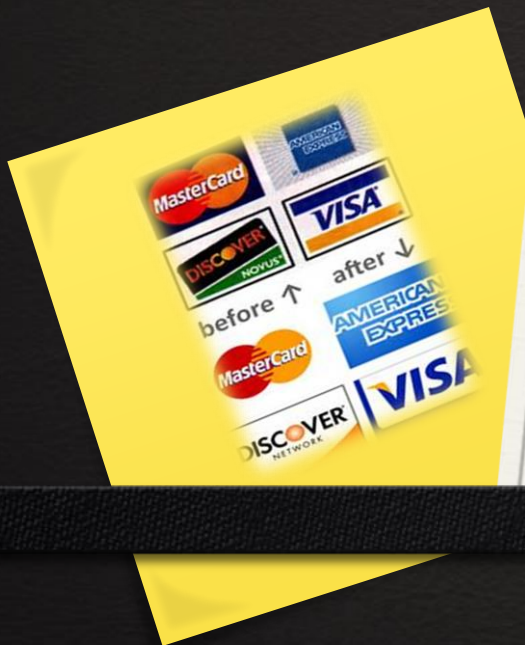




Credit Card Comparison

By: Larissa Cruz



Reward Card: Sallie Mae MasterCard

- ❖ **Annual Fee:** \$0
- ❖ **Rewards:** Earn 1% on purchases, Earn 5% cash back on gas and groceries up to \$250 spent in each category per month, as well as 5% on bookstores up to \$750 a month. You can redeem your points as cash to pay off your Sallie Mae student loan, cash back into your Upromise account, or a statement credit
- ❖ **APR:** Min APR: 13.99%, Variable
Max APR: 22.99%, Variable
Penalty APR: Up to 27.24%, Variable
Cash Advance APR: 25.24%, Variable
- ❖ **Introductory APR:**
 - Purchase: None
 - Transfer: 0% for 15 mos
- ❖ **BALANCE TRANSFER:**
 - Introductory Period: 15 months (need to be completed 45 days from opening the account)
 - Balance Transfer Fee: \$5 or 3% of transfer



❖ Why would you want this card?

This card offers you Bonus cash back categories, no annual fee, and 0% for 15 mos on transfers

Cash Back: Capital One QuicksilverOne Cash Rewards Credit Card

- **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



Balance Transfer: Blue Cash Preferred Card from American Express

- ❑ **Annual Fee:** \$75
- ❑ **Rewards:**
 - 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.
 - Earn Cash Back: 6% US supermarkets up to \$6,000 per year in purchases, 3% US gas stations & select US dept. stores, 1% other purchases.
- ❑ **APR:** 12.99%-21.99% Variable
- ❑ **Introductory APR:** 0% on purchases and balance transfers for 15 months

BALANCE TRANSFER: 9.75%

Inclusive of 3% Transfer Fee

- ❑ **Why would you want this card?**

This card offers 0% for 15 mos on transfers



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



JOSE RODRIGUEZ
02/17

VISA

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: Citi ThankYou Preferred Card for College Students

- ❖ **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



Business: Ink Plus Business Credit Card

- ✓ **Annual Fee:** \$95 waived first year
- ✓ **Rewards:**
 - Earn 1 point per \$1 on all other purchases-with no limit to the amount you can earn
 - Earn 50,000 bonus points after you spend \$5,000 on purchases in the first 3 months from account opening. That's \$625 toward travel when you redeem through Chase Ultimate Rewards®
- ✓ **APR:** 15.24% Variable
- ✓ **Introductory APR:** N/A
- ✓ **BALANCE TRANSFER:** N/A
- ✓ **Why would you want this card?**

This card offers no foreign transaction fee



Low Interest: Union Bank Platinum Edition Visa Card

- ❖ **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 Credit Card

- ❑ **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



Retail card #2: Forever 21 Credit Card

- **Annual Fee:** N/A
- **Rewards:** forever 21 cards up to 35% off.
- **APR:** Low
- **Introductory APR:** N/A
- **BALANCE TRANSFER:** N/A
- **Why would you want this card?**

This card is very useful to manage how much to use when you have your budget and satisfy your wants

