

# CREDIT CARD COMPARISON



**BY: Yeimy Orellana**

# Chase Sapphire Preferred® Card

- This is a REWARDS CARD
- Annual Fee: you pay \$95, but the first year is free
- Rewards: 2 points per \$1 on travel and dining
- APR: N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A

## ❖ Why would you want this card?

I would like to have this card because has no fee fro transactions and Purchase Protection Benefits, including Trip Cancellation/Trip Interruption Insurance.



# Capital One® Spark® Miles for Business

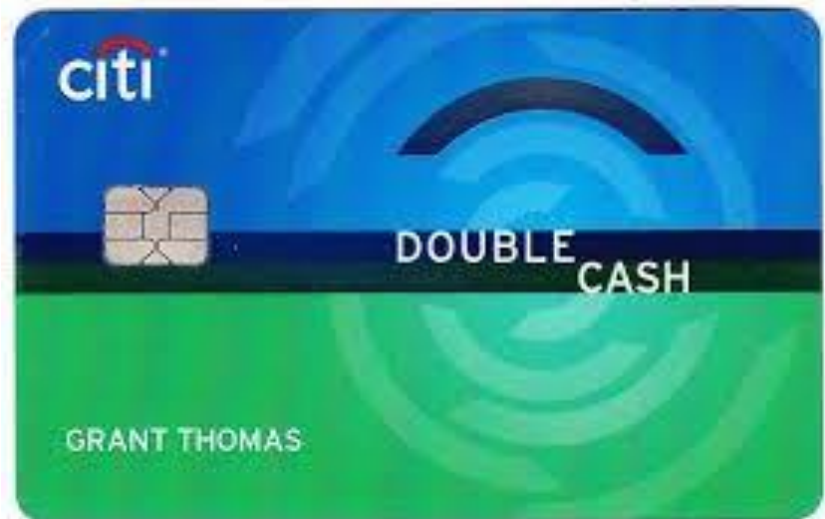
- This is a Business Card
- Annual Fee: \$0 intro for the first year, \$59 after that
- Rewards: a bonus of \$50,000 once you spend \$4,500 in the first 3 months
- APR: N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A
- Why would you want this card?

I will be happy with this card because does not restrict me what to buy or where to buy it, transaction fees and fly on any airline



# Citi® Double Cash Card

- ✓ This is a Cash Back Card
  - ✓ Annual Fee: 0%
  - ✓ Rewards: 1% cash back
  - ✓ APR: 12.99%-22.99%
  - ✓ Introductory APR: 0%
  - ✓ BALANCE TRANSFER: \$5 or 3% of the amount of each transfer
- ✓ Why would you want this card?  
I like this card because for 15 months I would not pay APR, which allows me to spend more money



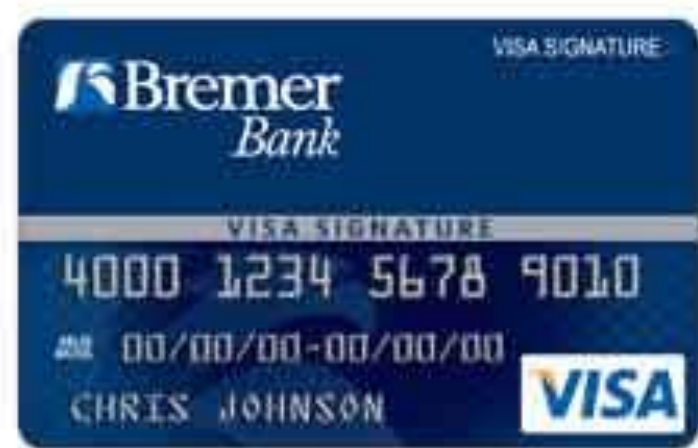
# Chase Slate<sup>(R)</sup>

- This is a Balance Transfer Credit Cards
- Annual Fee: No annual fee
- Rewards: no rewards
- APR: 12.99% - 22.99%
- Introductory APR: 0%
- BALANCE TRANSFER: \$0
  
- Why would you want this card?
- This is a good card to own because would increase my credit score



# Bremer Bank Platinum

- This is a Zero Percent Card
  - Annual Fee: No annual fee
  - Rewards: No rewards
  - APR: 9.99%- 20.99%
  - Introductory APR: 0.00% first year, after 15. 49%
  - BALANCE TRANSFER: 0.00% first year
  - Why would you want this card?
- I want this card because the bank safe the money in a good way that I won't lost it



# US Bank Lanpass Card

- This is a Travel Card
- Annual Fee: \$45
- Rewards: 10% miles bonus and \$284 annual rewards
- APR: N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A
- Why would you want this card?

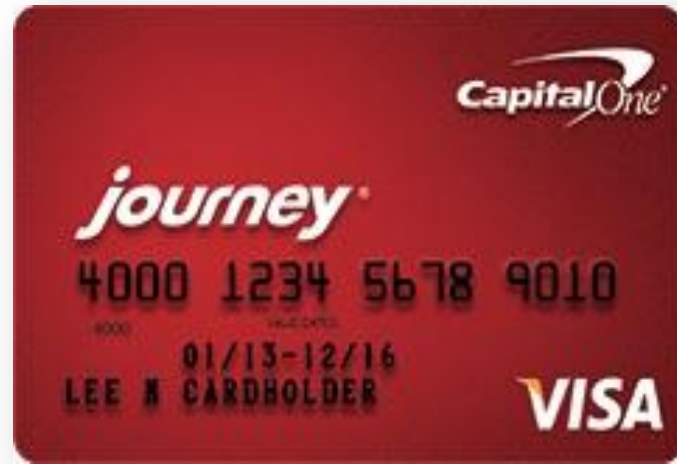
This is an excellent card because I would spend a lot travelling and once a year I'll get \$500 from all purchases



# Journey Student Rewards (Capital One)

- This is a Student Card
- Annual Fee: No annual fee
- Rewards: Each month 1.25%
- APR: High
- Introductory APR: N/A
- BALANCE TRANSFER: N/A
- Why would you want this card?

I want this card because the rewards do not expire, so I can wait for a good opportunity to spend money. Also, has fraud coverage if I lost or get my card stolen





# Chase Freedom

- This is a Low Interest card
- Annual Fee: No annual fee
- Rewards: Enjoy 5% categories every 3 months on gas, restaurants, and amazon.com
- APR: 0% for 15 months on purchases
- Introductory APR: 13.99%-22.99%
- BALANCE TRANSFER: 0% for 15 mo.
- Why would you want this card?

The advantage is that within 3 months I would earn \$150 on bonus, then I can go to the mall



# JC Penney

- ✓ This is a Retail Card
- ✓ Annual Fee: 0% fee
- ✓ Rewards: Earn 1 point for every \$1 of qualifying purchases
- ✓ APR: 26.99%
- ✓ Introductory APR: N/A
- ✓ BALANCE TRANSFER: N/A
- ✓ Why would you want this card?
- ✓ This card will help me to increase my credit score because JC Penney is my favorite store



# Toys R us

- ✓ This card is to get \$5 in R Us
- ✓ Rewards: with every 125 points you earn.
- ✓ Annual Fee: No fees
- ✓ APR: NO Variable
- ✓ Introductory APR: 6%-12% months
- ✓ BALANCE TRANSFER: No
- ✓ Why would you want this card?

This card is a good resource to save money

