

COMMUNITY IMPACT REPORT 2024



CreditOne[®]
BANK



Table of Contents

About Us	3
A Message From Our CEO	4
Pillars of Giving	5
Corporate Giving	7
Affordable Housing & Homelessness	
Employment Services	
Financial Education	
Annual Corporate Giving	13
Community Capital Management	15
Employee Giving	16
Community Spirit Award	17
Partnering For Change	18

ABOUT US

Credit One Bank is one of the fastest-growing credit card issuers in the U.S. with over 18 million active accounts. Founded in 1984 and headquartered in Las Vegas, we offer a range of credit card products including cash back and points-based cards as well as jumbo high-yield savings accounts and certificates of deposit.

Not only are we a leader in the credit card industry, but we also strive to be a leader in our local community and home of nearly 30 years. We're dedicated to giving back through charitable donations of time, resources and funding, focusing on three pillars that align with our core activities: Affordable Housing & Homelessness, Employment Services, and Financial Education.

This commitment is woven into our corporate philosophy. Our generous staff members volunteer their time, money, and services for charitable events throughout the year, and many of the Bank's leaders serve on local nonprofit boards, lending their leadership skills to causes they believe in.

Here's how we support our community in Southern Nevada and beyond.

#CreditOneCares

A MESSAGE FROM OUR CEO

Most everyone has heard that it's better to give than to receive. We firmly believe this at Credit One Bank, but we also believe that who is on the receiving end of our giving is an equally important part of the equation. That's why we've made it a priority over the years to build strong relationships with the various nonprofits we support, including having our employees serve on the boards of many of these organizations. It's also why we produce this annual publication—to be transparent about what, why, and to whom we give.

Credit One Bank currently supports over 30 nonprofit organizations, and each falls under one or more of our three "Pillars of Giving." These pillars—Affordable Housing & Homelessness, Employment Services, and Financial Education—are explained in further detail in the pages that follow, as are the important missions of the nonprofits we support. By taking a few moments to review this overview of our 2024 contributions, you'll walk away with a better understanding of our philanthropic philosophy, the generosity of our team members, and how we do our part to support the community we've called home for nearly 30 years.

As the years have passed and the Bank has been blessed with prosperity and growth, our philanthropic goals have grown accordingly. We're so committed to bettering our community that, at the beginning of each year, we formalize and publish our giving goals for the entire Credit One Bank team to see and serve as a reminder that giving back is—and always will be—a priority here. And our employees never cease to amaze me with their generosity. Along with donating their hard-earned money, they also regularly volunteer at community service events and are always willing to step up to assist the nonprofits we support with their important missions to help make the world a better place to live.

The selfless actions of our team members encourage and inspire us at a corporate level as well, and I'm extremely proud of the spirit of giving at every level in this organization. Credit One Bank's commitment to building a better community is unwavering, and we're dedicated to leading the way through both our attitude and actions. As we continue to flourish, so too will our support of the organizations we back that provide a helping hand to those in need.



A stylized, handwritten signature in white ink, appearing to read "Robert DeJong".

Robert DeJong
President and Chief Executive Officer
Credit One Bank



 **HELP OF SOUTHERN NEVADA**
Toy Drive

CREDIT ONE BANK'S PILLARS OF GIVING

Effective planning typically yields better results, both in business and philanthropic efforts. That's why we developed a foundation of giving based on three major pillars. Building upon these pillars allows us to support organizations that make the community stronger and a better place to live. Through charitable donations of time, resources, and funding, we're able to effect positive change here in Southern Nevada and beyond.



GREEN OUR PLANET >>>
The Giant Student Farmers Market



AFFORDABLE HOUSING & HOMELESSNESS

Safety and security are basic human needs.

Many organizations we work with provide food, water, warmth, and shelter, along with a path to self-sufficiency and affordable housing. These include the Las Vegas Rescue Mission, Habitat for Humanity Las Vegas, and Neighborhood Housing Services of Southern Nevada.



EMPLOYMENT SERVICES

A steady source of income allows people to satisfy basic needs and achieve personal independence.

We work with organizations that provide skills training and career development, helping job-seekers in today's competitive job market, like HELP of Southern Nevada, Family Promise of Las Vegas, and Opportunity Village.



FINANCIAL EDUCATION

Understanding finances and building responsible habits can be key to attaining financial security.

We provide free financial education through Credit One Central and work with organizations that help youth with financial literacy, like Junior Achievement of Southern Nevada, Boys & Girls Clubs of Southern Nevada, and the Academy of Finance.

CORPORATE GIVING: AFFORDABLE HOUSING & HOMELESSNESS



Since 1970, the Las Vegas Rescue Mission (LVRM) has provided food, shelter, clothing, and addiction recovery services to those in need.

Credit One Bank has supported the LVRM for 19 years, and our President and CEO, Robert DeJong, serves as board chair. Our grants and volunteer efforts help serve roughly 30,000 meals each month.

VegasRescue.org



HomeAid Southern Nevada provides safe, dignified housing and assistance programs for those experiencing homelessness, or at risk of becoming homeless.

Credit One Bank has supported this worthy nonprofit for 10 years.

HomeAidSN.org



For over 30 years, the Neighborhood Housing Services of Southern Nevada (NHSSN) has provided housing, education and the development of affordable housing for low-income renters and homebuyers.

Credit One Bank has supported NHSSN for 19 years, and EVP and Chief Risk Officer Richard Corey serves on their board.

MyNHSSN.org



Nevada HAND provides affordable housing solutions and supportive services to low-income individuals and families in need.

Credit One Bank has supported this nonprofit organization for 19 years and Ed Ng, SVP of Marketing, is on the board.

NevadaHAND.org



The Nevada Partnership for Homeless Youth (NPHY) provides resources and services to youth experiencing homelessness, helping with immediate needs and pathways to self-sufficiency.

Credit One Bank has supported NPHY for 18 years, and SVP of Risk Operations Allan Shutt serves on their board.

NPHY.org



Rebuilding Together works to preserve affordable homeownership and revitalize neighborhoods by providing free rehabilitation services to those in need.

Credit One Bank has supported the Southern Nevada chapter's efforts for 20 years, and SVP of Customer Service Glen Williams serves on their board.

RTSNV.org



Since 1996, Lutheran Social Services of Nevada (LSSN) has been serving meals, providing food and clothing, educating families, and offering other safety-net services to Nevadans in need.

Credit One Bank has supported LSSN for 12 years.

LSSNV.org



Since 1978, Candlelighters has provided a network of support for families affected by childhood cancer.

The Bank has supported the foundation for 18 years, and VP of Treasury Operations Steven Maniago is a Candlelighters board member.

CandlelightersNV.org



The Serving Our Kids Foundation provides weekly and weekend meal bags to at-risk, food-insecure children.

Credit One Bank has supported the Serving Our Kids Foundation's mission for the past year.

ServingOurKids.org



Habitat for Humanity helps families build strength, stability, and self-reliance through affordable housing. Credit One Bank has worked with Habitat for Humanity for 17 years, and AVP of Card Programs Jeremy Malin serves on their board.

LasVegasHabitat.org



The Nevada Homeless Alliance's mission is to end homelessness in Southern Nevada by advocating policy solutions and connecting people experiencing homelessness with basic care services, employment support and more.

Credit One Bank has supported the Nevada Homeless Alliance for the past year.

NevadaHomelessAlliance.org



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.

Credit One Bank has supported the Just One Project for three years.

TheJustOneProject.org



Since 2011, Project 150 has offered free support and services to homeless, displaced, and disadvantaged high school students in Southern Nevada.

Credit One Bank has been a supporter of Project 150 for the past year.

Project150.org

CORPORATE GIVING: EMPLOYMENT SERVICES



Family Promise of Las Vegas helps at-risk and homeless families achieve sustainable housing and independence. Credit One has helped this nonprofit provide housing and employment services to Clark County families for 14 years, including becoming the title sponsor of their Family Navigation Center. Our Community Reinvestment Officer Leonard Chide serves as a board member.

FamilyPromiseLV.org



Opportunity Village is devoted to providing enrichment, empowerment, and employment prospects to those with disabilities. Credit One Bank has been an avid supporter for 19 years, and our staff regularly volunteers to lend a helping hand. SVP of Digital Marketing Matt Burton serves on their board.

OpportunityVillage.org



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 13 years, providing funds and aid to help keep veterans safely off the streets. EVP of Partnerships Mamta Kapoor serves as a board member.

USVets.org



Founded in 2013, Mondays Dark is Las Vegas' premier variety show for a cause. Twice a month, a fresh 90-minute performance features musical acts and stars from Vegas and Hollywood with the mission of raising \$10,000 per show to support a specific charity. Credit One Bank has supported them for the past six years.

MondaysDark.com



Since 1970, 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 20 years. Lisa Cooper-Tippet, Senior Manager in Account Acquisition, serves on their board.

HELPSoNV.org



A JUNIOR ACHIEVEMENT
New Site Grand Opening

**B CANDLELIGHTERS CHILDHOOD
CANCER FOUNDATION OF NEVADA**
Superhero 5K Run

C SPREAD THE WORD NEVADA
Rehabilitating Used Books

**D NPHY AND COMMUNITIES
IN SCHOOLS**
Back to School Donation Drive

E OPPORTUNITY VILLAGE
Sorting and Organizing Electronic

CORPORATE GIVING: FINANCIAL EDUCATION



The mission of Boys & Girls Clubs of Southern Nevada is to enable all young people to reach their full potential. Their programs help youth become productive, caring, responsible citizens.

Credit One has supported this organization for over 20 years, and SVP of Customer Service Alicia Fernandez-Campfield serves on their board.

BGCSNV.org



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 supported this organization's efforts for 19 years, and SVP of Human Resources Todd Mayhew serves as a board member.

LasVegasYMCA.org



For over 50 years, Big Brothers Big Sisters of Southern Nevada (BBBSN) has been helping youth achieve their full potential through one-to-one mentoring relationships.

Credit One Bank has supported this organization for 20 years, and VP of Risk Operations, Risk Management Kenneth McBurney serves on their board.

BBBSN.org



Starting with a school garden program in Las Vegas in 2013, Green Our Planet has bloomed into a national nonprofit that uses school garden and hydroponic STEM programs to teach students about sustainability and financial literacy.

Credit One Bank has supported Green Our Planet for three years. Facilities Manager Tanisha Perry serves on their board.

GreenOurPlanet.org



After-School All-Stars Las Vegas (ASAS) provides free, comprehensive after-school programs to keep at-risk children safe and help them succeed, both in school and in life. The organization offers regular field trips and events, as well as daily academic support followed by enrichment activities in sports, cooking, and the arts.

Credit One Bank has supported ASAS for the past two years. SVP of Brand and Advertising Amber Greenwalt serves on their board.

ASASLV.org



Junior Achievement (JA) partners with corporations and community volunteers to invest in youth by teaching them financial literacy, career readiness and entrepreneurship.

The Bank has supported Junior Achievement of Southern Nevada for seven years, and Shannon Oroz, a Control Analyst in Operations, serves on their board.

SouthernNevada.JA.org



The Academy of Finance (AOF) is a Clark County School District magnet program that provides students with access to educational programs, tools, and resources designed to give them a leg up for success in college and business.

Credit One Bank has supported this organization and its mission for 20 years, and VP of Risk Modeling Blake Gertz serves on their board.

ClarkAOF.org



This South Carolina-based nonprofit helps children from under-resourced families learn to succeed both inside and outside of the classroom. Its model is built upon three pillars of excellence: academic challenge, development of character, and partnership with family.

Credit One Financial has supported the mission of Meeting Street Academy for 15 years.

MeetingStreetAcademy.org



The Nonprofit, Community, and Leadership Initiative (NCLI) 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 supported NCLI of UNLV for the past 18 years.

UNLV.edu



Spread the Word Nevada is a nonprofit dedicated to advancing early childhood literacy by placing books into the hands and homes of children in Nevada's low-income communities.

Credit One Bank has been a supporter of Spread the Word Nevada for the past year.

SpreadTheWordNevada.org



The Public Education Foundation partners with the community and the Clark County School District to meet immediate, critical education needs that will strengthen the area's public schools.

Credit One Bank has supported the foundation for the past two years with both financial donations and employee volunteer opportunities.

ThePEF.org



Established in 2023 by Las Vegas Raiders Pro Bowl DE Maxx Crosby and his wife Rachel, the Maxx Crosby Foundation supports teen substance abuse intervention, youth health and wellness, animal rescue and abuse prevention, and a variety of other charitable causes.

Credit One Bank has supported Maxx Crosby Foundation for the past year.

MaxxCrosbyFoundation.org

ANNUAL CORPORATE GIVING

In 2024, Credit One Bank granted a total of

\$6,500,000

to 30 Las Vegas-based organizations and 1 organization outside of Nevada

Nevada Partnership for Homeless Youth (includes \$250,000 in Capital Campaign)	\$560,500
Neighborhood Housing Services of Southern Nevada (includes \$250,000 in Capital Campaign)	\$560,000
Opportunity Village (includes \$250,000 in Capital Campaign)	\$525,000
Meeting Street Academy (South Carolina)	\$500,000
Family Promise of Las Vegas (includes \$125,000 in Capital Campaign)	\$500,000
Las Vegas Rescue Mission	\$375,000
U.S.VETS	\$375,000
HELP of Southern Nevada	\$310,000
Boys & Girls Clubs of Southern Nevada	\$275,000
YMCA of Southern Nevada	\$250,000
Big Brothers Big Sisters of Southern Nevada	\$225,000
Rebuilding Together Southern Nevada	\$200,000
Candlelighters Childhood Cancer Foundation of Nevada	\$175,000
Habitat for Humanity	\$175,000
Junior Achievement of Southern Nevada	\$175,000
After-School All-Stars Las Vegas	\$175,000
Nevada HAND	\$175,000
Public Education Foundation	\$154,500
Academy of Finance	\$150,000
Vegas Golden Knights Foundation	\$100,000
HomeAid Southern Nevada	\$100,000
NCLI of UNLV	\$85,000
Green Our Planet	\$75,000
Maxx Crosby Foundation	\$50,000
Mondays Dark	\$50,000
Serving Our Kids Foundation	\$50,000
Nevada Homeless Alliance	\$40,000
Lutheran Social Services of Nevada	\$30,000
The Just One Project	\$30,000
Project 150	\$30,000
Spread the Word Nevada	\$25,000

TOTAL \$6,500,000



A



B



C



D



E

A GOODIE TWO SHOES FOUNDATION
Outfitting Students with New Shoes

B MEETING STREET ACADEMY
Number One Fan

C AMERICAN CANCER SOCIETY
Making Strides Against Breast Cancer

D THREE SQUARE
Food Bank Volunteering

E OPPORTUNITY VILLAGE
Sorting Clothes at the New Thrift Store

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, 2024, Credit One Bank, N.A. has an investment of

\$14,597,814

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.
- \$5,237,121 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.

EMPLOYEE GIVING

Giving is pervasive at Credit One Bank, both on corporate and individual levels. Over the course of 2024, our dedicated, selfless employees donated the following:

\$19,590
Charitable
Donations

2,816
Hours
Volunteered

5,859
Meals
Served

8,819
Items Donated
to Local Children

408
Lives Impacted
by Blood Donations

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

Matt Burton Senior Vice President, Digital Marketing Opportunity Village	Laura Faulkner Senior Vice President, Product Management Vegas Golden Knights Foundation	Jeremy Malin Assistant Vice President, Card Programs Habitat for Humanity	Shannon Oroz Control Analyst, Customer Service Operational Control Junior Achievement of Southern Nevada
Leonard Chide Senior Vice President and Community Reinvestment Officer Family Promise of Las Vegas	Alicia Fernandez-Campfield Senior Vice President, Customer Service Boys & Girls Clubs of Southern Nevada	Steven Maniago Vice President, Treasury Operations Candlelighters Childhood Cancer Foundation	Tanisha Perry Manager, Facilities Green Our Planet
Lisa Cooper-Tippett Senior Manager, Account Acquisition HELP of Southern Nevada	Blake Gertz Vice President, Risk Modeling Academy of Finance – Clark County Magnet School Program	Todd Mayhew Senior Vice President, Human Resources YMCA of Southern Nevada	Allan Shutt Senior Vice President, Risk Operations Nevada Partnership for Homeless Youth
Richard Corey Chief Risk Officer and Executive Vice President, Risk Operations Neighborhood Housing Services of Southern Nevada	Amber Greenwalt Senior Vice President, Brand and Advertising After School All-Stars	Kenneth McBurney Vice President, Risk Operations Big Brothers Big Sisters of Southern Nevada	Glen Williams Senior Vice President, Customer Service Rebuilding Together Southern Nevada
Robert DeJong President and CEO Las Vegas Rescue Mission	Mamta Kapoor Executive Vice President, Partnerships U.S.VETS	Ed Ng Senior Vice President, Marketing Nevada HAND	



2024 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 received a \$1,000 donation to their charity of choice.



Tea Finley
Marketing Associate II
Customer Engagement
Charity: Bunnies Matter



Blake Gertz
Vice President
Risk Management
Charity: Academy of Finance



Anna Tanada
Team Lead
Operations
Charity: The Animal Foundation



Jean Rochester
Team Lead
Customer Service
Charity: The Animal Foundation

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 2024, the automatic employee donations and company matches raised a grand total of \$187,019 for these charities.

PARTNERING FOR CHANGE

Credit One Bank is delighted to partner with some of the most respected and 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 Maxx Crosby Foundation ties a \$2,000 charitable donation from the Bank to sacks by the Raiders during regular and post-season games.

At the conclusion of the 2023 season, the Bank donated an additional \$26,000 on top of the \$74,000 earned through sacks for a grand total of \$100,000 to be split evenly between Las Vegas-based charities The Maxx Crosby Foundation and YMCA of Southern



Vegas Golden Knights Foundation

Credit One Bank has 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 supported the Vegas Golden Knights Foundation for seven years, and Senior Vice President of Product Management Laura Faulkner serves on the foundation's board.



Best Friends® Animal Society

Credit One Bank has committed to donating \$1 million over the course of our partnership with Best Friends Animal Society®, a national nonprofit dedicated to saving the lives of animals 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. Employees also regularly volunteer for the organization, even traveling to their sanctuary in Kanab, Utah.

CONTINUING OUR COMMITMENT

Credit One Bank remains committed to positively impacting our community and beyond. In 2025, we'll continue to make a difference through our pillars of giving approach while consistently finding new opportunities to give back. And we'll remain transparent about these initiatives and activities by documenting our efforts in our 2025 Community Impact Report.

Join us as we continue our story in next year's report!



#CreditOneCares @CreditOneBank