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Read More Good for Travelers With Average Credit Those who have wanderlust but not the credit score to get a premium travel rewards card may find a fit in the Credit One Bank Wander American Express. Read More Testimonials Thank you for giving me a chance I'd just like to say thank you for giving me a chance. I was forced to retire before I could really afford to, thus creating an impossible financial situation that caused my score of 804 to plummet. So, thank you. Julie Credit One always has knowledgeable people I find that Credit One always has knowledgeable people and notifies me when I need to know. It is good when someone has your back! Delia They treated me with respect when I needed help. They treated me with respect when I needed help, and it couldn't come at a better time. For me being handicap disabled and only getting one paycheck a month you guys help me get help. I appreciate and would like to recommend that to anyone. Hector Credit One helped us out when no other credit companies would. Credit One helped us out when no other credit companies would. When COVID hit we had to close our business, and we almost lost our house. Credit One gave us a small limit but after using the credit card and paying it off each month our increase was substantial, which helped! I would 100% recommend Credit One!! The app is easily usable, and I love the automatic payments. I needed to get a replacement card, I did that on the app and my credit is steadily rising where it used to be!! They alert if there's suspicious activity or if there was fraudulent activity, they make it right!! I highly recommend this company!!! Monica Thanks to Credit One, I believe the American Dream is possible... I was living the American dream until, one day, it came crashing down. My husband and I got a divorce and although I tried to stay afloat, debt seemed to overtake everything. The house I worked so hard to keep was foreclosed on and I was suffocating in bills. I filed for bankruptcy as a last resort, but still worried about how I would rebuild my credit. I applied for a credit card with Credit One about six months after my bankruptcy was discharged. Over the past few years Credit One has really helped rebuild my credit. I am now remarried. We are adopting my spouse's nephew who has been with us since he was two days old, and my oldest son has started his first year of college. None of these major life changes have been easy or cheap, but having my credit rebuilt has helped make these changes possible for my family. Thanks to Credit One, I believe the American Dream is possible and I am excited to see what the future holds. Kellie M. Credit One has allowed me to improve my credit score... Credit One gave me one of my first credit cards when I was in college. At the time, I had no credit and I desperately needed to increase my credit score. Credit One helped me build my credit up, allowing for success in my financial future. It has allowed me to learn how to budget my money better and understand the importance of keeping a good credit score. I have received credit line increases and more credit card offers because I make sure that I pay my bill on time. I understand the value of having good credit and I am a very satisfied customer with Credit One. I know that Credit One has allowed me to improve my credit score and helped set myself up for success in my future financial endeavors. Kylee J. We both now have scores in the low 700s... After multiple credit denials for even secured credit cards, Credit One Bank took a chance on us. Both my wife and I were able to get approved for an Unsecured Credit line shortly after we filed for Chapter 7 Bankruptcy. Through this credit, we have been able to re-establish our profile and improve our scores by 200 points in the past 2 years. We both now have scores in the low 700s. We were able to recently secure a lease for a new car, which would not have been possible if it wasn't for Credit One taking a chance. I would recommend this company to anyone looking to re-establish credit. We hit rock bottom after our bankruptcy and didn't see any way out of the hole we had dug. Thank you for taking a chance on us. Thank you for giving us the opportunity to demonstrate the ability to be responsible again. Credit One was going to be our last hope to get a credit card. If we hadn't been approved I know we wouldn't have a safe, reliable vehicle for our 3 beautiful children. Thank you again for taking a chance. Ray K. Credit One Bank has been understanding and supportive... Over the last several years my family and I have been hit hard: We had to file bankruptcy due to the housing market crash, move out of state, I had to change my career, and our daughter beat cancer at the age of 5. If it weren't for Credit One Bank taking a chance on us and giving us a chance to start rebuilding our credit, then my family and I wouldn't have been able to rebuild ourselves and financially recover from all the challenges we have overcome. Credit One Bank has been understanding and supportive of our needs and always seems to know when we need a credit line increase. Thank you. James S. I will remain a Credit One cardholder for life... As a divorced woman in my 50s, I had many things, fear and insecurity among them, as well as a limited knowledge of how credit worked since my husband always took care of our finances. Credit One took a chance on me, making the approval process easy and quick. Through the years they have remained true, rewarding me with credit increases. However, the most impressive event was when they alerted me that my card might have been used fraudulently. I called immediately and customer

service handled everything from proving the incident, stopping and correcting the charges, to talking me through a nervous breakdown. I was away on vacation at the time and truly did not need my funds tied up with trouble. They even express mailed a new a card for me so I was not without the card for more than two days. I was relieved and so well taken care of, and for this reason I will remain a Credit One card holder for life. Thank you Credit One for your keen eye and expert handling of what could have been a disastrous situation. You have proven your loyalty to me, now its my turn to do the same for you. Lorita B. With my Credit One account, I was able to focus on my future... I first opened an account with Credit One while I was in Culinary School. During that time I was struggling financially and attempting to save money for the never-ending mass of student loans in my future. Having an account with Credit One gave me the ability to purchase items such as cookbooks, culinary tools, uniforms, and kitchen shoes; all items I would not have been able to purchase without the credit given to me by Credit One. With my Credit One account, I was able to focus on my future while improving my credit score and making my dreams of becoming a Chef a reality. Rachel H. I began to see improvements in my credit score... With the help of Credit One, I was able to get my credit on track and, because I was given the opportunity to establish credit, I learned how to manage my finances more wisely. After having the card for just a short while, I began to see improvements in my credit score. Building my credit to the point where I could purchase a home was my goal. Over the span of 2 1/2 years, I made my payments and continued purchasing with my Credit One card. The periodic credit limit increase offers were a true reward for managing my payments and made me truly feel like a valued customer. In just a brief time, my credit score and history improved so much that my wife and I have just closed on our first home. We then bought a new car, lowering our monthly payments because we were finally offered good interest rates. Being a Credit One customer has helped me to see the value in taking the right steps, and seeing the fruit of my efforts by improving my familys life. Thank you Credit One! Roy B. No one would give me a chance except Credit One... My journey started when I decided to file bankruptcy in 2013. After doing so I was told to get a credit card to reestablish credit. No one would give me a chance except Credit One. Once I got the card I was surprised at the amount I was given and how much freedom I felt like I had. After staying in good standing with Credit One I was able to establish my credit and provide for my family the way I should. I have a new 2015 Nissan, I was contacted by a lender about buying a house, and I am able to provide for my children with this newly established credit. A house... me?!! I never thought this day would come but Credit One is the reason behind my success. I never saw it as possible, even then. I thought I would be caught up in credit madness, but Credit One has provided a foundation for me and my family. They have provided hope that I can live comfortably without the worries of credit hardships. Thanks for believing in me when no other company would, Credit One! Iginah S. Credit One has helped me to begin rebuilding my credit... I am a single mom with six-year-old triplets. When they were one year old, I had to file for bankruptcy due to being out of work while they were in the NICU. I am a special education teacher and the triplets are now in first grade. Credit One has helped me to begin rebuilding my credit and helped me purchase things my triplets needed, from diapers to food to Christmas and birthday gifts! Its also helped me to build my credit up enough to buy us a vehicle that better fits our needs! Thank you to Credit One! Kristin C. I got a chance at redemption... I remember starting my credit journey and thinking it sounded like an easy concept as it was explained by my first bank: use what I needed, pay it back accordingly, and repeat. Then, like it does for most people, life showed just how unpredictable it could be. Everything from losing my job to not being able to afford my car payments, student loans to medical emergencies and even regular life stuff ran me ragged. I got to a point where I couldnt get any credit or loans or help. I couldnt believe how difficult banks or even local credit unions made it to build my credit back up.. I proposed to my girlfriend a year and a half ago and didnt know how wed pay for a wedding, get our own place, and a few other things. About the same time, a friend recommended Credit One to help and I got a chance at redemption. With help from Credit One and my fiance, I did what I needed to build my credit and now we are about to close on our first home and we hope Credit One can help us with our plan to extend our family very soon. Thanks Credit One. Christopher O. They really took the time to help me with my concerns Just keep the knowledgeable friendly honest customer service representatives, they make this old lady happy because they really took the time to help me with my concerns. Thank you. Shavondra B. They helped me get my credit back under control... I really appreciate the convenience and support. Customer service reps have great personal skills. They helped me get my credit back under control. Erik B. I love all the service you offer with this card My first experience was not good. I purchased \$20 worth of gas from Chevron in Las Vegas and had a hold for \$200 held for this purchase. It held the money for 3 days before I could use my card again. It is all resolved now, and I even spoke with an agent Mary at Credit One Bank Customer Service. She was very helpful even though I was very upset, she was polite and explained the procedures of why the money on my card was pending. Please let her know Im thankful that she helped me and was so knowledgeable. Ive been able to purchase some things I needed and wanted for myself and my husband. I love all the service you offer with this card and want to use and enjoy it continuing into the future. Thanks again. Glynis B. Thank you for helping me Thank you for helping me with my credit after having to file bankruptcy! Jordan A. Thank you for giving me the chance Thank you for giving me the chance to repair credit further. Vanessa D. My credit is so much better! Great benefits and has helped me tremendously. My credit is

so much better!! Thank you!! Maria D. The customer service rep was wonderful... I was alerted by text message that there was fraud on my account and called Credit One. The customer service rep was wonderful. Lynn G. I appreciate how clear everything is I appreciate how clear everything is to view and perform an action for. Nothing is ever confusing and the visual design is well organized, unlike many other banking apps. Keep it clear and simple in the future changes. Daniel H. I am very happy with this card Credit One gave me the opportunity to build my credit, or just have credit. I am very happy with this card, cant say enough about Credit One. I highly recommend and have referred Credit One to friends and family. Thank you Credit One for giving me a chance when no one else would. Barbara H. Keep up the good services... My experience with your establishment have been very pleasant with online and also with customer service. I like the way you jump right on things when I felt that my card had some fraud going on. Thank you and keep up the good services. Angels H. Thank you for your time and dedication Great job. I could not have asked for more. Thank you for your time and dedication to helping me get this corrected. Job well done. Keyvan J. Very satisfied with the overall customer experiences The account manager and his supervisor were amazing and efficient in customer care with a speedy resolution. Very satisfied with the overall customer experiences and with the financial products from Credit One! Thank you so much! Seok-Ho L. Awesome customer service! Appreciate the customer service I received when I called. Agent expressed great concern that one of my accounts appeared compromised and immediately took action in my behalf. Thank You! Awesome customer service!!! Vladimir M. I was very impressed I was very impressed to have a live person to talk to and resolve the issue late at night without having to go through multiple prompts and transfers. Michael M. I want to thank Credit One Bank for giving me the opportunity Credit One Bank is a great Bank, gives you an opportunity to rebuild your credit and if you deserve credit increases they give you credit increases I want to thank Credit One Bank for giving me the opportunity to rebuild my credit. Ronald M. I dont know what can be better than that... Actually you are wonderful, because you sent me a message about some card activities that I did not know about and when I checked to find my card I did not have it with me. So, you knew first than me that my card was being used. I dont know what can be better than that. Iraida M. Customer service is very professional Customer service is very professional, they explain everything about the problem and resolve. Thank you for everything. Martin M. They were very knowledgeable, helpful and courteous... During a difficult time in my life... the aftermath of losing my long time spouse... your team worked with me. They were very knowledgeable, helpful and courteous.. Vikki O. They understood my situation and worked with me Im extremely satisfied with the customer support team, they understood my situation and worked with me. Thank you for taking the time to help out, much appreciate it. Monalisa P. Thank you for allowing me to build my credit I absolutely love my Credit One cards!!!!!! Thank you for allowing me to build my credit with you. I am forever a customer. Tammie P. Provided me with outstanding customer service The agent Sophia handled my call with utmost professionalism and courtesy. Sophia is quite knowledgeable of her job, was very patient and provided me with outstanding customer service skills during the entire call. She is an asset to Credit One.. Florie S. They approved me a credit card when other institutions refused Im pleased with this institution because they approved me a credit card when other institutions refused me credit. Glenford S. Making payments is extremely easy I like the feature in the app when making payments. Its very convenient to have the app ask if I would like to pay my other account. Its one click instead of backing out to the Home Screen and going through the process already. Making payments is extremely easy on the app. Tiffany S. That was a nice surprise Thanks for increasing my credit line without me having to ask for an increase. That was a nice surprise.. Alvin S. I was very satisfied with the results I had a great experience resolving my issue. I tried on my own with no results. I finally turn it over to Credit One fraud department and they replaced my money immediately. They kept me informed of the results via mail and email. I was very satisfied with the results. Blater T. Thank you very much for being there for me What I really appreciate the most is that I have been out of work for over 8 months and Credit One has been paying my payments and making me feel good about myself, some of my other credit cards like from Symphony Bank cut my credit limits off! So it made my credit cards look like I maxed them up and made my credit score take a huge dive! Ill be going back to work next month and my Credit One cards will be the first cards I pay off! Thank you very much for being there for me in a time of need! Jo U. I love how I get increases on my card Its so easy for me to go on the app and make a payment. Its easy for me to go on to app and to check my account to make sure when its due. And I love how I get increases on my card. Aretha W. Credit Cards Browse Credit Cards See If You Pre-Qualify Accept Mail Offer Application Status Support FAQs Contact Us Accessibility Credit One Central About Us Company Partnerships Community Careers Testimonials Credit One Bank Mobile App Privacy Terms of Use Security & Fraud Card Agreements 2025 Credit One Bank, N.A. All Rights Reserved. Member FDIC. This is a secure site.