

Is creditonebank.com legit? TrustSniffer's high-trust assessment: 90/100

creditonebank.com

Verdict



creditonebank.com appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not ScamLow Risk

Assessed 2026-08-03 by automated analysis. Classification confidence 55%.

What this site appears to be

Credit One Bank homepage offering secure account sign-in, bill payment access, credit-card prequalification and applications, rewards cards, deposit products, customer support, educational articles, and corporate news.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	25 years old Registered history	CLEAR
Web archive	Never archived No public history of this site	WATCH
Certificate	Encrypted connection Issued by DigiCert Global G2 TLS RSA SHA256 2020 CA1	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

The website is Credit One Bank's consumer-banking portal, providing account sign-in and bill payment alongside credit-card prequalification, applications, rewards products, deposit accounts, customer support, financial education, and corporate information.

Scam/Impersonation Risk

No identity contradictions, phishing indicators, brand impersonation, or adverse threat-reputation findings were observed. The login form is visible rather than concealed, and testing found no untrusted form destination, external password submission, cloaking, clipboard interference, or suspicious script activity. Its long-established domain, substantial global traffic footprint, and consistent banking identity support the conclusion that this is the legitimate Credit One Bank website.

- The domain registration record shows registration in 2002 and an age of approximately 24.52 years; it is registered through CSC Corporate Domains, Inc. and currently expires in 2028.
- The homepage presents one visible login form and reports no hidden form or untrusted submission destination.
- Reputation telemetry records zero malicious and zero suspicious detections, no threat-list hit, and no reported abuse associated with the observed infrastructure.
- The domain holds global traffic rank 10,352, placing it within a well-established tier of frequently accessed websites.

Regulatory Verification Notes

The homepage identifies the operator as Credit One Bank and presents it as a national bank offering credit cards, CDs, jumbo savings products, and related account services. It expressly claims FDIC membership and states that the promoted deposit products are FDIC-insured. The supplied material does not independently establish that regulatory claim or provide a regulator-issued identifier; this is a limited verification matter, not evidence of impersonation or fraud. The organization-validated certificate independently binds the encrypted service to "Credit One Bank, N.A.," reinforcing the site's stated institutional identity.

- The homepage identifies Credit One Bank as the provider and displays an FDIC-membership and deposit-insurance claim.
- The site's transport encryption uses an organization-validated certificate issued by DigiCert Global G2 TLS RSA SHA256 2020 CA1 to Credit One Bank, N.A., valid until 2026-11-17.

- The service is hosted on AS20940, operated by Akamai International B.V. in the Netherlands.
- The homepage supplies product-specific terms, fee references, and eligibility disclosures for its card offerings.

What to Verify Next

For regulated due diligence or material deposit placement, the institution’s legal name and FDIC status should be matched against the appropriate official registry, and the applicable account agreement, rates, fees, eligibility rules, and insurance limits should be reviewed before acceptance. Official customer-service channels may also be confirmed through an independently sourced bank record where transaction-level assurance is required.

- The homepage provides access to “Terms, Fees & Conditions” for promoted card offers, giving applicants a designated source for contractual review.
- The homepage distinguishes prequalification, mail-offer acceptance, application-status checking, and existing-customer account access as separate workflows.
- The customer-service area includes sign-in assistance, username recovery, password recovery, and a broader FAQ function.

Summary Verdict

The website has a high-trust, established institutional posture supported by convergent identity, longevity, traffic, reputation, certificate, and behavioral evidence. No contradictory or deceptive indicators were identified, and the available evidence supports its assessment as a legitimate Credit One Bank service.

Infrastructure Integrity

The delivery architecture uses an Akamai CDN/WAF, with four observed edge addresses and one potential origin candidate. This mainstream protective layer reduces direct exposure of the application environment and provides a meaningful security mitigation, although infrastructure protection alone is not proof of institutional legitimacy.

Closing Assessment

Normal interaction, including account login, account servicing, applications, and standard transactions, is appropriate; ordinary financial due diligence remains suitable for material commitments.

Written analysis generated 2026-08-03 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of creditonebank.com.

- The request stayed on creditonebank.com. It was not redirected to another domain. CLEAR
- Registration is published under CSC Corporate Domains, Inc.. CLEAR
- DNS for this domain is served by akam.net, across 6 name servers. NOTED
- The registration is paid up to 2028-01-31. CLEAR
- It is hosted on AKAMAI-ASN1, from a server in NL. NOTED

Domain intelligence

Registrar	CSC Corporate Domains, Inc.
Hosting	AKAMAI-ASN1 - Akamai International B.V., NL
Country	NL
Server IP	2001:2030:0:17::5f65:8568
Name servers	A1-172.AKAM.NET, A13-65.AKAM.NET, A16-64.AKAM.NET, A18-65.AKAM.NET, A5-64.AKAM.NET, A6-66.AKAM.NET
SSL issuer	DigiCert Global G2 TLS RSA SHA256 2020 CA1
SSL expiry	2026-11-17
Domain age	24.5 years
Domain expiry	2028-01-31
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about creditonebank.com at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.