

CREDIT CARD COMPARISON

KA THERINE M O N T A N O

* CITI THANK YOU® PREFERRED CARD FOR COLLEGE STUDENTS

- This is a student CARD
 - Annual Fee: you pay \$0
 - Rewards: 1 point per dollar
 - APR: Variable N/A
 - Introductory APR: N/A
 - BALANCE TRANSFER: N/A
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- Why would you want this card?
Points do not expire and earn unlimited Thank You Points with this card



* JOURNEY® STUDENT REWARDS FROM * CAPITAL ONE®

- This is a student CARD
- Annual Fee: you pay \$0
- Rewards: 1.25%
- APR: Variable high APR
- Introductory APR: N/A
- BALANCE TRANSFER: N/A



- Why would you want this card?

This card offers you fraud coverage if your card is lost or stolen

* BLUE CASH PREFERRED® CARD FROM * AMERICAN EXPRESS

- This is a rewards credit card
 - Annual Fee: you pay \$75
 - Rewards: 1.0%
 - APR: Variable %12.99% to 21.99%
 - Introductory APR: N/A
 - BALANCE TRANSFER: 15 months
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- Why would you want this card?
 - This card offers you Hassle-free cash back



* CITI DOUBLE CASH CARD

- This is a rewards credit card
- Annual Fee: you pay \$0
- Rewards: 1% cash back as you pay
- APR: Variable %12.99%-22.99%
- Introductory APR: N/A
- BALANCE TRANSFER: \$5 or 3%



- 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.

* CAPITAL ONE® SPARK® CASH FOR * BUSINESS

- This is a business credit card
- Annual Fee: you pay \$59
- Rewards: 2.0%
- APR: Variable %N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A



- Why would you want this card?

This card offers you unlimited cash rewards that don't expire

* INK PLUS® BUSINESS CREDIT CARD

- This is a business credit card
- Annual Fee: you pay \$95 a year, but the first year is free
- Rewards: 1.0%
- APR: Variable %N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A



- Why would you want this card?

This card offers you earn 1 point per \$1 on all other purchases-with no limit to the amount you can earn

* VIRGIN AMERICA VISA SIGNATURE® * CARD

- This is a travel credit card
- Annual Fee: you pay \$49
- Rewards: 2.0%
- APR: Variable %N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A

- Why would you want this card?

This card offers you the earning bonus



* AMERICAN EXPRESS® PREMIER * REWARDS GOLD CARD

- This is a travel credit card
- Annual Fee: you pay \$195 a year, but the first year is free
- Rewards: 1.0%
- APR: Variable %N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A



- Why would you want this card?

This card offers you the earning of memberships

* CAPITAL ONE® SECURED * MASTERCARD®

- This is a secured credit card
- Annual Fee: you pay \$0
- Rewards: 0%
- APR: Variable %N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A



- Why would you want this card?

This card offers you easily manage your account 24/7 with online access, by phone, or using our mobile app

* FIRST PROGRESS PLATINUM ELITE * MASTERCARD® SECURED CREDIT CARD

- This is a secured credit card
- Annual Fee: you pay \$29
- Rewards: 0%
- APR: Variable %N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A



- Why would you want this card?

This card offers you nationwide Program though not yet available in NY, IA, AR, or WI