



CREDIT CARD COMPARISON

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?

It's a good rewards card. However, there is a fee and the interest rate is high.

CITI DOUBLE CASH CARD



- This is a Rewards card
- Annual fee: No annual fee
- Rewards: Earn 1% when you make purchases and then another 1% cash back as you pay
 - APR: Min APR: 12.99%, Variable
Max APR: 22.99%, Variable
Penalty APR: Up to 29.99%, Variable
Cash Advance APR: 25.24%, Variable
- Introduction APR :0% on purchases and balance transfers for 15 months
- Balance Transfer: There is a balance transfer fee of either \$5 or 3% of the amount of each transfer, whichever is greater
 - Why would you want this card?
 - It's a good rewards card

BLUE CASH PREFERRED CARD FROM AMERICAN EXPRESS



- This is a Cash Back card
 - Annual Fee: \$75
 - Rewards: 1.00%
- APR: Min APR: 12.99%, Variable
Max APR: 21.99%, Variable
Penalty APR: Up to 29.24%, Variable
Cash Advance APR: 25.24%, Variable
- Introduction APR: 0% on purchases
- Balance Transfer: balance transfers for 15 months
 - Why would you want this card?
 - Because 0% for 15 mos on transfers

**DISCOVER IT DOUBLE CASH BACK
YOUR FIRST YEAR**



- I. This is a Balance Transfer card.
- II. Annual Fee: \$0
- III. Rewards: 1.00%
- IV. APR: 10.99% - 22.99% Variable
Cash Advance APR: 24.99%,
Variable
- V. Introduction APR: 0% on purchases
for 6 months
- VI. Balance Transfer: 0% on balance
transfers for 18 months
- VII. Why would you want this card?
Because 0% on purchases for 6 months
and 0% on balance transfers for 18
months

CAPITAL ONE VENTURE REWARDS CREDIT CARD



- This is a Travel card
- Annual Fee: \$0
- Rewards: 1.25 miles
- APR: 11.9% - 21.9% (Variable)
Penalty APR: 29.4%, Variable
Cash Advance APR: 24.9%,
Variable
- Introduction APR: 0% intro on
purchases until July 2016
- Balance Transfer: N/A
- Why would you want this card?
Because have a High rewards rate

UNION BANK PLATINUM
EDITION VISA CARD

This is a zero percent card



*Annual Fee: \$ 0

*Rewards: 0.00%

*APR: 25.24%

*Introduction APR: Purchase 0% for
12 mos transfer: 0% for 12 mos

*Balance Transfer: N/A

*Why would you want this card?
Because no have annual fees

EAST WEST BANK COLLEGE REWARDS

This is a student card

*Annual fee: \$0

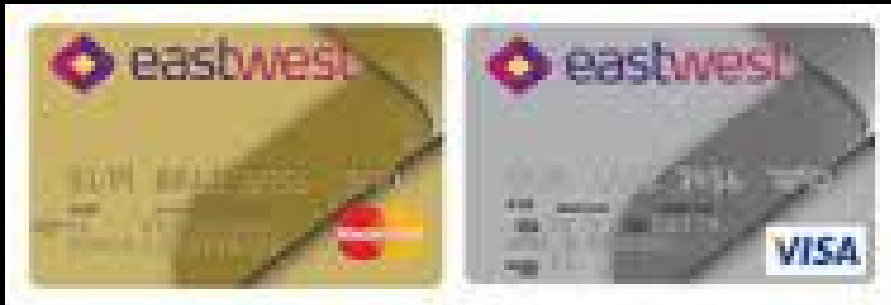
*Rewards: 1,00%

*APR: 23.99%

*Introduction APR: N/A

*Balance Transfer: N/A

*Why would you want this card?
Because qualify with average credit



COMERICA COLLEGE REWARDS

This is a student card



*Annual Fee: \$0

*Rewards: 1,00%

*APR: 11.99% - 20.99%

*Introduction APR: N/A

*Balance Transfer: N/A

*Why would you want this card?
Because with limit/bad credit

CAPITAL ONE SPARK CASH FOR BUSINESS



This is a Business card

*Annual Fee: \$0 intro for first year;
\$59 after that

*Rewards: 2.00%

*APR: 16.9% - 29.4% - 24.9%

*Introduction APR: N/A

*Balance Transfer: N/A

Why would you want this card?
Because high rewards rate

BREMER BANK PLATINUM

This is a Low Interest card



*Annual fee: \$0

*Rewards: 0.00%

*APR: 9.99% - 20.99% - 23.99%

*Introduction APR: Purchase 0% for 12
mos

*Balance Transfer: 0% for 12 mos transfer

*Why would you want this card?

Because don't have annual fee