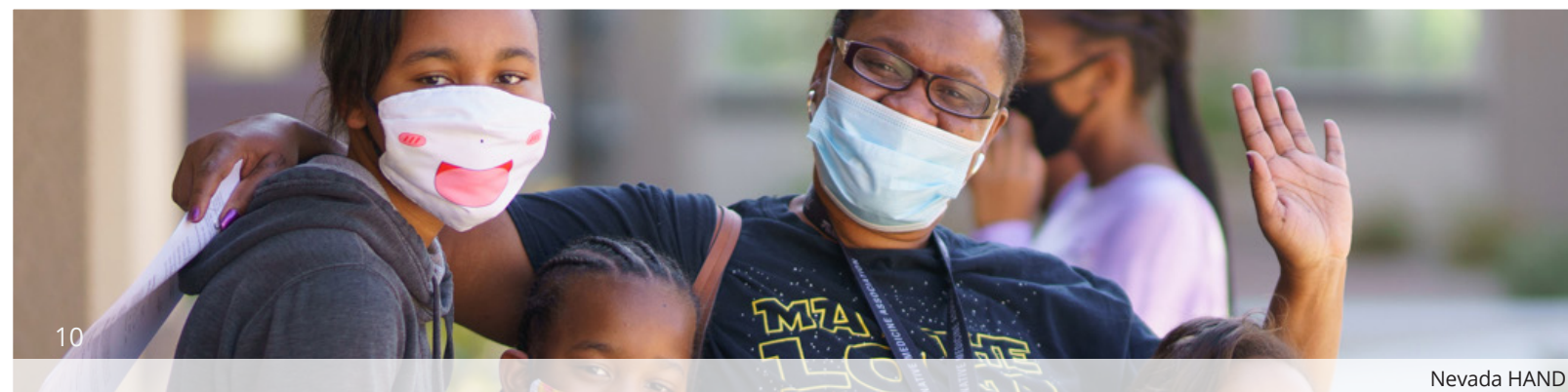
nevadahand.org



Mondays Dark

Founded in 2013, Mondays Dark is Las Vegas' premier variety show for a cause. The bi-monthly, 90-minute performance features musical acts and stars from Vegas and Hollywood with the mission of raising \$10,000 per show. To date, they've raised over \$1 million, benefiting 100 local organizations, and Credit One Bank has been supporting them for the past four years.

mondaysdark.com



Nevada HAND



Opportunity Village



Corporate Giving: Financial Education



Boys & Girls Clubs of Las Vegas

The mission of Boys & Girls Clubs of Las Vegas is to enable all young people to reach their full potential. Their activities and programs help Vegas youth become productive, caring, responsible citizens. Credit One Bank has been supporting this organization for nearly 20 years, and Senior Vice President of Customer Service Alicia Fernandez-Campfield serves on their board.

bgcsnv.org



Boys & Girls Clubs of Las Vegas



YMCA of Southern Nevada



Big Brothers Big Sisters of Southern Nevada

By creating and supporting one-to-one mentoring relationships, BBBSSN helps the youth of Southern Nevada achieve their full potential—supporting educational success and better relationships while also providing guidance for avoiding risky behaviors. Credit One Bank has supported this organization for 18 years, and Vice President of Risk Operations, Risk Management, Kenneth McBurney serves on its board.

bbbsn.org



Academy of Finance – Clark County Magnet School Program

The Academy of Finance provides Southern Nevada students access to educational programs, tools, and resources designed to give them a leg up to succeed in college and business. Credit One Bank has been supporting this organization and its mission for the past 18 years, and Vice President of Risk Modeling Blake Gertz serves as a member of their board.

clarkaof.org



YMCA of Southern Nevada

YMCA of Southern Nevada is one of the area's longest-serving nonprofits. It has been promoting healthy living and a sense of social responsibility to men, women, and children in Southern Nevada since 1944. Credit One Bank has been supporting this organization's efforts for 17 years, and Senior Vice President of Human Resources Todd Mayhew serves as a board member.

lasvegasyymca.org



NCLI of UNLV

The Nonprofit, Community, Leadership Initiative (NCLI) is part of the Greenspun College of Urban Affairs' School of Public Policy and Leadership. It helps local nonprofits and government agencies fulfill their missions by connecting them with other nonprofits—as well as UNLV faculty and students—for assistance with growth, fundraising, and employee retention. Credit One Bank has been supporting NCLI of UNLV for almost a decade.

unlv.edu



Meeting Street Academy

Credit One Financial has been supporting the mission of Meeting Street Academy for 13 years, and the relationship grows stronger with each passing year. This South Carolina-based nonprofit helps children from under-resourced families learn what it takes to succeed both inside and outside of the classroom, and its proven model is built upon three pillars of excellence: academic challenge, development of character, and partnership with family.

meetingstreetacademy.org

Annual Corporate Giving

In 2022, Credit One Bank granted a total of
\$3,500,000
to 24 Las Vegas-based organizations and 1 organization outside of Nevada



Meeting Street Academy (South Carolina)	\$500,000
Family Promise of Las Vegas (includes \$250,000 in Capital Campaign of \$500,000 over three years for a new building)	\$450,000
Las Vegas Rescue Mission (includes \$125,000 in Capital Campaign of \$250,000 over two years for a new building)	\$325,000
Neighborhood Housing Services of Southern Nevada	\$205,000
U.S.VETS	\$200,000
HELP of Southern Nevada	\$175,000
Nevada Partnership for Homeless Youth	\$175,000
Boys & Girls Clubs of Las Vegas	\$150,000
Opportunity Village	\$150,000
Big Brothers Big Sisters of Southern Nevada	\$120,000
Junior Achievement of Southern Nevada	\$115,000
Rebuilding Together Southern Nevada	\$115,000
YMCA of Southern Nevada	\$115,000
Vegas Golden Knights Foundation	\$100,000
Raiders Foundation	\$100,000
Academy of Finance - Clark County Magnet School Program	\$90,000
Candlelighters Childhood Cancer Foundation of Nevada	\$90,000
HomeAid Southern Nevada	\$75,000
NCLI of UNLV	\$60,000
Habitat for Humanity	\$45,000
Nevada HAND	\$40,000
Mondays Dark	\$30,000
Green Our Planet	\$25,000
The Just One Project	\$25,000
Lutheran Social Services	\$25,000

TOTAL **\$3,500,000**

Community Capital Management

Along with furnishing grants to nonprofits, Credit One Bank also provides funds that impact our community through the Credit One Bank Community Reinvestment Program. Community Capital Management, Inc., is the registered investment advisor for the Community Impact Bond Fund CRA Class, Credit One Bank’s investment fund.

As of December 31, 2022, Credit One Bank, N.A. has an investment of

\$8,097,814

in the CCM Community Impact Bond Fund (the Fund).

Upon investment in the Fund – which by its very nature is a “CRA-qualified” investment – Community Capital Management, Inc. identifies, purchases, and earmarks CRA-qualifying securities in the Fund related to the shareholders’ assessment area(s).

- \$309,858 of Ginnie Mae Pool CL6614 which finances Monsignor C.T. Shallow, a Nevada HAND property that serves low-income, high-minority, high-poverty seniors. All 80 units receive Section 8 assistance.
- \$2,500,000 of Fannie Mae Pool BS5876 finances Casa Tiempo. Casa Tiempo consists of 138 units of which 53% receive Section 8 assistance.
- \$2,866,801 of loans to moderate-income families within Clark County, NV.

The remaining balance is sitting in the Bond Fund to be invested when a property in our service area is available.



Neighborhood Housing Services
of Southern Nevada



Las Vegas Rescue Mission



United Blood Services

Employee Giving

Giving is pervasive at Credit One Bank, both on corporate and individual levels. In 2022, our dedicated, selfless employees donated the following over the course of the year:

\$32,669
Charitable
Donations

2,581
Hours
Volunteered

4,308
Meals
Served

7,819
Items Donated
to Local Children

438
Lives Impacted
by Employee
Blood Donations

Many Credit One Bank officers serve as board members for local nonprofits on behalf of the Bank, including:

Robert DeJong
President and CEO
Las Vegas Rescue Mission

Mamta Kapoor
Executive Vice President,
Marketing, Partnerships
U.S.VETS

Allan Shutt
Senior Vice President,
Risk Operations
Nevada Partnership for Homeless Youth

John Coombe
Senior Vice President, Marketing
Raiders Foundation

Leonard Chide
Senior Vice President and
Community Reinvestment Officer
HomeAid Southern Nevada

Laura Faulkner
Senior Vice President,
Product Management
Vegas Golden Knights Foundation

Carrie Bradley
Senior Vice President, Treasury Operations
Candlelighters Childhood Cancer Foundation

Lisa Cooper-Tippett
Senior Manager, Account Acquisition,
Marketing Governance
HELP of Southern Nevada

Todd Mayhew
Senior Vice President, Human Resources
YMCA of Southern Nevada

David Herpers
Senior Vice President, Digital Banking
Opportunity Village

Berni Bourekas
Vice President, Card Member
Administration Management
Junior Achievement of Southern Nevada

Alicia Fernandez-Campfield
Senior Vice President, Customer Service
Boys & Girls Clubs of Las Vegas

Kenneth McBurney
Vice President, Risk Operations,
Risk Management
Big Brothers Big Sisters of Southern Nevada

Blake Gertz
Vice President, Risk Modeling
*Academy of Finance – Clark County
Magnet School Program*

Jeremy Malin
Assistant Vice President,
Digital Transformation
Habitat for Humanity

Richard Corey
Senior Vice President, Chief
Risk Officer, Enterprise Risk
Strategy, Risk Management
*Neighborhood Housing Services
of Southern Nevada*

Glen Williams
Senior Vice President,
Customer Service
Rebuilding Together Southern Nevada



2022 Community Spirit Award Winners

To encourage giving and foster a giving environment, each quarter Credit One Bank honors an employee who has demonstrated their dedication to giving back to the community and inspires others to do the same. In addition to being honored, these recipients also received a \$1,000 donation to their charity of choice.



Shannon Oroz
Control Analyst IV,
Operations
*Charity: Big Brothers Big
Sisters Southern Nevada*



Sandra Shulman
Operations Manager,
Quality & Training,
Operations
*Charity: Nevada
Homeless Alliance*



Sonya Foster-Brown
Business Process
Specialist III,
CMAM
Charity: Special Olympics



Kenneth McBurney
Vice President,
Risk Operations, Risk
Management
*Charity: Johns Hopkins
Scleroderma Center*

Helping Our Own – Employee Relief Foundation

Credit One Bank and its employees are also there for those in their immediate community—within the Bank itself. The Credit One Bank Employee Relief Foundation was established to assist Bank employees in the event of an emergency or crisis when other funding sources are limited or simply not available. The in-house foundation is funded solely by contributions from Credit One Bank and its employees.

Automatic Employee Donations—With Matching From the Bank

Benefiting Las Vegas Rescue Mission, United Way of Southern Nevada, and the Employee Relief Foundation, the Employee Charitable Giving program allows employees to designate a donation amount directly from their paycheck. This can be a one-time donation or a recurring donation, which is processed automatically each pay period. The Bank then matches all such donations by 25%.

In 2022, the automatic employee donations and company matches raised a grand total of \$120,810 for these charities.

Partnering For Change

Credit One Bank is proud to partner with some of the most-respected, most-recognizable organizations in sports, entertainment, and more. By teaming up with these high-profile business partners for charity, we're able to build synergy, extend our reach, and give back to the community in new and creative ways that wouldn't be possible on our own.



One for the Community

This innovative collaboration between Credit One Bank and the Raiders Foundation tied a \$2,000 charitable donation from the Bank to every successful extra point kicked by the Raiders during the regular season. At the conclusion of the season, the Bank donated an additional \$30,000 on top of the \$70,000 earned through extra points kicked for a grand total of \$100,000 to be split evenly between After-School All-Stars Las Vegas and Boys & Girls Clubs of Southern Nevada. Credit One Bank began supporting the Raiders Foundation in 2021, and Senior Vice President of Marketing John Coombe serves on the Raiders Foundation board.

Vegas Golden Knights Foundation

We've been a proud sponsor of the Vegas Golden Knights since their inaugural season, and we're equally proud to support the team's 501(c)(3) charitable organization. The Vegas Golden Knights Foundation supports the Las Vegas community and local nonprofits that make a difference every day via partnerships, community programming, and direct grants to those in need. Credit One Bank has been supporting the Vegas Golden Knights Foundation for six years, and Senior Vice President of Product Management Laura Faulkner serves on the foundation's board.

Best Friends® Credit Card

Credit One Bank has committed to donating \$1 million through our partnership with Best Friends Animal Society®, a national nonprofit dedicated to saving the lives of dogs and cats in America's shelters. The Bank makes donations to Best Friends equal to 1% of net eligible purchases made by Best Friends Credit Card members periodically throughout the year.



One for the Community



Vegas Golden Knights Foundation



Best Friends Credit Card



Continuing Our Commitment

Credit One Bank's commitment to positively impact our community has no expiration date. In 2023, we'll continue to give back, exercising our "Pillars of Giving" approach while continually seeking and exploring new opportunities to affect positive change. And we'll continue to be transparent in documenting our efforts by reporting them in our 2023 Community Report.

We look forward to continuing our story in next year's report!





CreditOneBank.com



#CreditOneCares

@CreditOneBank