



Product and Pricing Review of Top US Credit Card Issuers

Daily analysis of Pricing, Products and Fees

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Data Collection & Research Methodology

Credit card has become an indispensable part of an average American's life because of its wide acceptance for payment of goods and services at the most point of sales. Most credit cards offer a variety of benefits like grace period, introductory purchase APR, balance transfer etc. To track these changing variables and provide comparative analytics to corporate users, Zivanta.com uses proprietary technologies and algorithms to data mine top credit card issuers data, normalizes the data and provide a structured framework for analyzing credit card competitive analytics.

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About Zivanta.com

Zivanta.com is a credit card research and rewards analytics portal. Using proprietary web harvesting algorithm, Zivanta consolidates information across multiple credit card issuers daily, normalizes and validates data and provides comparative intelligence on product and pricing to financial services industry. The product, pricing and promotion information is available to corporate users on a free 60 day trial followed by monthly/annual subscription. In addition to serving corporate customer, Zivanta has also developed a companion web comparison engine for retail consumers to research credit cards available from multiple credit card issuers.

Zivanta.com is based out of Charlotte, NC with offshore development office located at Kolkata, India.

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Card Name	Network	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Ally Cashback Credit Card	VISA	\$0	NA	NA	13.49%	23.49%	NA	NA	13.49%	23.49%	0.0%	12	4%	\$10	NA	\$35	NA	3%	NA

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American Express

Card Name	Network	Annual Fee		Billing Cycle In Days	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty Fee (\$)	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)		Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)		Fee (%)	Fee (\$)
American Express Green Card	AMEX	\$95	12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$38	\$38	2.7%	NA
Amex EveryDay Credit Card	AMEX	\$0	NA	25	13.49%	23.49%	0.0%	12	13.49%	23.49%	0.0%	12	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Amex EveryDay Preferred Credit Card	AMEX	\$95	NA	25	13.49%	23.49%	0.0%	12	13.49%	23.49%	0.0%	12	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Blue Cash Everyday Card from American Express	AMEX	\$0	NA	25	13.49%	23.49%	0.0%	12	13.49%	23.49%	0.0%	12	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Blue Cash from American Express Card	AMEX	\$0	NA	25	17.74%	22.74%	NA	NA	17.74%	22.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Blue Cash Preferred Card from American Express	AMEX	\$95	NA	25	13.49%	23.49%	0.0%	12	13.49%	23.49%	0.0%	12	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Blue From American Express Card	AMEX	\$0	NA	25	15.74%	20.74%	NA	NA	15.74%	20.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Blue Sky from American Express	AMEX	\$0	NA	25	17.74%	22.74%	NA	NA	17.74%	22.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Delta Reserve Credit Card from American Express	AMEX	\$450	NA	25	16.24%	25.24%	NA	NA	16.24%	25.24%	NA	NA	3%	\$5	29.74%	\$38	\$38	NA	NA
Gold Card From American Express	AMEX	\$160	12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$38	\$38	NA	NA
Gold Delta SkyMiles Credit Card	AMEX	\$95	12	25	16.24%	25.24%	NA	NA	16.24%	25.24%	NA	NA	3%	\$5	29.74%	\$38	\$38	NA	NA
Hilton HHonors Card from American Express	AMEX	\$0	NA	25	15.74%	19.74%	NA	NA	15.74%	19.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Hilton HHonors Surpass Card from American Express	AMEX	\$75	NA	25	15.74%	19.74%	NA	NA	15.74%	19.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Platinum Card from American Express	AMEX	\$450	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$38	\$38	NA	NA
Platinum Delta SkyMiles Credit Card	AMEX	\$195	NA	25	16.24%	25.24%	NA	NA	16.24%	25.24%	NA	NA	3%	\$5	29.74%	\$38	\$38	NA	NA
Plenti Credit Card from Amex	AMEX	\$0	NA	25	15.49%	25.49%	0.0%	12	15.49%	25.49%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
Premier Rewards Gold Card from American Express	AMEX	\$195	12	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$38	\$38	NA	NA
The Mercedes-Benz Credit Card from American Express	AMEX	\$95	NA	25	15.74%	15.74%	0.0%	6	15.74%	15.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	2.7%	NA
The Starwood Preferred Guest Credit Card from American Express	AMEX	\$95	12	25	15.74%	19.74%	NA	NA	15.74%	19.74%	NA	NA	3%	\$5	29.74%	\$38	\$38	NA	NA

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Card Name	Network	Annual Fee		Billing Cycle In Days	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty Fee (\$)	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)		Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)		Fee (%)	Fee (\$)
Allegiant World MasterCard	MC	\$59	NA	25	13.49%	23.49%	NA	NA	13.49%	23.49%	0%	12	3%	\$10	29.99%	\$37	\$27	3%	NA
Amtrak Guest Rewards World MasterCard credit card	MC	\$79	NA	25	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	3%	\$10	29.99%	\$37	\$27	NA	NA
BankAmericard Better Balance Rewards Credit Card	MC	\$0	NA	25	12.49%	22.49%	NA	NA	12.49%	22.49%	0%	12	3%	\$10	29.99%	\$37	\$27	3%	NA
BankAmericard Credit Card	MC	\$0	NA	25	11.49%	21.49%	NA	NA	11.49%	21.49%	0%	18	3%	\$10	29.99%	\$37	\$27	3%	NA
BankAmericard Credit Card for Students	MC	\$0	NA	25	13.49%	23.49%	NA	NA	13.49%	23.49%	0%	18	3%	\$10	29.99%	\$37	\$27	3%	NA
BankAmericard Secured Credit Card	MC	\$39	NA	25	20.74%	20.74%	NA	NA	20.74%	20.74%	NA	NA	3%	\$10	29.99%	\$37	\$27	3%	NA
Bass Pro Shops Outdoor Rewards MasterCard Credit Card	MC	\$0	NA	25	13.49%	23.49%	0%	12	13.49%	23.49%	0%	12	3%	\$10	29.99%	\$37	\$27	3%	NA
MLB Credit Cards	MC	\$0	NA	25	13.49%	23.49%	0%	12	13.49%	23.49%	0%	12	3%	\$10	29.99%	\$37	\$27	3%	NA
Norwegian Cruise Line World MasterCard Credit Card	MC	\$0	NA	25	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	3%	\$10	29.99%	\$37	\$27	3%	NA
Pink Ribbon BankAmericard Cash Rewards Credit Card	MC	\$0	NA	25	13.49%	23.49%	0%	12	13.49%	23.49%	0%	12	3%	\$10	29.99%	\$37	\$27	3%	NA
Spirit Airlines World MasterCard Credit Card	MC	\$0	12	25	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	3%	\$10	29.99%	\$37	\$27	3%	NA
Virgin Atlantic World Elite MasterCard Credit Card	MC	\$90	NA	25	12.74%	19.74%	NA	NA	12.74%	19.74%	NA	NA	3%	\$10	29.99%	\$37	\$27	NA	NA
Alaska Airlines Visa Signature Credit Card	V	\$75	NA	25	12.74%	19.74%	NA	NA	12.74%	19.74%	NA	NA	3%	\$10	29.99%	\$37	\$27	NA	NA
Asiana Visa Signature Credit Card	V	\$99	NA	25	12.74%	19.74%	NA	NA	12.74%	19.74%	NA	NA	3%	\$10	29.99%	\$37	\$27	NA	NA
BankAmericard Cash Rewards credit card	V	\$0	NA	25	13.49%	23.49%	0%	12	13.49%	23.49%	0%	12	3%	\$10	29.99%	\$37	\$27	3%	NA
BankAmericard Cash Rewards Credit Card for Students	V	\$0	NA	25	13.49%	23.49%	0%	12	13.49%	23.49%	0%	12	3%	\$10	29.99%	\$37	\$27	3%	NA
BankAmericard Travel Rewards	V	\$0	NA	25	15.49%	23.49%	0%	12	15.49%	23.49%	NA	NA	3%	\$10	29.99%	\$37	\$27	NA	NA
BankAmericard Travel Rewards Credit Card for Students	V	\$0	NA	25	15.49%	23.49%	0%	12	15.49%	23.49%	NA	NA	3%	\$10	29.99%	\$37	\$27	NA	NA
Celebrity Cruises Visa Signature Credit Card	V	\$69	NA	25	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	3%	\$10	29.99%	\$37	\$27	NA	NA
Royal Caribbean Visa Signature Credit Card	V	\$0	NA	25	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	3%	\$10	29.99%	\$37	\$27	3%	NA
US Pride BankAmericard Cash Rewards Visa Card	V	\$0	NA	25	13.49%	23.49%	0%	12	13.49%	23.49%	0%	12	3%	\$10	29.99%	\$37	\$27	3%	NA
World Wildlife Fund	V	\$0	NA	25	13.49%	23.49%	0%	12	13.49%	23.49%	0%	12	3%	\$10	29.99%	\$37	\$27	3%	NA

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		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (%)
Barclaycard Arrival Plus World Elite MasterCard	MC	\$89	12	23	16.49%	23.49%	NA	NA	16.49%	23.49%	0%	12	3%	\$5	NA	\$37	\$37	0%	NA
Barclaycard CashForward World MasterCard	MC	\$0	NA	23	15.24%	25.24%	NA	NA	15.24%	25.24%	0%	15	3%	\$5	NA	\$37	\$37	3%	NA

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		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Platinum	MC	\$0	NA	25	24.99%	24.99%	NA	NA	24.99%	24.99%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
QuicksilverOne Rewards	MC	\$39	NA	25	24.99%	24.99%	0%	9	24.99%	24.99%	0%	9	NA	NA	NA	\$35	NA	NA	NA
Secured MasterCard	MC	\$0	NA	25	24.99%	24.99%	NA	NA	24.99%	24.99%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Journey Student Rewards	VISA	\$0	NA	25	20.49%	20.49%	NA	NA	20.49%	20.49%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
Quicksilver Rewards	VISA	\$0	NA	25	13.49%	23.49%	0%	9	13.49%	23.49%	0%	9	3%	NA	NA	\$35	NA	NA	NA
Venture Rewards	VISA	\$59	12	25	13.24%	23.24%	NA	NA	13.24%	23.24%	NA	NA	NA	NA	NA	\$35	NA	NA	NA
VentureOne Rewards	VISA	\$0	NA	25	12.49%	22.49%	0%	12	12.49%	22.49%	NA	NA	NA	NA	NA	\$35	NA	NA	NA

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		In Dollars(\$)	Waiver (In Months)		Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)		Fee (%)	Fee (\$)
IHG Rewards Club Select Credit Card	MC	\$49	12	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
AARP Credit Card from Chase	V	\$0	NA	25	16.74%	23.49%	0%	12	16.74%	23.49%	0%	12	3%	\$5	NA	\$15	NA	3%	NA
Amazon Rewards Visa Signature Card	V	\$0	NA	21	14.74%	22.74%	NA	NA	14.74%	22.74%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
British Airways Visa Signature Card	V	\$95	NA	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
Chase Freedom credit card	V	\$0	NA	21	15.49%	24.24%	0%	15	15.49%	24.24%	0%	15	5%	\$5	NA	\$15	NA	3%	NA
Chase Freedom Unlimited credit card	V	\$0	NA	21	15.49%	24.24%	0%	15	15.49%	24.24%	0%	15	5%	\$5	NA	\$15	NA	3%	NA
Chase Sapphire Preferred credit card	V	\$95	12	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
Chase Sapphire Reserve	V	\$450	NA	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
Chase Slate credit card	V	\$0	NA	21	15.49%	24.24%	0%	15	15.49%	24.24%	0%	15	5%	\$5	NA	\$15	NA	3%	NA
Disney Premier Visa Card	V	\$49	NA	21	16.49%	16.49%	0%	6	16.49%	16.49%	NA	NA	3%	\$5	NA	\$15	NA	3%	NA
Disney Rewards Visa Card	V	\$0	NA	21	16.49%	16.49%	0%	6	16.49%	16.49%	NA	NA	3%	\$5	NA	\$15	NA	3%	NA
Marriott Rewards Premier Credit Card	V	\$85	NA	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
Southwest Rapid Rewards Plus Credit Card	V	\$69	NA	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	3%	NA
The Hyatt Credit Card	V	\$75	12	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
The Ritz-Carlton Rewards Credit Card	V	\$395	NA	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
United MileagePlus Club Card	V	\$450	NA	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA
United MileagePlus Explorer Card	V	\$95	12	21	16.49%	23.49%	NA	NA	16.49%	23.49%	NA	NA	5%	\$5	NA	\$15	NA	NA	NA

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Card Name	Network	Annual Fee		Billing Cycle In Days	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Re-turned Check Penalty Fee (\$)	Foreign Transaction	
		In Dol-lars(\$)	Waiver (In Months)		Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dol-lars(\$)	APR	Fee (\$)		Fee (%)	Fee (%)
Att Access Card From Citi	MC	\$0	NA	23	14.49%	23.49%	NA	NA	14.49%	23.49%	NA	NA	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi AAdvantage Executive World Elite MasterCard	MC	\$450	NA	23	15.74%	15.74%	NA	NA	15.74%	15.74%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi Aadvantage Gold World Elite Mastercard	MC	\$50	NA	23	14.49%	22.49%	NA	NA	14.49%	22.49%	NA	NA	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi Aadvantage Platinum Select World Elite Mastercard	MC	\$95	12	23	16.24%	24.24%	NA	NA	16.24%	24.24%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi Diamond Preferred Card	MC	\$0	NA	23	12.49%	22.49%	0%	21	12.49%	22.49%	0%	21	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi Double Cash Card	MC	\$0	NA	23	13.49%	23.49%	NA	NA	13.49%	23.49%	0%	18	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi Prestige Card	MC	\$450	NA	23	15.74%	15.74%	NA	NA	15.74%	15.74%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi Secured MasterCard	MC	NA	NA	23	22.49%	22.49%	NA	NA	22.49%	22.49%	NA	NA	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi Simplicity Card	MC	\$0	NA	23	13.49%	23.49%	0%	21	13.49%	23.49%	0%	21	3%	\$5	NA	NA	\$35	3%	NA
Citi ThankYou Preferred Card for College Students	MC	\$0	NA	23	14.49%	24.49%	0%	7	14.49%	24.49%	NA	NA	4%	\$5	29.99%	\$35	\$35	3%	NA
Costco Anywhere Visa Card By Citi	MC	\$0	NA	23	15.74%	15.74%	0%	7	15.74%	15.74%	NA	NA	3%	\$5	29.99%	\$37	\$37	3%	NA
EXPEDIAPLUS CARD from Citi	MC	\$0	NA	23	15.49%	23.49%	NA	NA	15.49%	23.49%	NA	NA	3%	\$5	29.99%	\$35	\$35	3%	NA
EXPEDIAPLUS VOYAGER CARD from Citi	MC	\$95	NA	23	14.49%	22.49%	NA	NA	14.49%	22.49%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi Hilton HHonors Reserve Card	V	\$95	NA	23	15.74%	15.74%	NA	NA	15.74%	15.74%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA
Citi Hilton HHonors Visa Signature Card	V	\$0	NA	23	15.74%	19.74%	NA	NA	15.74%	19.74%	NA	NA	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi ThankYou Preferred Card	V	\$0	NA	23	13.49%	23.49%	0%	12	13.49%	23.49%	0%	12	3%	\$5	29.99%	\$35	\$35	3%	NA
Citi ThankYou Premier Card	V	\$95	NA	23	14.49%	23.49%	NA	NA	14.49%	23.49%	NA	NA	3%	\$5	29.99%	\$35	\$35	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

Card Name	Network	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Discover it card	DIS	\$0	NA	25	11.49%	23.24%	0%	14	11.49%	23.49%	0%	14	3%	NA	NA	\$37	\$37	NA	NA
Discover it chrome for Students card	DIS	\$0	NA	25	13.49%	22.24%	0%	6	13.49%	22.49%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA
Discover it for Students card	DIS	\$0	NA	25	13.49%	22.24%	0%	6	13.49%	22.49%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA
Discover it Gas and Restaurant card	DIS	\$0	NA	25	11.49%	23.24%	0%	14	11.49%	23.49%	0%	14	3%	NA	NA	\$37	\$37	NA	NA
Discover it Miles	DIS	\$0	NA	25	11.49%	23.24%	0%	14	11.49%	23.49%	10.99%	14	3%	NA	NA	\$37	\$37	NA	NA
Discover it NHL card	DIS	\$0	NA	25	11.49%	23.24%	0%	14	11.49%	23.49%	0%	14	3%	NA	NA	\$37	\$37	NA	NA
Discover it Secured Credit Card	DIS	\$0	NA	25	23.49%	23.24%	NA	NA	23.49%	23.49%	10.99%	6	3%	NA	NA	\$37	\$37	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

Card Name	Network	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
HSBC Advance Mastercard	MC	\$45	NA	25	13.49%	17.49%	0%	12	13.49%	17.49%	0%	12	3%	\$10	30.49%	\$37	\$25	NA	NA
HSBC Platinum Mastercard Credit Card	MC	\$0	NA	25	13.49%	23.49%	0%	18	13.49%	23.49%	0%	18	4%	\$10	30.49%	\$37	\$25	NA	NA
HSBC Premier World Mastercard	MC	\$94	NA	25	13.49%	17.49%	NA	NA	13.49%	17.49%	NA	NA	3%	\$5	30.49%	\$37	\$25	NA	NA
HSBC Rewards Platinum Mastercard	MC	\$0	NA	25	13.49%	23.49%	0%	12	13.49%	23.49%	0%	12	4%	\$10	30.49%	\$37	\$25	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

Card Name	Network	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (%)
Keybank Key2more Rewards Mastercard Credit Card	MC	\$0	NA	25	13.49%	22.49%	0.00%	6	13.49%	22.49%	0.00%	6	4%	\$10	NA	\$37	NA	3%	NA
LatITUDE Mastercard Credit Card	MC	\$0	NA	25	10.49%	20.49%	0.00%	15	10.49%	20.49%	0.00%	15	4%	\$10	NA	\$37	NA	3%	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS



Penfed Credit Union

Card Name	Network	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
PenFed Premium Travel Rewards American Express Card	AMEX	\$0	NA	25	9.24%	17.99%	NA	NA	9.24%	17.99%	0%	12	3%	NA	17.99%	\$10	\$25	NA	NA
PenFed Gold Visa Card	V	\$0	NA	25	8.99%	17.99%	NA	NA	8.99%	17.99%	0%	12	3%	NA	17.99%	\$10	\$25	NA	NA
PenFed Platinum Rewards Visa Signature Card	V	\$0	NA	25	9.24%	17.99%	NA	NA	9.24%	17.99%	0%	12	3%	NA	17.99%	\$10	\$25	NA	NA
PenFed Power Cash Rewards Visa Card	V	\$0	NA	25	9.24%	17.99%	NA	NA	9.24%	17.99%	0%	12	3%	NA	17.99%	NA	\$25	NA	NA
PenFed Promise Visa Card	V	\$0	NA	25	8.99%	17.99%	NA	NA	8.99%	17.99%	4.99%	12	NA	NA	NA	NA	NA	NA	NA

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Card Name	Network	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
PNC CashBuilder Visa Credit Card	V	\$0	NA	21	13.49%	22.49%	NA	NA	13.49%	22.49%	0%	12	3%	\$5	29.24%	\$35	\$35	3%	NA
PNC Core Visa Credit Card	V	\$0	NA	21	10.49%	20.49%	0%	15%	10.49%	20.49%	0%	15	3%	\$5	29.24%	\$35	\$35	3%	NA
PNC points Visa Credit Card	V	\$0	NA	21	12.49%	22.49%	0%	12%	12.49%	22.49%	0%	12	3%	\$5	29.29%	\$35	\$35	3%	NA
PNC Premier Traveler Visa Signature Credit Card	V	\$85	12	21	16.49%	16.49%	NA	NA	16.49%	16.29%	0%	12	3%	NA	29.29%	\$35	\$35	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS



Card Name	Network	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Cash Rewards Credit Card	MC	NA	NA	25	10.74%	21.74%	0.00%	15	10.74%	21.74%	0.00%	15	3%	\$10	NA	\$38	\$38	NA	NA
Prime Rewards Credit Card	MC	NA	NA	25	10.74%	21.74%	NA	NA	10.74%	21.74%	3.75%	36	3%	\$10	NA	\$38	\$38	NA	NA
Secured Credit Card	MC	\$32	NA	25	20.49%	20.49%	NA	NA	20.49%	20.49%	NA	NA	4%	\$10	NA	\$38	\$38	3%	NA
Travel Rewards Credit Card	MC	\$89	12	25	10.74%	21.74%	0.00%	15	10.74%	21.74%	0.00%	15	3%	\$10	NA	\$38	\$38	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

Card Name	Network	Annual Fee		Billing Cycle In Days	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty Fee (\$)	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)		Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)		Fee (%)	Fee (\$)
Aeroplan Visa Signature Credit Card	V	\$95	12	25	14.49%	23.49%	NA	NA	14.49%	23.49%	NA	NA	4%	\$10	NA	\$35	NA	3%	NA
Ameritrade Client Rewards Credit Card	V	\$0	NA	25	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	4%	\$10	NA	\$35	NA	3%	NA
Cash Credit Card	V	\$0	NA	26	13.49%	23.49%	NA	NA	13.49%	23.49%	0.00%	12	4%	\$10	NA	\$35	NA	NA	NA
First Class Visa Signature Credit Card	V	\$89	12	25	13.74%	13.74%	NA	NA	13.74%	13.74%	0.00%	12	3%	\$10	NA	\$35	NA	NA	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

Card Name	Network	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Union Bank Rewards Visa Credit Card	V	\$0	NA	21	14.49%	24.49%	NA	NA	14.49%	24.49%	0%	12	3%	\$10	29.99%	\$37	\$35	3%	NA
Union Bank Secured Visa Credit Card	V	\$25	NA	21	19.49%	19.49%	NA	NA	19.49%	19.49%	NA	NA	5%	\$10	29.99%	\$37	\$35	3%	NA
Union Bank Visa Credit Card	V	\$0	NA	21	10.49%	20.49%	0%	12	10.49%	20.49%	0%	12	3%	\$10	29.99%	\$37	\$35	3%	NA

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

Card Name	Network	Annual Fee		Billing Cycle In Days	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty Fee (\$)	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)		Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)		Fee (%)	Fee (%)
US Bank FlexPerks Selectplus American Express Card	AMEX	\$0	NA	30	14.49%	24.49%	NA	NA	14.49%	24.49%	0%	9	3%	\$5	NA	\$37	\$35	2%	NA
REI MasterCard	MC	\$0	NA	30	11.49%	23.49%	NA	NA	11.49%	23.49%	NA	NA	3%	\$5	NA	\$35	\$35	2%	NA
1 2 3 REWARDS Visa Card	V	\$0	NA	30	14.49%	24.49%	NA	NA	14.49%	24.49%	NA	NA	4%	\$10	NA	\$37	\$35	2.8%	NA
Ace Rewards Visa Signature Card	V	\$0	NA	30	14.49%	23.49%	NA	NA	14.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
AeroMexico Visa Card	V	\$45	12	30	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
AeroMexico Visa Secured Card	V	\$25	12	30	23.49%	23.49%	NA	NA	23.24%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
AeroMexico Visa Signature Card	V	\$80	12	30	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
Club Carlson Premier Rewards Visa Signature Card	V	\$75	NA	30	14.49%	23.49%	NA	NA	14.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
Club Carlson Rewards Visa Card	V	\$0	NA	30	23.49%	23.49%	NA	NA	23.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
Club Carlson Rewards Visa Signature Card	V	\$50	NA	30	14.49%	23.49%	NA	NA	14.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
Fred Meyer Rewards Visa Card	V	\$0	NA	30	14.49%	24.49%	0%	9	14.49%	24.49%	0%	9	4%	\$10	NA	\$37	\$35	2.8%	NA
Gymboree Visa Credit Card	V	\$0	NA	30	14.49%	23.49%	NA	NA	14.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
Harley Davidson Visa Secured Card	V	\$0	NA	30	23.49%	23.49%	NA	NA	23.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
Harley Davidson Visa Signature Card	V	\$0	NA	30	14.49%	23.49%	NA	NA	14.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
LANPASS Visa Card	V	\$45	12	30	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
LANPASS Visa Secured Card	V	\$25	12	30	23.49%	23.49%	NA	NA	23.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
LANPASS Visa Signature Card	V	\$75	12	30	13.49%	23.49%	NA	NA	13.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
Polaris Visa Credit Card	V	\$0	NA	30	14.49%	23.49%	NA	NA	14.49%	23.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
Ralphs rewards Visa Card	V	\$0	NA	30	14.49%	24.49%	NA	NA	14.49%	24.49%	NA	NA	4%	\$10	NA	\$37	\$35	2.8%	NA
SkyBlue SKYPASS Visa Card	V	\$0	NA	30	13.49%	20.49%	NA	NA	13.49%	20.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
SKYPASS Visa Classic Card	V	\$50	NA	30	13.49%	20.49%	NA	NA	13.49%	20.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
SKYPASS Visa Secured Card	V	\$50	NA	30	16.74%	16.74%	NA	NA	16.74%	16.74%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
SKYPASS Visa Signature Card	V	\$80	NA	30	13.49%	20.49%	NA	NA	13.49%	20.49%	NA	NA	3%	\$5	NA	\$37	\$35	NA	NA
Us Bank Cash 365 American Express Card	V	\$0	NA	30	13.49%	23.49%	NA	NA	13.49%	23.49%	0%	12	3%	\$5	NA	\$37	\$35	2%	NA
US Bank Cashplus Visa Signature Card	V	\$0	NA	30	13.49%	23.49%	NA	NA	13.49%	23.49%	0%	12	3%	\$5	NA	\$37	\$35	2%	NA
US Bank College Visa Credit Card	V	\$0	NA	30	12.49%	21.49%	NA	NA	12.49%	21.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
US Bank Flexperks Gold American Express Card	V	\$85	NA	30	14.49%	24.49%	NA	NA	14.49%	24.49%	NA	NA	3%	\$5	NA	\$37	\$35	NA	NA
US Bank FlexPerks Travel Rewards Visa Signature Card	V	\$49	12	30	14.49%	24.49%	NA	NA	14.49%	24.49%	NA	NA	3%	\$5	NA	\$37	\$35	NA	NA
US Bank Secured Visa Card	V	\$29	NA	30	19.49%	19.49%	NA	NA	19.49%	19.49%	NA	NA	3%	\$5	NA	\$37	\$35	2%	NA
US Bank Visa Platinum Card	V	\$0	NA	30	10.49%	21.49%	0%	12	10.49%	21.49%	0%	12	3%	\$5	NA	\$37	\$35	2%	NA

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Card Name	Network	Annual Fee		Billing Cycle	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty	Foreign Transaction	
		In Dollars(\$)	Waiver (In Months)	In Days	Min	Max	APR	Period	Min	Max	APR	Period	Percentage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (\$)
Cash Rewards American Express	AMEX	\$0	NA	25	10.40%	26.40%	NA	NA	10.40%	26.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
Cashback Rewards Plus American Express	AMEX	\$0	NA	25	12.40%	26.40%	NA	NA	12.40%	26.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
USAA Classic American Express	AMEX	\$35	NA	25	18.40%	24.40%	NA	NA	18.40%	24.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
USAA Rewards American Express	AMEX	\$0	NA	25	10.40%	26.40%	NA	NA	10.40%	26.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
USAA Secured Card American Express	AMEX	\$35	NA	25	10.40%	20.40%	NA	NA	10.40%	20.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
Cash Rewards Visa Signature	V	\$0	NA	25	10.40%	26.40%	NA	NA	10.40%	26.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
Preferred Cash Rewards Visa Signature	V	\$0	NA	25	12.40%	26.40%	NA	NA	12.40%	26.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
USAA Classic Visa Platinum	V	\$35	NA	25	18.40%	24.40%	NA	NA	18.40%	24.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
USAA Rate Advantage Visa Platinum	V	\$0	NA	25	7.40%	24.40%	NA	NA	7.40%	24.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
USAA Rewards Visa Signature	V	\$0	NA	25	10.40%	26.40%	NA	NA	10.40%	26.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA
USAA Secured Card Visa Platinum	V	\$35	NA	25	10.40%	20.40%	NA	NA	10.40%	20.40%	NA	NA	3%	\$200	NA	\$35	\$35	NA	NA

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Wells Fargo

Card Name	Network	Annual Fee		Billing Cycle In Days	Regular Purchase APR		Purchase Promotion		Balance Transfer APR		Balance Transfer Promotion		Balance Transfer Transaction fees		Late Payment Penalty		Returned Check Penalty		Foreign Transaction	
		In Dol-lars(\$)	Waiver (In Months)		Min	Max	APR	Period	Min	Max	APR	Period	Per-centage	In Dollars(\$)	APR	Fee (\$)	Fee (\$)	Fee (%)	Fee (%)	
Wells Fargo Propel 365 American Express Card	AMEX	\$45	12	25	14.49%	22.49%	0.00%	12	14.49%	22.49%	0.00%	12	3%	\$5	NA	\$37	\$37	NA	NA	
Wells Fargo Cash Back College Card	AMEX	\$0	NA	25	13.49%	25.49%	0.00%	6	13.49%	25.49%	0.00%	15	3%	\$5	NA	\$37	\$37	3%	NA	
Wells Fargo Cash Wise Visa Card	V	\$0	NA	25	11.65%	21.65%	0.00%	15	11.65%	21.65%	0.00%	6	3%	\$5	NA	\$37	\$37	3%	NA	
Wells Fargo Home Rebate Card	V	\$0	NA	25	13.49%	25.49%	0.00%	12	13.49%	25.49%	0.00%	12	3%	\$5	NA	\$37	\$37	3%	NA	
Wells Fargo Home Rebate Visa Signature Card	V	\$0	NA	25	12.65%	26.49%	0.00%	15	12.65%	26.49%	0.00%	15	3%	\$5	NA	\$37	\$37	3%	NA	
Wells Fargo Platinum Card	V	\$0	NA	25	12.65%	26.49%	0.00%	15	12.65%	26.49%	0.00%	15	3%	\$5	NA	\$37	\$37	3%	NA	
Wells Fargo Propel American Express Card	V	\$0	NA	25	15.65%	25.49%	0.00%	15	15.65%	25.49%	0.00%	15	3%	\$5	NA	\$37	\$37	3%	NA	
Wells Fargo Rewards Card	V	\$0	NA	25	12.65%	26.49%	0.00%	12	12.65%	26.49%	0.00%	12	3%	\$5	NA	\$37	\$37	3%	NA	
Wells Fargo Secured Card	V	\$25	NA	25	19.49%	19.49%	NA	NA	19.49%	19.49%	NA	NA	5%	\$5	NA	\$37	\$37	3%	NA	
Wells Fargo Visa Signature Card	V	\$0	NA	25	12.65%	26.49%	0.00%	12	12.65%	26.49%	0.00%	12	3%	\$5	NA	\$37	\$37	3%	NA	

AMERICAN EXPRESS - AMEX, MASTERCARD - MC, VISA - V, DISCOVER - DIS

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