



# Credit card comparison

# CITI THANKYOU® PREFERRED CARD FOR COLLEGE STUDENTS

**This is a card for college students**

**Annual Fee:** \$0

**Rewards:** Earn 2,500 bonus after \$500 in purchases within 3 months of accounts opening.

**APR:** 13.99%-23.99%

**Introductory APR:** 0% FOR 7 Months

**BALANCE TRANSFER:** N/A

**Why would you want this card?**

I WANT THIS CARD BECAUSE you can earn 2,500 bonus after \$500 in purchases within 3 months of accounts opening.



## Sallie Mae MasterCard

**This is a reward card**

**Annual Fee:** \$0

**Rewards:** 1.0%

**APR:** N/A

**Introductory APR:** N/A

**BALANCE TRANSFER:** N/A

**Why would you want this card?**

I want this card because it has a reward of 1.0% and an annual fee that costs \$0



## Chase Freedom®

**This is a cash back card.**

**Annual Fee:** \$0

**Rewards:** 1.0%

**APR:** 13.99-22.99%

**Introductory APR:** 0%

**BALANCE TRANSFER:**

### **Why would you want this card?**

I would like this card because it has no annual fee. It also offers unlimited 1% Cash Back on every purchase and you earn \$25 Bonus after you add your first authorized user and make a purchase within this same 3-month period. You also earn a \$100 Bonus after you spend \$500 on purchases in your first 3 months from account opening



## Discover card

**This is a balance transfer credit card.**

**Annual Fee:** \$0

**Rewards:** 1.00%

**APR:** 10.99% - 22.99%

**Introductory APR:** 0.00%

**BALANCE TRANSFER:** Over 2 Years

**Why would you want this card?**

I want this card because it gives Bonus cash back categories, no annual fee. 0% on purchases for 6 months and 0% on balance transfers for 18 months. It has no foreign transaction fee



## Venture

**This is a Travel Credit Cards**

**Annual Fee:** 2 miles\* question

**Rewards:** 2 miles

**APR:** 12.9% - 22.9%

**Introductory APR:** N/A

**BALANCE TRANSFER:** N/A

**Why would you want this card?**

I want this card because it has high rewards rate, no foreign transaction fee, no annual fee for the first year; \$59 after that, and you can fly any airline, stay at any hotel, anytime



## Union Bank Platinum Edition Visa Card

**This is a Zero Percent Credit Cards**

**Annual Fee:** \$0

**Rewards:** 0.00%

**APR:** 9.99%-7.99%, Variable

**Penalty APR:** Up to 29.99%, Variable

**Cash Advance APR:** 25.24%, Variable

**Introductory APR:** 0% for 12 mos.

**BALANCE TRANSFER:** 0% for 12 mos.

**Why would you want this card?**

I want this card because it has no annual fee and 0% for 12 mos. on transfers



## Student Credit Cards

**This is a Regions Bank Student with Rewards**

**Annual Fee:** \$10

**Rewards:** 0.63%

**APR:** 15.99%

**Cash Advance APR:** 24.99%,  
Variable

**Introductory APR:** N/A

**BALANCE TRANSFER:** 0% for 7  
mos.

**Why would you want this card?**

It qualify with average credit, 0% for 7 mos. on transfers. You can also earn 1 point per \$1 spent on purchases. you can get a \$10 gift card for 2,000 points, or a \$25 gift card for 4,000 points, which means the cards earn you far less than a 1% rewards rate, per \$1 spent





## Somerset Trust Company Community Visa Gold

### **This is a Low Interest Credit Cards**

**Annual Fee:** \$0

**Rewards:** 0.00%

**APR:** N/A

**Min APR:** 10.90%, Variable

**Max APR:** 10.90%, Variable

**Cash Advance APR:** 18.15%, Variable

**Introductory APR:** 3.90% for 6 mos

**BALANCE TRANSFER:**N/A

### **Why would you want this card?**

For each use of the card to buy goods or services, Somerset Trust will make a donation to a community organization. It qualify with average credit and there is no annual fee



## Zero Percent Credit Cards

**This is a PNC points**

**Annual Fee:** \$0

**Rewards:** 1.00%

**APR:**

**Min APR:** 11.99%, Variable

**Max APR:** 21.99%, Variable

**Penalty APR:** Up to 28.99%, Variable

**Cash Advance APR:** 21.99%, Variable

**Introductory APR:** N/A

**BALANCE TRANSFER:**N/A

**Why would you want this card?**

**I want this card because it earn 4 points per \$1 spent on purchases. There is no annual fee and it cost 0% for 12 months on transfers**



# Blue Cash Preferred® Card From American Express

## **This is a Low Interest Credit Cards**

**Annual Fee:** \$75

**Rewards:** \$0

**APR:** 12.99%- 21.99%,

**Penalty APR:** Up to 29.24%

**Cash Advance APR:** 25.24%,

**Introductory APR:** 0%

**Balance Transfer's** for 15 months

## **Why would you want this card?**

I want this card because it terms and limitations apply. It also has 0% for 15 months. on transfers. 0% intro APR on purchases and balance transfers for 15 months, then a variable rate, currently 12.99% to 21.99%, based on your creditworthiness and other factors.



**THE END**

**BY**

**MACQUISE TEMPLE**