# Credit Card Comparison

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## Capital One Card

- This is a card for EXCELLENT CREDIT.
- For the first year \$0; after that is \$59.
- For the rewards people get unlimited 2X miles—that's 2 miles for every dollar you spend on purchases, every day.
- ❖ The APR variable is12.9%-22.9%; No Transfer Fee.
- ❖ Introductory APR N/A
- ❖ Balance Transfers N/A.
- Why would you want this card?
- \*You would want this card because it has no transfer fee and they get unlimited miles.



#### Chase Freedom

- This is a reward credit card is Best Card for Cash Back by MONEY.
- ❖ No annual fee.
- Rewards never expire as long as your account is open.
- After the intro period, a variable APR of 13.99-22.99%.
- 0% Intro APR for 15 months on purchases and balance transfers.
- There is no balance transfer.
- Why would you want this card?
  - ❖ You would want this card because it has no annual fee and you earn a \$100 Bonus after you spend \$500 on purchases in your first 3 months from account opening.



#### Discover

- This is a reward card it will double all the cash back you've earned at the end of your first year automatically.
- No annual fee. No over limit fee. No foreign transaction fee.
- \* Rewards, free FICO, credit score terms.
- ❖ 10.99%- 22.99%. A 3% fee applies to each transferred balance.
- \*0% intro APR on balance transfers for 18 month.
- \* There is no balance transfer.
- Why would you want this card?
- You would you want this card because it doesn't have annual fee.



### Capital One

- This is a reward credit card.
- No annual fee.
- \*High reward rate, one-time \$100 cash bonus after you spend \$500 on purchases within the first 3 months.
- ❖ 12.9%-22.9% variable APR.
- ♦ 0% intro APR on purchases until April 2016.
- No balance transfer
- Why would you want this card?
  - You would want this card because there is not limit of how much money you can earn.



## Blue Cash Everyday

- This is a reward card.
- No annual fee.
- ❖ You will receive \$100 back in the form of a statement credit, get \$100 back after you spend \$1,000 in purchases on your new Card in your first 3 months.
- 12.99% to 21.99%, based on your creditworthiness and other factors.
- \*0% intro APR on purchases and balance transfers for 15 months.
- ❖ No balance transfers.
- Why would you want this card?
  - You would want this card because you would receive money back after a credit statement.



# Capital One Quicksilver One

- This card is a reward.
- It has annual fee of 39 per year.
- Your reward will be earn unlimited 1.5% cash back on every purchase, every day.
- \*22.9% variable APR.
- ♦ 0% intro APR.
- ❖ No balance transfers.
- Why would you want this card?
  - ❖ I would not want this card because it has a fee.



# First National Omaha Graphite

- This card is reward.
- The annual fee is 50 per year.
- The reward will be earn 1% of every purchase.
- ❖ No variable APR.
- ❖ No intro APR.
- No balance transfers.
- Why would you want this card?
- You would want this card because you will earn 1% of every purchase.



## Fifth Third Cash Rewards

- This is a reward card.
- \*No annual fee.
- The reward will be you will earn 1% on purchases.
- ❖ No variable APR.
- ❖ No intro APR.
- No balance transfers.
- Why would you want this card?
  - I would want this card because I will earn 1% on purchases.



# Toys R Us Store Card

- This card is to get \$5 in "R"Us Rewards with every 125 points you earn.
- \*No annual fee.
- You will earn get 15% off or 6 months special financing.
- ❖Intro 0% for 6 12 months.
- ❖ No variable APR.
- No balance transfers
- Why would you want this card?
- \*Because it will save you money.



