

# Credit Card Comparison

Comparing 10 different type of credit card

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# 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.



# Chase Sapphire Preferred® Card

- ▶ This is a REWARDS CARD
- ▶ Annual Fee: you pay \$95 a year, but the first year is free
- ▶ Rewards: 1.00%
- ▶ APR: 15.99% Variable
- ▶ Introductory APR: N/A
- ▶ BALANCE TRANSFER: N/A
- ▶ Why would you want this card?  
Because you can earn 5,000 bonus point after you add the first authorized user and make a purchase in the first 3 months from account opening.



# Blue Cash Preferred<sup>®</sup> Card from American Express

- ▶ This is a Cash Back Credit Card
- ▶ Annual Fee: \$75
- ▶ Rewards: 1.0%
- ▶ APR: 12.99%–21.99%
- ▶ Introductory APR:  
0% on purchases and balance transfers for 15 months
- ▶ BALANCE TRANSFER: N/A
- ▶ Why would you want this card?  
It has Hassle-free cash back, no enrollment required, the same great reward categories year-round.



# Union Bank Platinum Edition Visa Card

- ▶ This is a Balance Transfer Credit Card
- ▶ Annual Fee: \$0
- ▶ Rewards: 0%
- ▶ APR: 9.9%–17.99%
- ▶ Introductory APR:  
Purchase: 0% for 12 months  
Transfer: 0% for 12 months
- ▶ BALANCE TRANSFER: N/A
- ▶ Why would you want this card?

Because it has No annual fee and 0% for 12 months on transfers



# US Bank LANPASS Visa Card

- ▶ This is a Travel Credit Card
- ▶ Annual Fee: \$0 the first year, than \$45
- ▶ Rewards: 1.0%
- ▶ APR: 12.9%–19.99%
- ▶ Introductory APR: N/A
- ▶ BALANCE TRANSFER: N/A
- ▶ Why would you want this card?

Because you can Earn 1 mile per \$1 spent on purchases and 2,000 Bonus Miles with annual renewal



# First National Omaha Platinum Edition Visa Card

- ▶ This is a Zero Percent Credit Cards
- ▶ Annual Fee: \$0
- ▶ Rewards: 0%
- ▶ APR: 9.99%–17.99%
- ▶ Introductory APR: Purchase: 0% for 12 months, transfer: 0% for 12 months
- ▶ BALANCE TRANSFER: N/A
- ▶ Why would you want this card?

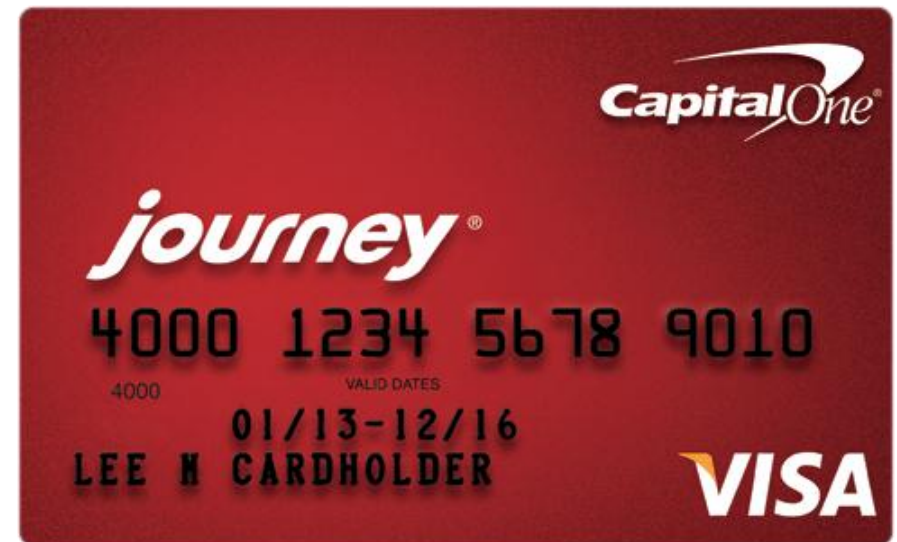
Because there is no annual fee and 0% for 12 months on transfers



# Journey Student Rewards from Capital One

- ▶ This is a Student Credit Cards
- ▶ Annual Fee: \$0
- ▶ Rewards: 1.25%
- ▶ APR: 19.8% Variable
- ▶ Introductory APR: N/A
- ▶ BALANCE TRANSFER: N/A
- ▶ Why would you want this card?

Because there's no limit to the amount of cash back you can earn, and rewards don't expire

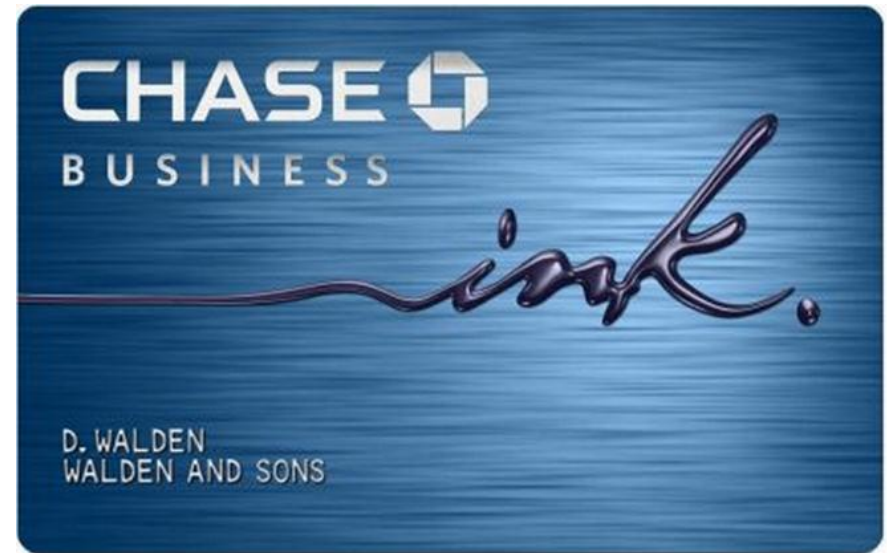




# Ink Plus<sup>®</sup> Business Credit Card

- ▶ This is a Business Credit Cards
- ▶ Annual Fee: \$0 intro annual fee for the first year, then \$95
- ▶ Rewards: 1.00%
- ▶ APR: 15.24% Variable
- ▶ Introductory APR: N/A
- ▶ BALANCE TRANSFER: N/A
- ▶ Why would you want this card?

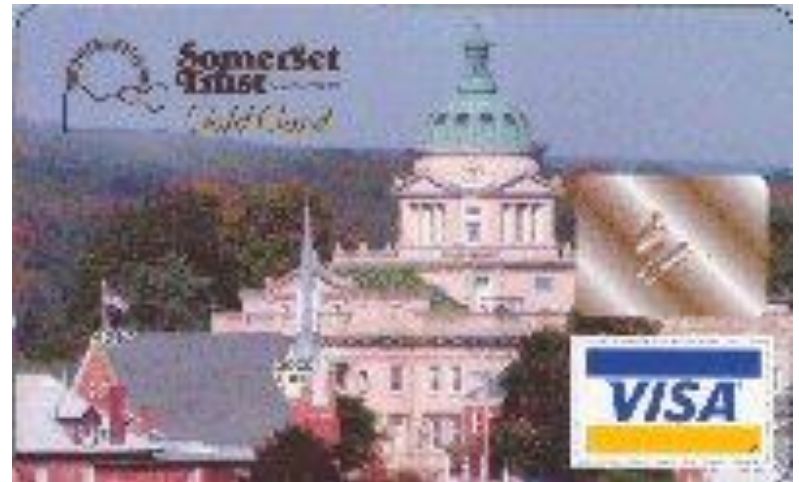
Because There is no foreign transaction fees



# Somerset Trust Company Community Visa Gold

- ▶ This is a Low Interest Credit Cards
- ▶ Annual Fee: \$0
- ▶ Rewards: 0%
- ▶ APR: 10.9% Variable
- ▶ Introductory APR:  
Purchase: 3.90% for 6 months, transfer: None
- ▶ BALANCE TRANSFER: N/A
- ▶ Why would you want this card?

Because it qualify with average credit and no annual fee



# Discover it for Students

- ▶ This is a Student Credit Cards
- ▶ Annual Fee: \$0
- ▶ Rewards: 1.00%
- ▶ APR: 12.99%–21.99%
- ▶ Introductory APR: 0% on purchases for 6 months and 10.99% on balance transfers for 6 months
- ▶ BALANCE TRANSFER: N/A
- ▶ Why would you want this card?

Double all the cash back you've earned at the end of your first year automatically – only for new card members

