

CREDIT CARD COMPARISON

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INSTRUCTIONS:

Research 10 Credit Cards

-go to www.nerdwallet.com/credit-cards

Choose one credit card from each category

Complete the information

Make into PDF

Upload to your website



CITI THANK YOU PREMIER CARD

This is a REWARDS CARD

Annual Fee: you pay \$95 a year, but the first year is free

Rewards: 1 point per dollar

APR: Variable %14-23

Introductory APR: N/A

BALANCE TRANSFER: N/A



Why would you want this card?

This card offers you good points for making purchases. It's a good rewards card. However, there is a fee and the interest rate is high.

BLUE CASH PREFERRED AMERICAN EXPRESS



This is a cash back card

Annual Fee: you pay \$75 a year

Rewards: 1.00%

APR: Variable Min APR: 12.99%, Variable Max APR: 21.99%, Variable Penalty APR: Up to 29.24%, Variable Cash Advance APR: 25.24%

BALANCE TRANSFER: 0% on purchases and balance transfers for 15 months

Why would you want this card?

Get \$150 back after you spend \$1,000 in purchases on your new Card in your first 3 months. You will receive \$150 back in the form of a statement credit.

UNION BANK PLATINUM EDITION VISA CARD

This is a Balance transfer

Annual Fee: no annual fee

Rewards: no rewards

APR: Variable 9.99%-17.99%

BALANCE TRANSFER: 3.00%

Why would you want this card?

No annual fee

0% for 12 months on transfers



CAPITAL ONE® VENTURE ONE® REWARDS CREDIT CARD

This is a travel credit card

Annual Fee: no annual fee

Rewards: 1.25 miles per dollar every purchase

APR: Variable 11.9%-21.9%

Introductory APR: N/A

BALANCE TRANSFER: N/A



SOURCE: CAPITAL ONE

Why would you want this card?

High rewards rate

No annual fee

No foreign transaction fee

CHASE SLATE(R) CREDIT CARD



This is a **Zero Percent Credit Cards**

Annual Fee: no annual fee

Rewards: no rewards

APR: Intro purchase APR, first 15 months 0.00% after 12.99% - 22.99% Variable

BALANCE TRANSFER: 0% on purchases and balance transfers for 15 months

Why would you want this card?

No annual fee

0% Intro APR for 15 months on purchases and balance transfers.

CITI THANK YOU® PREFERRED CARD FOR COLLEGE STUDENTS

This is a Student Credit Cards

Annual Fee: 0%

Rewards: **1 point per Dollar**

APR: Variable Min APR: 12.99%, Variable Max APR: 21.99%, Variable Penalty APR: Up to 29.24%, Variable Cash Advance APR: 25.24%

BALANCE TRANSFER: 0% on purchases and balance transfers for 15 months

Why would you want this card?

Earn 2,500 bonus Thank You® Points after spending \$500 within the first 3 months of card membership



STARWOOD PREFERRED GUEST® BUSINESS CREDIT CARD FROM AMERICAN EXPRESS

This is **Business Credit Cards**

Annual Fee: you pay \$65 a year

Rewards: 2.3%

APR: none

BALANCE TRANSFER: 0% on purchases and balance transfers for 15 months

Why would you want this card?

Earn 10,000 Star points® after your first purchase on the Card and another 15,000 after you spend \$5,000 in purchases on the Card within the first 6 months of Card Membership



US BANK LANPASS VISA SECURED

This is a **Secured Credit Cards**

Annual Fee: you pay \$0.00 first year then \$25

Rewards: 1.00%

APR: 10% discount on LAN purchase (up to \$500) 1 time per year

BALANCE TRANSFER: N/A

Why would you want this card?

Qualify with limited / bad credit.



CHASE FREEDOM[®]



This is Rewards Credit Cards

Annual Fee: no annual fee

Rewards: 1.00%

APR: 0% Intro APR for 15 months on purchases and balance transfers. After the intro period, a variable APR of 13.99-22.99%

BALANCE TRANSFER: 0% on purchases and balance transfers for 15 months

Why would you want this card?

Bonus cash back categories

No annual fee

0% for 15 Months on purchases and 0% Intro APR for 15 months on balance transfers

CAPITAL ONE® QUICK SILVER ONE® CASH REWARDS CREDIT CARD

This is a cash back card

Annual Fee: 0%

Rewards: 1.5%



APR: 0% intro APR on purchases until April 2016; 12.9%-22.9% variable APR after that

BALANCE TRANSFER: Balance transfers also have a 0% intro APR until April 2016, a 3% fee applies to each balance transferred

Why would you want this card?

One-time \$100 cash bonus after you spend \$500 on purchases within the first 3 months

Earn unlimited 1.5% cash back on every purchase, every day