

Choosing a Credit Card

There are many different credit cards available and all have varying characteristics. So how do you choose a credit card that is right for you? Start by researching various credit card features. Compare the annual percentage rates and fees. Be sure to read the fine print for fees that you might be charged such as annual fees or late fees. If a rewards program is important to you, compare rewards and inquire about reward recovery fees.

Fill in the chart below to easily compare credit card offers you receive.

Credit Card Comparison

Characteristic	Am. Express	Discover	MasterCard	Visa
Interest rate (APR)				
Annual fee				
Other fees				
Grace period				
Other features (i.e.: cash-back rebate)				
Other				