



Credit Card Comparison

By betty

CITI THANK YOU PREMIER CARD

- o This is a REWARDS CARD
- o Annual Fee: you pay \$95 a year, but the first year is free
- o Rewards: 1 point per dollar
- o APR: Variable %14-23
- o Introductory APR: N/A
- o BALANCE TRANSFER: N/A



- o 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.

Chase Freedom

- o Bonus cash back
- o Annual Fee: no annual fee
- o Rewards: 5% cash back
- o APR: variable APR of 13.99-22.99%
- o Introductory APR: N/A
- o BALANCE TRANSFER: 0% for 15 Months on purchases and 0% Intro APR for 15 months
- o Why would you want this card? It have 5% cash reward and there is no annual fee

Chase Freedom[®]



Discover it



- o discover it Double cash back
- o Annual Fee: no annual fee
- o Rewards: 1% cash back on all other purchases.
- o APR: currently 10.99%– 22.99%
- o Introductory APR: N/A
- o BALANCE TRANSFER: 0% on purchases for 6 months and 0% on balance transfers for 18 months
- o Why would you want this card? No annual fee and No over limit fee. No foreign transaction fee. No late fee on first late payment & paying late won't raise your APR

Capital One

- o Cash Rewards Credit Card
- o Annual Fee: no annual fee
- o Rewards: High rewards rate
- o APR: 22.9% variable
- o Introductory APR: N/A
- o BALANCE TRANSFER: 0% intro on purchases until April 2016 and 0% intro on balance transfers until April 2016
- o Why would you want this card? One-time \$100 cash bonus after you spend \$500 on purchases within the first 3 months



Blue Cash Everyday

- o Card from American Express
- o Annual Fee: No annual fee
- o Rewards: High rewards rate
- o APR: currently 12.99% to 21.99%
- o Introductory APR: N/A
- o BALANCE TRANSFER: 0% for 15 mos on transfers
- o Why would you want this card? No annual fee. Plus, 0% intro APR on purchases and balance transfers for 15 months



Union Bank

- o American Express Card
- o Annual Fee: Has annual fee
- o Rewards: Bonus cash back categories
- o APR: 10%
- o Introductory APR: N/A
- o BALANCE TRANSFER: No foreign transaction fee
- o Why would you want this card? Earn 1% on purchases 3% on airline purchases 2% on gas and groceries



Journey

- o Student Rewards from Capital One
- o Annual Fee: No annual fee
- o Rewards: High rewards rate
- o APR: High APR
- o Introductory APR: N/A
- o BALANCE TRANSFER: Pay no annual or foreign transaction fees
- o Why would you want this card? There's no limit to the amount of cash back you can earn, and rewards don't expire



Regions Bank Student

- Regions Bank Student
- Annual Fee: No annual fee
- Rewards: No rewards offered
- APR: 0%
- Introductory APR: N/A
- BALANCE TRANSFER: N/A
- Why would you want this card? Qualify with average credit



US Bank College Rewards Visa

- o US Bank College Rewards Visa
- o Annual Fee: No annual fee
- o Rewards: No rewards
- o APR: 0%
- o Introductory APR: N/A
- o BALANCE TRANSFER: N/A
- o Why would you want this card? Qualify with limited / bad credit



Bremer Bank College Rewards Credit Card

- Bremer Bank College Rewards
- Annual Fee: No annual fee
- Rewards: 1 point per \$1 spent on purchases
- APR: 0%
- Introductory APR: N/A
- BALANCE TRANSFER: N/A
- Why would you want this card? Qualify with average credit



Comerica College Rewards

- o Comerica College Rewards
- o Annual Fee: No annual fee
- o Rewards: 1% on purchases
- o APR: 1%
- o Introductory APR: N/A
- o BALANCE TRANSFER: N/A
- o Why would you want this card? Qualify with limited / bad credit

