

# Credit Card Comparison

**By: Gabby Galan**

# Zero Percent: Hancock Bank Visa Classic

- Annual Fee: \$0
- Rewards: 1 point per \$1 spent on purchases
- APR: 12.99% Variable
- Introductory APR:
  - Purchase 0% for 7 mos
  - Transfer 1.9% for 12 mos
- BALANCE TRANSFER: N/A
- Why would you want this card?
  - This card offers no annual fee and
  - 1.9% for 12 mos on transfers



# Student: Thank you Preferred

- Annual Fee: \$0
- Rewards: 1 point per Dollar
- APR: 13.99% - 23.99%
- Introductory APR: 0% Intro APR on purchases for 7 months
- BALANCE TRANSFER: N/A
- Why would you want this card?
  - This card offers no annual fee



# Rewards: Credit Cards

## BANKAMERICACARD TRAVEL REWARDS

- •Annual Fee: you don't pay any annual fee
- •Rewards: Earn unlimited 1.5 points per \$1 spent on all purchases
- •APR: 22.99% Variable APR
- •Introductory APR: 0%
- •BALANCE TRANSFER: N/A
- •This card offers you unlimited points per one dollar spent on all purchases and you do



# First National Omaha Graphite

- This card is reward.
- The annual fee is 50 per year.
- The reward will be earn 1% of every purchase.
- No variable APR.
- No intro APR.
- No balance transfers.
- Why would you want this card?
  - You would want this card because you will earn 1% of every purchase.



# Discover

- This is a reward card it will double all the cash back you've earned at the end of your first year automatically.
- No annual fee. No over limit fee. No foreign transaction fee.
- Rewards, free FICO, credit score terms.
- 10.99%– 22.99%. A 3% fee applies to each transferred balance.
- 0% intro APR on balance transfers for 18 month.
  - There is no balance transfer.
- Why would you want this card?
  - You would you want this card because it doesn't have annual fee.



# Travel: US Bank Lifemiles Visa Card

- Annual Fee: \$45 waived first year
- Rewards: Earn 1 mile per \$1 spent on purchases, 3,000 bonus miles per year upon renewal, and 25% excess baggage discount
- APR: Purchase: 22.99%, Variable Cash Advance APR: 24.24%, Variable
- Introductory APR: None
- BALANCE TRANSFER: 3% w/\$5 min
- Why would you want this card?
  - This card is offer to everyone who qualify with limited / bad credit



# Cash Back: Capital One Quick Silver One

- Annual Fee: \$39
- Rewards: Earn unlimited 1.5% cash back on every purchase, every day
- APR: 0% intro APR on purchases until April 2016; 22.9% variable APR after that
- Introductory APR: Until 04/2016
- BALANCE TRANSFER:
  - APR: 0%
  - APR Period: Until 04/2016
- Why would you want this card?
  - This card qualify with average credit, have high rewards rate, and no foreign transaction fee. Also, there is a fraud coverage if your card is ever lost or stolen





# Low Interest: Union Bank Platinum

- Annual Fee: \$0
- Rewards: No rewards offered
- APR: 9.99%-17.99% Variable
- Introductory APR:
  - Purchase 0% for 12 mos
  - Transfer 0% for 12 mos
- BALANCE TRANSFER: N/A
- Why would you want this card?
  - This card offers no annual fee and
  - 0% for 12 mos on transfers



# Retail Card: JC Penney

- Annual Fee: \$0

- Rewards:

  - Earn 1 point for every \$1 of qualifying purchases.

  - Save 15% on apparel, shoes, handbags, fine jewelry and home merchandise; save 10% on Modern Bride Diamond Vault, watches, furniture, mattresses, and custom blinds & shades

- APR: 26.99%

- Introductory APR: N/A

- BALANCE TRANSFER: N/A

- Why would you want this card?

  - This card is a store or brand specific rewards card, where you can expect rewards, gift certificates, or even rebates for your purchases, according to the offer details



# Toys R Us Store Card

- This card is to get \$5 in —RllUs Rewards with every 125 points you earn.
- No annual fee.
- You will earn get 15% off or 6 months special financing.
- Intro 0% for 6 - 12 months.
- No variable APR.
- No balance transfers
- Why would you want this card?
  - Because it will save you money.

