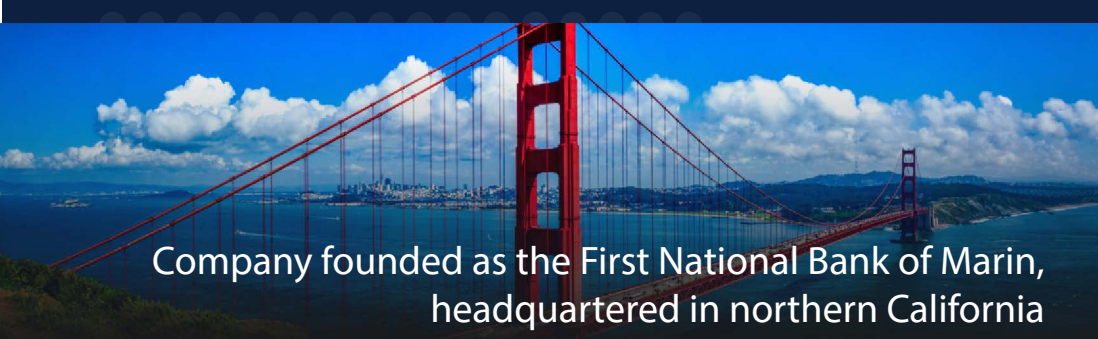


THE HISTORY OF CREDIT ONE BANK

GROWING TOGETHER AS ONE



Company founded as the First National Bank of Marin, headquartered in northern California

JULY 1984

NOVEMBER 1998



Relocated headquarters to Las Vegas, Nevada

SURPASSED 1 MILLION ACTIVE ACCOUNTS

DECEMBER 2005

FEBRUARY 2006

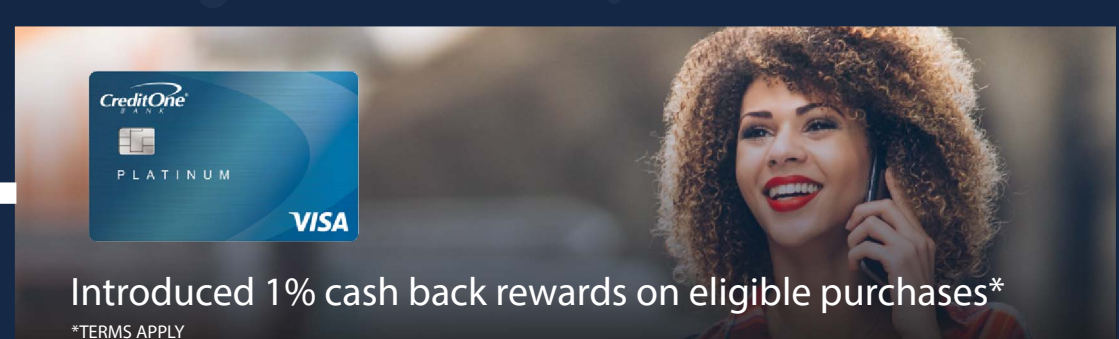


Company changed its name to Credit One Bank

ORIGINATED \$1 BILLION IN RECEIVABLES

JANUARY 2008

DECEMBER 2013



Introduced 1% cash back rewards on eligible purchases*
*TERMS APPLY

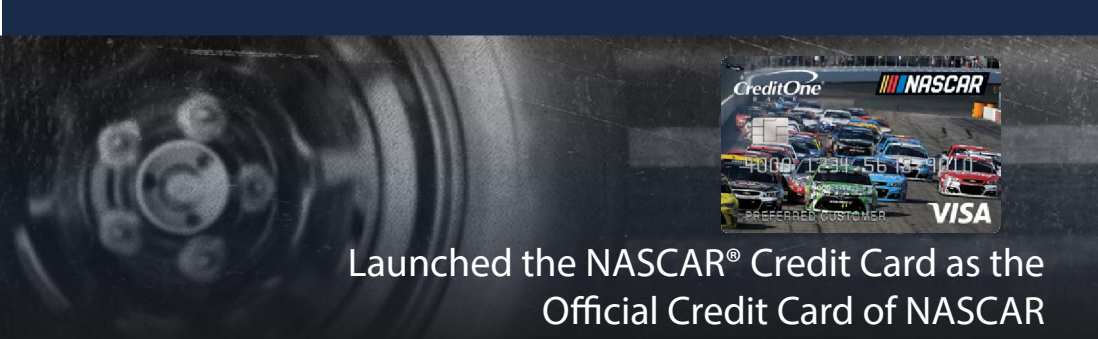
BECAME A TOP 10 VISA® ISSUER

JANUARY 2014

APRIL 2015



SURPASSED 5 MILLION ACTIVE ACCOUNTS



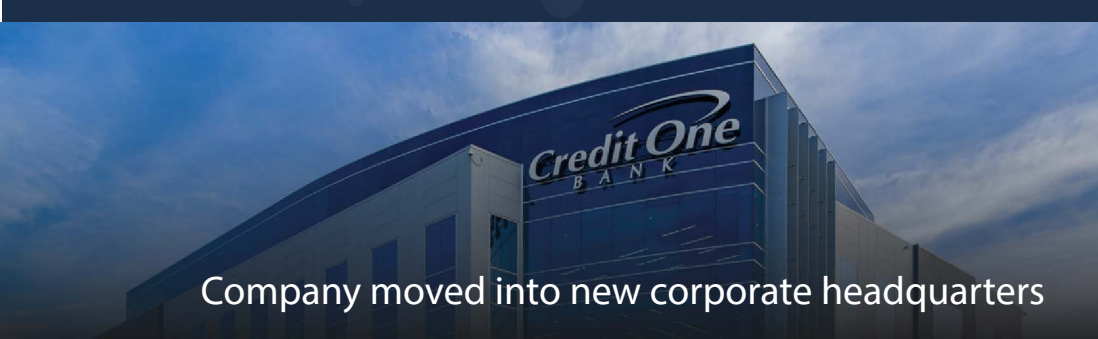
Launched the NASCAR® Credit Card as the Official Credit Card of NASCAR

FEBRUARY 2016

JUNE 2017

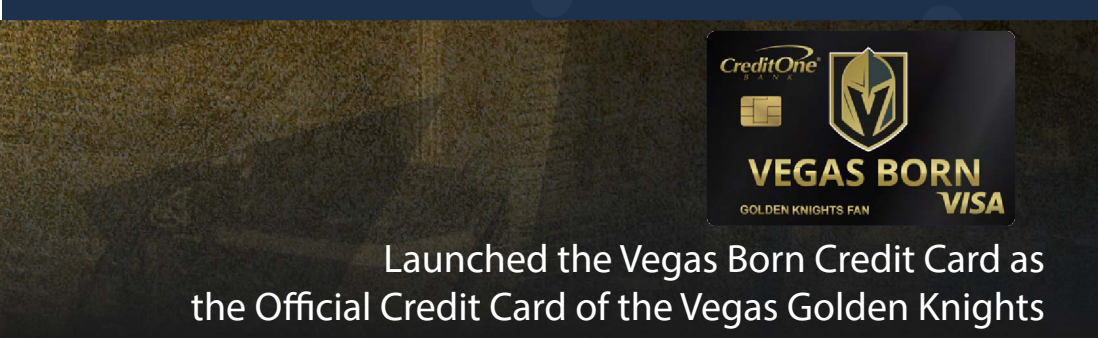


ORIGINATED \$5 BILLION IN RECEIVABLES



Company moved into new corporate headquarters

NOVEMBER 2017



Launched the Vegas Born Credit Card as the Official Credit Card of the Vegas Golden Knights

AUGUST 2018

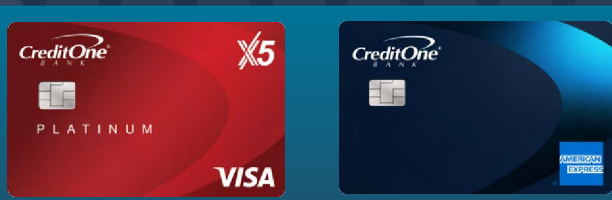


ACHIEVED 10 MILLION ACTIVE ACCOUNTS

AUGUST 2019



Announced sponsorship of the Las Vegas Raiders and founding partnership with Allegiant Stadium



Launched Platinum X5 Visa and Credit One Bank American Express® Card

OCTOBER 2019



Construction of second building at corporate headquarters completed

APRIL 2021



Launched the Best Friends Credit Card as the Official Credit Card of Best Friends Animal Society®

JUNE 2021



Launched the WWE® Champion and Superstar Credit Cards as the Official Credit Card of WWE®



Launched the Credit One Bank Six Flags® Rewards Visa making visits to Six Flags even more thrilling

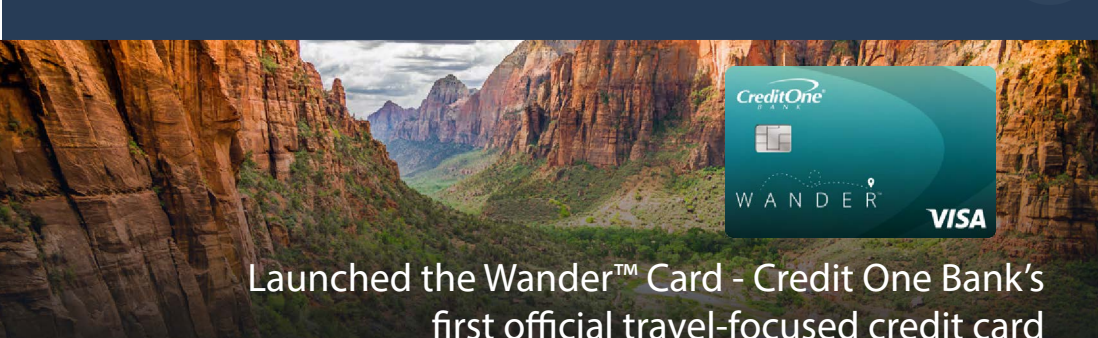
JULY 2021



Announced naming rights of Credit One Stadium in Charleston, SC



Announced title sponsorship of the largest women's-only tennis tournament in North America



Launched the Wander™ Card - Credit One Bank's first official travel-focused credit card

AUGUST 2021

SURPASSED 15 MILLION ACTIVE ACCOUNTS

DECEMBER 2021



ORIGINATED \$8 BILLION IN RECEIVABLES