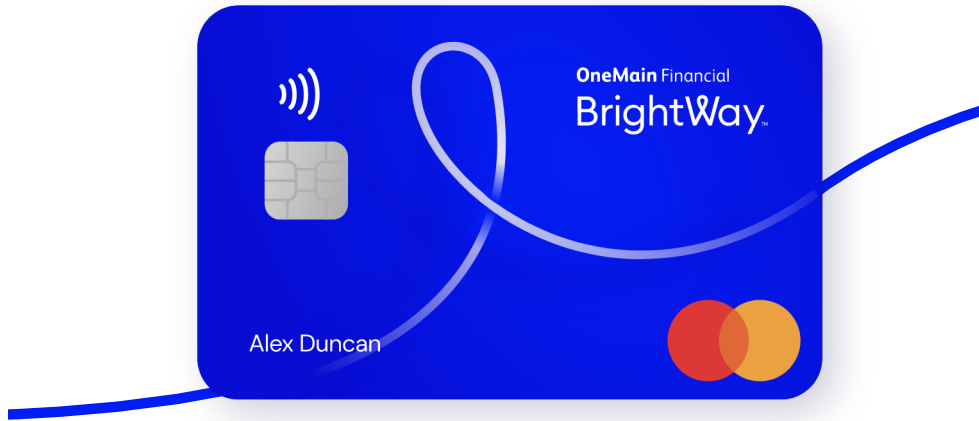


Introducing the **OneMain Financial Brightway<sup>SM</sup>** credit card



## Turn your payments into progress.

We're offering access to a limited number of cards right now, but will be expanding soon.

### Receive an offer code?

Enter or look up your offer code and we'll take you right to your card application.

[FIND MY OFFER](#)

### Have the card?

Download the BrightWay app. It's the easiest way to activate your card, track spending, monitor payment progress and view rewards.



### Already a OneMain customer?

Sign in to your BrightWay account using your existing OneMain username and password to manage your card.

[LOG IN](#)

## Rewarding milestones could be six payments away\*

Unlock rewards like a credit limit increase or APR decrease in as little as six months.

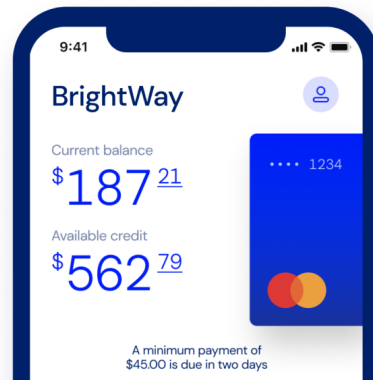
## A credit card that grows with you

Others only look at your history. We also focus on your future. That's why we're happy to introduce a card that grows alongside you. Pay on time and upgrade to the BrightWay+ card with no annual fee.\*



### Track your progress in the BrightWay app

Easily track your spending, payment progress and milestones in the BrightWay app.

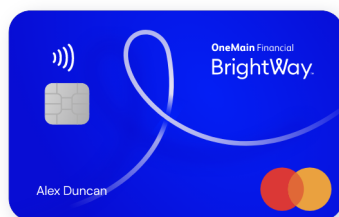


## We'll meet you where you are

For more than 100 years, OneMain Financial has helped people get the money they need. That commitment continues with the new BrightWay credit card.††

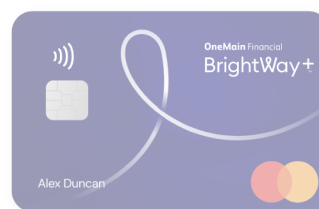
#### Still building credit?

BrightWay Credit Card



#### More established credit?

BrightWay+ Credit Card



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Credit limit Up to \$500†

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Annual fee Up to \$65^

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Purchase APR	26.99%
Unlimited cash back	1%†
Milestones	Qualify for rewards like a credit limit increase or APR decrease in as little as six months.*
Get upgraded	Graduate to the BrightWay+ card when you achieve four Milestone Events.*

<sup>^</sup> [See Terms and Conditions](#)

\* [See Rewards Terms and Conditions](#)

## Frequently asked questions

Need quick help? See answers to our most common questions.

+ Why is the BrightWay credit card only available to select customers?

We're offering access to a limited number of cards right now, but will be expanding soon.

+ You sent me a letter about the BrightWay card, but I can't find my offer code. Can I still apply?

Absolutely! Simply answer a few questions to [look up your BrightWay offer code](#) and we'll take you right to the application.

+ I completed my BrightWay card application, but never received my card in the mail. What should I do?

It can take 5-7 business days for cards to arrive in the mail. If it's been more than a week, please call us at **866-207-9130** between 8 a.m. - 11 p.m. ET any day of the week and we'll help track it down.

+ Who should I call if I have questions about my card or account?

Please give us a call at **866-207-9130** between 8 a.m. - 11 p.m. ET any day of the week and we'll be happy to help.

+ How do I reach rewarding milestones?

A Milestone Event occurs when you make six Consecutive Qualifying Payments during Qualifying Cycles. If you start with the BrightWay Card, you'll be upgraded to the BrightWay+ card with no annual fee after you complete 4 Milestone Events.\* Please use the BrightWay app to check for available rewards.

+ How do I earn cash back on purchases?

The BrightWay card offers 1% cash back\* on all eligible purchases, minus returns or credits. It's applied directly to your card balance each month.

+ Can I pay my OneMain loan with my credit card?

Unfortunately, you may not pay your loan with your BrightWay or BrightWay+ card.

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+ Can I write one check for my OneMain loan and BrightWay credit card payments?

Because we service OneMain loans and the BrightWay card separately, we can't combine payments. Please register or log in to your account if you need to make a payment on your [loan](#) or [your credit card](#).

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+ What's the fastest way to check my credit card balance?

You can use the BrightWay app or your online account to check your balance, view past purchases, track rewarding milestones and make payments. If you have any questions, reach out at **866-207-9130** between 8 a.m. - 11 p.m. ET any day of the week and we'll be happy to help.

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\* See Reward Terms and Conditions. Subject to approval and limitations.

† See Rewards, Terms and Conditions. Cash back on net purchases defined as purchases minus returns and credits. Other restrictions apply.

^ Cash Advance and Balance Transfer APR is 26.99%, as is the Purchase Rate. Annual fee up to \$65. Cash advance and balance transfer fee of the greater of \$10 or 3% of the amount advanced or transferred, Foreign Exchange fee of 1% of each transaction, late fee up to \$40. See Terms and Conditions for full details.

‡ To receive a BrightWay<sup>SM</sup> credit card, you must meet applicable criteria bearing on creditworthiness. Not all applicants will be approved for the highest credit limit listed. Your credit limit will be determined based on a review of your application and your credit report, including a review of your income and debts. If approved, you will be informed of your credit limit. Some credit limits may be as low as \$300.

†† BrightWay<sup>SM</sup> credit card is issued by WebBank, Member FDIC.

BrightWay<sup>SM</sup> is a servicemark of OneMain Financial Holdings, LLC.

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For Housing Counselors in the State of Washington, please email us at the following link in regards to your customers loan modification status: [REModifications@onemainfinancial.com](mailto:REModifications@onemainfinancial.com). Please ensure your customer has provided us with authorization to work with you.

If you are using a screen reader and are having problems using the website please call 800-290-7002 for assistance.

 SCREEN SHARE