

A Guide To Credit Cards



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American Express, Visa, MasterCard, and Citibank cards are just a few of the cards offered online. Millions of people everyday applies for credit cards not realizing what they are getting into until it is too late. Credit cards a plastic coated cards offered by credit card companies. Nowadays, companies offering credit cards are engaging in swindles to take the cardholders for a ride. Therefore, it makes sense to read all you can before applying for a major credit card.

In this guide, we are going to learn about APR, grace periods, defaults, late fees, finance charges, credit cards and much more to help you begin your journey to find the right card.

We can start by reviewing American Express and what the cards offer.

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American Express and Credit Cards

American Express is one of the well-known card providers that offer low APR. The introductory is 0% APR up to 15 months on some cards, and includes low balance transfer APR. The transfer is 3.99% fixed rates for life on few American Express cards. Few cards offer free reward programs enabling the cardholder to earn points and redeem the points for products, travel, hotels and so forth. Many of the cards offered have no annual fees.

The Citi Platinum Select has 0% APR introductory on purchases and balance transfers. The 0% APR will not be relevant to cash advances on some cards. If the cardholder fails to make payments on time then the 0% may be subject to change. Few cards have no annual fees or balance transfer fees during the introductory.

Chase cards have a 5% on purchases and 0% APR up to one year. The cardholder can receive 1% cash back on additional purchases. Chase like many other cards offer a variety of cards; therefore, you should review them all before making a decision.

HSBC MasterCard Offer an assortment of manufactured goods to choose from if the cardholder qualifies upon the completion of the “Pre-qualified form.” Few cards offer 0% APR and may not apply to the cash advances. If the cardholder fails to make

payment during the introductory, or else goes over the cards limit, the APR may increase up to 18.74%. Other fees are included on balance transfers. Be sure to read all details on any credit card considered to avoid overcharges.

Discover Platinum Cards also offer 0% APR introductory up to one year. There are no annual fees, 5% cash rewards, 0% fraudulent liability and limitless cash rewards of 1% on other purchases. The card lenders offer double rewards to customers purchasing products from name brand companies. Stop right here! If you are paying twice the amount for a similar product at full price, the double rewards may not be worth your time. In other words, if you buy name brand clothes you will pay nearly double, or triple sometimes for the product. Therefore, you are spending more than you will make back in most instances, and then you will pay APR charges on the purchase.

The card lenders may also charge fees on banking processes or internet purchases therefore make sure you read all information about the card before applying, since some card companies offer misleading information. Some of the misleading slicks may include, FREE online accounts.

Some American Express lenders offer 0% APR introductory, no annual fees, flex pay, and low balance transfers up to 4.99%.

Notice this type of card has ‘flex pay.’ Flex pay cards are great, since if you do not have the cash when the payments are due you can pay minimum without suffering penalties. The rates on transfers are not as steep as some other cards.

AT&T Universal Platinum Cards offer additional benefits that many other cards do not. The card starts cardholders’ out with 0% APR on purchases and balance transfers up to one year. The card enables cardholders’ to save money on their phone bills, and offers ‘2-free directory assistance’ plus ‘30-free’ minutes on phone calls each month. This means the cardholder can use the phone 30 minutes each month to call anywhere he/she likes. The Protection against Fraud is also rewarding, since the liability is zero. The company will send early alerts if the card has been violated. The cardholder also has coverage on wireless phones, including coverage for loss, or theft. The company will reimburse the cardholder. AT&T offers Internet “account management, 24-hour customer support, and free annual summaries on accounts.

Here is the downside on a well-rounded card that appears to offer extreme rewards. There are stipulations on wireless phone coverage. This means you may be liable to pay fees if the phone is replaced. The Variable rates after the introductory has ended are relatively low. The APR is 10.63%. Cash advances include

APR up to 21.63%, which is high. Defaults are subject to high APR charges, up to 31.13% and other charges are posed in the AT&T agreement. Next we can learn about APR and Fees on credit cards.

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APR and FEES Credit Cards

Many card providers calculate APR based on several tables. The APR is part of the package when receiving a credit card that you must understand to avoid debt. Nowadays, nearly any company that offers consumers the ability to pay their debts via phone will charge a fee. The fee sometimes starts at \$1.50 and reaches to \$3.50. As you can see, to save money you want to avoid the telephone. Some companies are even charging customers for reviewing their statements, asking general questions, and so forth. Therefore, the telephone is making more money than you are if you continue to press those buttons. Therefore, if you are applying for a credit card, make sure you read the Terms & Conditions carefully to avoid overcharge. It is bad enough you have to pay your own phone bill without paying someone else's. You might want to look at the Internet

also. Some cards providers offer FREE ONLINE account access, but once you go online you find out that the FREE has a FEE.

Annual FEES should be weighed out carefully also, since some providers claim to offer NO ANNUAL FEES, and when you get your first bill, and the succeeding bills, you will learn that the FREE again has a FEE.

Cash Advances are often provided with credit card acceptance. This is good in some instances, but if the APR rates are high, it's not worth your time. Some card providers offer a fee of \$3 on cash advances, but again you want to read the Terms & Conditions carefully to avoid debt.

Balance Transferring is the process where the card provider will allow the cardholder to use one method to pay another fee. In other words, some card providers will send the client a 'check' and once the check is utilized to pay the balance, fees will apply. Therefore, learn more about balance transfers to avoid debt.

Late fees are often charged to cardholders, plus APR rate increase. This means that the cardholder will pay: bill + APR +Late FEE +APR, if the bill succeeds the grace period. As you can see, late fees can take your money and toss it down the river. The one most frustrating thing in the world is to work your buns off, all to find out that you have nothing left once your bills are paid.

Credit cards have limits on credit spent. In other words, some credit cards offer credit up to \$30,000, while others offer less. If the cardholder succeeds the limit, then the card providers will often charge high APR+ Payment.

This is one of the most selfish acts of any card provider, but few card providers will literally CHARGE their clients additional fees, simply for requesting a higher *credit limit* on the card. How cruel and vicious, but it is a reality.

Overdrafts charges will also be charged if you pay for an item with a 'check' and the 'check' is returned, without sufficient funds. You would think that the providers would be happy to get a new customer, but instead you see where their goal is, since some credit card lenders actual charge customers for opening a new account with them.

Anyone applying for a major credit card should be wise to compare and contrast the different cards, the cards attributes, costs, APR, fees, and other details carefully before sitting them

self up for a ride. Credit cards are plastic coated cards that have put millions of people all over the world in court filing bankruptcy.

Bankruptcy

if you haven't heard yet, the law is making it virtually impossible, especially for anyone holding a credit card to get out of the debt. At one time, it was easy to go into bankruptcy, but now, the greed has extended to the point it is pushing people over the edge. Finally, word of caution, if you feel you can survive without a credit card, and then do so, otherwise, make sure you read, learn, and control your spending if you are accepted for a major credit card.

Finally, we can learn more about bad credit and unsecured credit cards.

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Bad Credit and Unsecured Credit Cards

Regardless if you have good credit or bad credit or even if you are rich or poor, there is a credit card on the marketplace for you. If you have bad credit then you will need to find a company that offers unsecured credit cards.

The secured credit cards are for families and individuals that have money, yet want a credit card to maintain their credit rates on the records. Spending money is not going to build their credit, therefore they will use the cards to build their credit line. Frequently these people will expend a couple of hundred each month and repay the charges off quickly. This is ludicrous since the repayments paid sooner than the date due will not build any credit lines. Rather, the cardholder must show good faith by paying the cards off on the due date.

If you have bad credit, then be aware that providers that offer unsecured credit cards may require a small deposit. The deposit is a security to the lenders that if you fail to make payments, they can use the deposit to meet the debt amount. If you apply for the card and are approved, most likely you will not receive a credit line above the depositing amount. In other

words, your credit card may only provide you \$500 credit and if you exceed this amount you are at risk of losing your card.

Most unsecured credit cards offer low fixed interest rates and a credit line, starting at \$200 and up, depending on the card provider and the depositing amount. The providers may even offer additional benefits, including cash back or points per purchase made on the credit card. You will need to be very cautious while looking for an unsecured credit card.

The Pesky Sales People

Salespeople will often go out of their way to make a sell. At times, you may receive phone calls, emails, or letters in the mail with special offers on credit cards. The credit lines may range from \$200 up to \$10,000 regardless of your credit ratings. Most of the offers tell you to sign up now before the offer expires. **BE CAUTIOUS!** Most of these offer a 'slick' to lower you into a web of debt.

Also, watch out for the advertising slicks that send messages, claiming that you are approved for a Guaranteed Credit Card. Most likely, the slicks have a high-paying approval line of credit to offer.

If you do find a credit card and are approved it will help you when times are tough. One advantage of credit cards is that you can head over to the bank and withdraw \$500 when you need quick cash.

The downside is being aware that you will be paying more than \$500 back in most instances. On the other hand, you are not going deeper in debt really, (depends on the payday advance amount and fees), but Payday Loan lenders will attach a higher fee than many credit card lenders. For example, you could get a payday loan up to \$500 at a Payday Advance store and may pay \$82 for the loan borrowed. If you exceed three extensions on Payday Loans then you could pay up to 449.9% interest rates on the loans. Therefore, credit cards are more reliable for offering payday loans.

No matter if, you have good, bad or no credit at all, the unsecured cards are more available to be on your side, than few of the other types of cards offered are. If you have bad credit or no credit, you may want to check out the High-Risk card lenders, since many will work hard to get you a card. The lenders will also go out of their way to find a card that better suits your needs. Furthermore, if you are searching for an unsecured credit card, or any card for that matter, be sure to

stay alert to each detail laid out in the terms and agreements. Some card providers will charge yearly rates, monthly rates, and additional hidden charges. Therefore, reading the fine print before signing a contract is the wisest thing you will ever do! Bankcards offer a little less hassle, yet are they good cards to have?

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Bank Credit Cards

First Citizens Bank is one of the many institutions that offer credit cards. However, before you go on that journey and apply, let's review a few details. The grace period for First Citizens cards is around '25' days. If you go over that cycle then you will pay 'finance' charges. This is not uncommon, so therefore we are looking good. The payments on new account statements should be paid in full, otherwise the cardholder will roll over to the next grace cycle, which will accumulate charges.

The card is like most cards, in that if you fail to make full payment at the end of the grace period, then you will be charged 'financial' fees, APR, and your balance will roll over to the next cycle, where this process will continue until you payoff the credit card.

The cash advances on the First card are frightening, since it appears that the financial rates are charged per day, until the balance is paid in full. You might want to look more into this if you are applying for a First Citizen Credit card. Bank is offering Variable Cards, so you may want to ask the lender if there are Fixed Rate cards available. The fixed rate cards rarely won't increase the APR on the card, while the Variables are subject to change at any giving time.

The bank explains that cardholders agreed to pay the dues on the credit cards, which will include the "finance" fees. The bank explains that the fees are multiplied by the cardholders 'average daily balance,' and by each month on the APR and equals up to '1/12' of the APR. The bank further advises that the APR is based on standard codes, and can change at anytime. All APR on purchases is currently at 12.00%, which is a good rate. The card has a 'non-refundable' annual fee which is "\$15.00." there are fees that will apply to late payments, returns, credit limit overrides, and researching.

While this card may have a few provisions, it would not be one of the cards that I would choose at the start. If you are looking for a credit card, it pays to review all bankcards and the credit cards offered over the internet. The cards on the internet require carefully consideration, because you are at more risk. However, there are legitimate companies online that offer low interest

rates, and fees on credit cards. It makes sense to compare each card and what the cards offer before applying for a card.

Security

Your security and confidentiality is important. Therefore, you will need to visit secure sites if you are applying online. The securest sites have the 's' behind the http in the search engine, while other secure sites have a lock and key. If you apply and are accepted for a major credit card, protect it as though it was your life. In all respects, technically if you get a credit card it can determine the fate of your life's course.

In other words, if you have a credit card and use it unwisely you are subject to land in debt. Millions of people around the world are filing bankruptcy or consolidating their bills. Don't let this happen to you!

Cards Purpose

The credit cards purpose is to offer you a line of credit. You can use the credit wisely and stay free of debt, or you can abuse the card and find more stress in your life than you can handle. In addition, you must be careful where you put your credit card, as well as be careful where you use your credit card. If you use your card on an unsecured site, you might find your self in court finding identity theft, if the authorities are lucky enough to catch the culprit. Identity theft predators are the worst time, and in many cases, the predators are never caught. Some of the

best crooks in the world are identity thieves.

Finally, if you are looking for a credit card, the banks may be wiser than going online, however use the Internet to learn more about credit cards so that you have a weapon when you apply at the banks.

Some people use credit cards to build credit, but they often fail to use their math to figure out the odds.

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Building Credit with Credit Cards

If you have bad credit, it is important to keep up with your spending to avoid poverty. If you are searching for a low interest credit card to repair your credit, remember most cards available have high initial fees and APR. Regardless if you have filed bankruptcy, have bad credit or do not have credit at all the lenders are opening the doors inviting all to join. Since, millions of people today have filed bankruptcies the lenders are considering option to help these people get back on their feet, while others are considering options to bring the debtors further to the ground.

We live in a rich man's world, with selfish, irresponsible, undignified individuals running the show. Therefore, if you are looking to build your credit with credit cards then there are things you should know.

Most lenders will shut the door in your face if you have filed bankruptcy when you apply for credit cards. They may refer you to debt consolidation lenders to help you get your feet on the ground again. Be advised that many debt consolidation programs, are like few of the card lenders and their mission is to put you under.

Many of the debt consolidation programs, like most credit cards for bad credit consumers have high interest rates and the repayments with attached fees often make it difficult for the cardholder or debtor to pay the dues.

The best answer for building credit is to save your money, by cutting back expenses. After you weed down the debts, you can then apply for a credit card. Once you have reduced your debts and waited about six months you are likely to find a credit card with lower interest rates and lower fees. The card lenders may even offer you a card with no annual fees.

If you have difficulty managing your money, you may want to ask a responsible family member to help you out. You may even

want to invest a small fee into software programs with managing tools. The programs often provide a budget structure to help you maintain your cash.

On the other hand, if you must have a credit card to build your credit, then make sure you ask your self-important questions before applying. The questions should include, why do I need a credit card? Am I responsible to make the payments on time and use the card to get out of debt? What is involved with owning a credit card? Am I at risk of losing my card, or am I responsible to put my cards in safe places?

You will also need to take into consideration that cards have Terms & Conditions. Are you knowledgeable about credit cards? Do you have enough information in your databank to avoid getting taken? Do you have the ability to research and compare cards to avoid loss? Do you understand what each card offers and how it can benefit you?

Even if you find a lender that will give you a credit card, and the card comes with initial fees and high APR, it might be wise to take the offer if you can afford to. This will help you build your credit if you use the card wisely and repay your debts on time. In addition, once you have held the card for six months and paid faithfully you can contact the card lender and demand or request lower APR. Therefore, you must have negotiation

skills, coupled with knowledge, understanding, and many other human necessities to handle a credit card to rebuild your credit.

If you feel that credit cards are threatening then you can take steps to repair your credit without applying for a credit card; One of the best solutions for repairing credit is to save, contact your creditors asking for extensions, etc.

Finally, credit cards are nice to have, and before it is over, we are all going to need a credit card to make a purchase.

Therefore, build your credit now and get the credit card you deserve later! If you are looking for a credit card why not consider Capital One?

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Capital One Financial Cards

We all need money to live to tell the tale and from time to time when our cash is low, a credit card can come in handy.

Credit cards can also come in handy if you are traveling. Since,

most people hate to carry cash while traveling they will often use a major credit card.

Capital One is one of the major credit cards that offer financial services to 'one in seven households.' Capital One offers services to over "25 million" clients and to date the number has reached even higher. Capital One's home base is located at Falls Church, Virginia, and has over "16,000" or more employees housed in the company. Capital One is said to be one of the leading card providers.

Capital One also has other areas as a route, including Richmond, Virginia, Fredericksburg, Florida, and Texas. The providers are also established outside of the United States of America.

Capital One provides financial aid ranging from vehicles to nearly anything you have a financial need for. Capital One Financial is one of the many stocks encompassing the S&P 500 and trades in New York Stock Exchange under the COF symbol. Business Week rated Capital One as one of the top 50 performers of the S&P 500, as well as debuted at #405 on the Fortune 500 list.

Most Capital One offers are low introductory interest rates of 0% Annual Percentage Rates (APR) up to six months intervals on purchases and Balance Transfers, with no hidden fees. Some of the credit card offers a credit line starting at \$300 up to \$100,000 with no Annual Percentage Rates of Interest.

Cardholders can take delivery of benefits with each purchase made on the cards. Benefits such as, Online Account Management, Additional Credit Cards, Year-End Account Summaries, Instant Online Approval, and so forth.

Card appliers have the option of choosing between the MasterCard® and the Visa Card® as an added benefit. Alternatively, in some cases you can receive both cards at once. Some programs from Capitol One Financial services offer a point system, or a cash back program. *The Chase Ultimate Rewards* program allows persons to earn 1 point for every dollar you spend. You can use your credit card for every purchase to earn extra points. Free prizes are your rewards!

Understanding how credit cards work is important, since credit cards can offer fast cash and other *benefits* that money cannot offer. Some MasterCard Capital One providers will offer cards that protect you against loss or theft; however, you may be required to pay a minimal “\$50.” This is where credit cards come in handy, since if you loose cash it is lost forever. Likewise, credit cards are handy, since you will need them for rental vehicles, or to reserve a space at a hotel. If you are on vacation, you can use your MasterCard to get fast cash, which

is also rewarding. Some MasterCard providers will offer a “25-day interest-free grace period” after you meet your monthly installments on time. The providers will also send out ‘monthly statements’ to help you stay alert to your debts and spending.

Spammers’

Keep in mind that emails may claim that ‘your account’ will be closed if you do not give the company ‘personal information’ about yourself promptly. Some emails may request update information, while others may offer additional credit cards providing you give “your personal information.” These emails are Spam mails and are risky. DO NOT give out your personal information to anyone that has not proven trustworthy.

If you receive these emails, be sure to check your banking accounts and statements from your credit card provider to make sure no ‘unauthorized charges’ are listed.

Finally, if you haven’t gotten a credit card yet, then to apply you will need to provide a few pertinent details when filling out the application. If you are applying for Capital One MasterCard be sure to make sure that the site is secured. To test security, you will notice at the top of the Search Engine: <http://> if the site has <https://> then the site is secured. You can also tell if a site is secured by looking for a Lock and Key at the bottom of

the page. NOTE: the sites that have the 's' behind the http is the most secured sites for applying for credit cards.

Now we will learn about credit card and credit.

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Cards for Credit

Credit cards are intended to build or maintain credit. Nowadays people from all over the world are going online searching for Credit Cards. Credit cards offer a variety of advantages, especially when cash is low and bills are due.

Many credit cards offered on the Internet, include major cards such as MasterCard, which offers a low interest rate and cash advances. If consumers submit an application for a MasterCard and are accepted, then the consumer can build credit speedily, as long as the cardholder pays on time. The Low Interest Fixed RATE APR cards formulate plans, making it trouble-free when you desire those spare's but do not have the cash available.

Unsecured Cards

Unsecured credit cards are for individuals that demand a credit line, but do not desire to burn up their cash. Unsecured cards are suitable, since the credit information and monthly exposure to credit bureaus present authorization to other companies

where you have applied for credit. The alternative is immense if the cardholder is preparing to pay money for a new property. Consumers with good credit can apply for MasterCard and are accepted quickly. The consumer will not have to pay a deposit on the card in most instances. If the consumer has bad credit or no credit, then you may want to consider other credit cards.

Secured Cards

Secured Credit Cards may comprise upfront deposit. The deposit is built-in to provide refuge to the card lenders. If the consumer applies and is approved for a secured MasterCard, it is important to make your payments on time. Credit rating is very important. Good credit is crucial for everybody to purchase goods nowadays.

Approximating, the majority credit card lenders, including MasterCard providers on both unsecured and secured cards offers the cardholders cash rewards or points every time the cards are employed. The cash back rewards rarely amount to much, but every little bit helps. Be advised that some cards offered will have stipulations on the cash back and point rewards offered. The points can add up to vacations, hotel stays, and more.

Earning while using expenditure brings about more rewards, and once the cardholder earns enough, and then he can take that vacation he always dreamed of.

HIGH-RISK Credit Card - MasterCard

High-Risk Credit Lenders work to assist individuals that have bad credit or no credit at all. High-Risk cards are the top choice for persons tormented with credit evils. High-Risk lenders often provide unbreakable effort to get consumers a MasterCard. The Lenders make sure that they find the card that meets your criteria. The lenders concentrate on giving each applicant the up most customer support and services, in spite of the consumers history.

Cards for credit are designed to help people maintain or establish credit. With this in mind, consumers must consider their responsibility when applying for credit cards. Credit cards are worthy for purchases that are needed, however, if you intend to use the card as a flash show, then you should not apply for a credit card.

Other types of credit cards to consider are Visa, Citi, and Student Cards, High-Risk cards, unsecured, secured and so forth. American Express cards are also available on the internet. However, take care that you investigate the company before applying for a credit card. Avoid applying for credit cards that have flashy offers, such as Guaranteed Approval in minutes.

Bad Credit, No Credit we do not check credit advertisements are other offers you want to avoid, or else investigate thoroughly.

You may also want to visit the Better Business Bureau before applying for a card at a particular company. Make sure the company is in good-standings with the bureau before giving information freely. Identity theft is one of the leading crimes today. To avoid loosing your identity you should always take the appropriate steps to protect your identity. This will include watching closely for companies that rent, lease, sell or give your information to other companies. Before applying for credit cards online, you may want to learn more about identity theft, fraudulent companies, and so forth. This will help you stay safe!

Always compare credit cards to get the best rates.

Comparing credit cards is essential since few offers will break you. When comparing credit cards, it's important to scrutinize the Terms & Conditions, since in this area you will learn more about the offers. Sure, some card providers will advertise NO ANNUAL FEES, 0% APR up to a certain time, and bonuses on the front page to grab your attention, but in the fine lines and terms lies a slightly different story in some instances.

One area to look out for when considering credit cards is the liability on fraud use of your card. Some companies will put on the front page that the liability is zero, but once you read the terms and condition you learn that the zero has stipulations. You will also want to consider APR, since some slicks, claim to offer 0% up to a certain time, but once you read the terms you learn that if you default or overuse the card then you are subject to penalty.

Credit cards often offer cash advances also, and this in addition, you want to consider before applying for a credit card. The marketplace is swarming with companies that offer credit cards and each have their own APR rates from time to time. Few cards are compliant with others, and other cards are competitive. Most credit cards offer 31.99% APR on cash advances, which is fairly steep. Other cards may offer 30.99% APR on cash advances, which is also high, but it is a percentage cheaper and can save you money. Many credit card lenders claim to adhere to the standard guidelines of the law on APR rates; however, some will go beyond believing they will never get caught.

Catchy slicks are luring ads that lowering individuals into a web of loss. Therefore, you will also need to investigate the company where you are considering a credit card before you apply. If you thoroughly inspect the company, you will save your self-hassle later on. In addition, you want to compare the

cards to make sure you are getting the best offer. Furthermore, it is important to watch out for scandalous companies, since there are many around the world. The companies may attempt to offer credit cards to you regardless of your credit history for a low down deposit. These types of companies are often predatory sources that are taking millions of Americans for a ride.

If any credit card company tells you there are no credit checks, be aware, since these companies are misleading. The law outlines in its guidelines that anyone lending money is obligated to check the credit history of the borrower applying. The citizens of America are protected by the Government, including the Federal Laws, and therefore, you want to learn your rights before applying for a credit card.

Having ammunition when applying for any credit is wise, since lenders are less apt to take you on the journey to broke, by telling you what you want to hear. When consumers have information and intelligence, the companies are often likely to send you to another provider, or else excuse them self for no apparent reason.

Snail Mail Shells

Snail mail often delivers letters with offers for credit cards. Few of the letters are from illegitimate companies that are out to get

all they can get from consumers. It is smart to toss the letters in the garbage, and do some research, rather than applying for credit cards from a company that is probably going to do you more harm than good. MasterCard, Visa, American Express, AT&T and a few other cards are legitimate cards; however, many companies are often similar products, making it difficult to tell if you are getting the real thing.

Finally, credit cards are reasonability, therefore if you are applying for a major credit card; make sure you know why you need the card. A final tip is to use the card wisely, paying bills, buying groceries when cash is low, repairing your car, and so on. Anything of importance is worth using the card! We can also consider creating credit with credit cards when there is no credit involved.

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Creating Credit with Credit Cards

Many people everyday search for solutions to reestablish or establish credit. Some people have never earned credit and find it as difficult to get credit as though with bad credit. If you have no credit then you must be advised that the creditors are a toss you hand up in the air case in most instances. You may ask why I am getting rejections if I do not have credit. Furthermore, the

answers are never easy, since we are living in a ruthless world with more personalities than the common multiple. Everyone has their own way of handling things, including credit card lenders.

If you do not have credit and want to apply for a credit card, then one of the smarter things to do is contact your creditors, requesting letters as reference. Any creditor may include utility providers, insurance providers, and so on. For the most part, if you have paid your bills faithfully longer than one year then the creditors are likely to give you a letter of recommendation.

If this is your first time applying for a major credit card, then you may want to start with your local bank. If you have an active banking account for more than a year, and have maintained your account without overdrafts occurring, then the bank can offer you personal loans or credit cards to put you on your way to getting your credit established.

If you apply at your bank and are approved, be advised that the first year the interest may be higher than average. Once you have the card, make stable payments up to six months then the bank may reduce your credit interest, or else offer you a card with lower rates. You can also contact your card provider, requesting that your interest rates are lowered.

The first credit card offered may not bring forth great limits. In other words, the bank may extend you a credit limit up to \$500 depending on your source of income. Once you have the card for six months and pay on time, the bank may increase your limits to around \$1000 or more. The low limit card is optional, since it will help you to remain stable and build your credit at the same time. It is important to purchase only necessities to avoid overdrafts, high APR charges and so forth. Prepare yourself for a new experience, by learning to manage your funds and credit card.

If you work to build you credit, later the hounds will be on your doorstep offering you higher credit limits with lower interest rates. Take note that most offers are gimmicks to lower you into a scheme. Therefore, do not take on more than you can handle and only use one line of credit at the start of building your credit. Once you have build credit, your next step is keeping track of your credit rates, and spending. Each person in the US is eligible for an annual monthly credit report and the reports are free.

Next, you want to take care that you monitor the activities on your credit reports, card statements, and bank statements. The monitoring process is to help you avoid identity theft, which could ruin you for life. Any fraudulent activity found on your credit report or statements should be immediately reported to the proper authorities and your cards and accounts should be closed immediately. The monitoring process will also help

prevent loss of payment receipts and help you to monitor how your card provider is handling your credit. Credit card lenders should report to at least three major credit bureaus monthly, the status of your payments. This will increase your credit.

In addition, if you know where your credit stands it will give you leverage when you apply for other credit cards or loans.

Finally, if you are accepted for a credit card and have built your credit, keep up payments on your debts, including rent, utilities, insurance, and so forth. Also, use your card to pay your bills, including groceries, insurance and so forth. Make sure you save money to pay the cards debt once it arrives. Do you checklist before applying.

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Credit Card Checklist

It is important to know which questions to ask when considering Credit Cards. You will need to consider the Credit Cards use, and what the purpose of having the Credit Card entails. You will also need to consider APR and Fees, and whether you intend to repay your debts in full each month, or if you are making partial payments. If you are paying in full, you won't need to worry about too many fees, other than the APR.

If you intend to extend the balance each month, then will you have the extra cash to pay the finance fees and APR? Do you intend to use the Cash Advance option, and if so can you repay the debt, plus the fees incurred? It is important to ask your self these questions, since credit cards are a major responsibility.

You will need to ask the card provider of the Credit Cards you are considering what the APR entails. Many cards include APR on late fees, purchases, cash advances, and balance transferring. Therefore, if you are looking for a Credit Card then make sure the card provider explains in detail what the APR entails.

Interest

Interest is also important, since the rates can change dramatically. Few card providers offer Tier rates, Variable Rates, and Fixed Rates. The fixed rate cards are more profitable for you in most instances.

Grace Periods

What about Grace Periods...is it important to understand this feature on credit cards?

Sure it is, in fact it is VERY important that you understand grace periods on credit cards. The grace period is important, since if you go over the cycle you are subject to penalties, finance fees, and additional interest rates. Therefore, ask the bank if the balance carry over on grace periods have penalties, and if so, what are those charges? Ask the credit cards provider

if the balance is paid in full do you receive benefits. Also, ask the lender if the credit cards have penalties on cash advances and are there grace periods that detail the advances.

Finance Fees

You must also learn all you can about the finance fees. Often credit cards have attached fees, including fees for advances, fees for late charges, and fees for other charges. Does the lender estimate your fees by a 'one or two' cycle. Are the fees adjusted or are the fees standard. What is the minimal financial charge per item? Will the estimated figure exclude newer purchases made on the card? This is merely a checklist, but if you are looking for a credit card and learning as you move along, you might think of other questions you may want to ask.

Charges

You will also need to find out if the credit cards have additional fees, including annual fees, late charges, setup fees, and credit limit override fees.

Cash

If you have cash advances included on your credit card, you may want to ask the lender the amount you can borrow, and what the fees entail against advance cash.

Credit Cards

You will also need to know if the credit cards are secured cards, unsecured cards, Premium cards, or standard cards.

Credit Limits

ALL credit cards have credit limits. There are no exceptions, except the issue regarding the cardholder. In other words, if you have excellent credit, most likely you will receive a large credit line. Always, make sure you know what your limit is and watch your statements closely to avoid additional fees.

Offerings

Some cards offer cash back rewards, points, fly miles; other types of miles, and so forth, offering credit cards holders the ability to earn some of their money back. The programs may offer free stays at hotels, flights, merchandise, and so forth for earning credit. Be sure you ask all details on the rewards, since some lenders will restrict your limit, or else not allow you to cash in until a cycle.

Insurance

Is there fraud insurance coverage on your credit cards? If so, how much protection do you have, and how much will you pay out of your pocket if your cards are stolen or lost?

Finally, this is merely a brief checklist, but once you become acquainted with the different types of cards, more questions may come to mind. It is important to avoid defaults to prevent added expenses.

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Credit Card Defaults

Credit card defaults are one of the areas you want to focus on when applying for a credit card. The defaults are one of the areas that will increase your balance. Defaults are what send cardholders into bankruptcy, debt consolidation and so forth. In 1996' alone the soaring rate of bankruptcies reached beyond 3.5%. The credit card 'charge offs' reached above 4.5% in 1996. As you can see credit cards are problems, none of us need. To frost the cake, credit card rates are increasing each year, and the laws are making it difficult for cardholders to get out of debt. In other words, the laws on bankruptcies are changing, making it virtually impossible to get out of debt.

Grace Period

To avoid defaults and charge offs you will need to find a credit card with no yearly fees, and offers a lengthy grace period. The grace period is where it stands, since if the cardholder goes over the grace period he is subject to high APR. If the cardholder cannot pay the minimal amount on the card before the grace period, then he will go into a default where the holder will repay more for one item than the item cost.

It is wise to save your money to purchase an item you may want, rather than use a credit card to make the purchase. If you are searching for a credit card, you should understand the cards characteristic, compare the cards attributes and cost with other credit cards. Cardholders should also know their legal rights before applying for a credit card. When you know your rights, when the card provider takes advantage of you, you will know your next step. If you feel your rights are violated, it is important to file complaints against the allegation immediately. Waiting will only cost you more headaches that you already have.

The APR on credit cards should also be considered and compared. Annual Percentage Rates come in numbers, rather than one. Some cards have APR rates on defaults, cash advance, purchases, and other areas attributed to the cards agreement. Cash advance rates can start around 19.99%, which

means the cardholder will pay the balance, plus more than \$100 back for borrowing \$500. Balance transfers also have high interest rates. Some cards have “tiered” APR rates including in the cards payments. If the cardholder is late on payments then the “penalty” APR kicks in, and the cardholder may pay back the balance, plus whatever the APR rate is, which is often high. “Delayed” Annual Percentage Rates may apply to some credit cards, but be sure to read the terms & conditions carefully to learn what the rates will be after the trial have expired.

The APR is applied to the balance due on the card, but if the card payments reach over the grace period, then the cardholder will pay the balance, the APR, plus the APR rates for the delinquency. Fixed rate cards are the better options, since the APR rarely changes on the card, but if it does, the provider must immediately contact the cardholder, informing him of the changes. The Variable rates cards on the other hand, frequently change, and often combined into other rates. This might include the “prime” or “Treasury bill rate.” Therefore, if you are searching for a credit card, then the Fixed Rate cards might be your best bet.

Again, defaults are like bad habits, we do not need them. Therefore, you want to know all details when applying for a credit card. If you already have a credit card and do not know

what your card offers, you may want to read the details, and if necessary apply for another credit card with better rates, and close your current card account. Make sure you understand grace periods when applying for a credit card, or even if you already have a credit card. The grace period is what ignites the flames of defaults. In other words, if you fail to pay on your card when the grace period is over, then you are subject to default. Again, you will pay more for less if you do not choose the best-rated cards. Now we can look at some credit card reviews to learn more.

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CREDIT CARD REVIEWS

Credit cards are often a hassle, since the many cards available have many details. The best solution for getting the right credit card is going online and check out the reviews available. Millions around the globe often need the extra security and will often search for credit cards to use for travel, debt relief, and so forth. Let's face it, in this troublesome world, none of us wants to carry cash.

Unfortunately, many will apply for credit cards without going over the details and find later that the rates of interest are more than they want to spend. The card seekers that rarely review, or take the extra time to search the marketplace for the lowest rates often regret the deals they receive later. Therefore, if you choose to go online to find a credit card, you should bare in mind that you could use the card to payoff bills that are late to avoid shutoff notices. When you have late bills or shutoff, notices there is often a fee included in the amount owed. To avoid paying the amount through a credit card, then you will need to search for a card will low interest rates and no annual fees.

Reviews are great, since you can read the many stories online, which will give you an idea of what details are included in various credit cards. Master Cards, Visa, Capital One, Gold cards and many other cards are available offering 0% APR. If you continue to read the information, you will notice that after an Introductory date the Annual Percentage Rates will increase. Therefore, you will need to review the cards offer carefully to avoid cards that become expensive later.

The unsecured credit cards and secured credit cards are available to lend a hand when cash is low. The cards can bring you rewards through programs and systems that include cash back and points. The point's rewards after you have built up enough points can land you a vacation, including a trip to the

Bahamas. The points can get you a new stereo system, a night out on the town and so forth. The cash back can add up after you earned enough scores to receive your rewards. Some cards offer up to 5% cash back up to one year and then offers 1% cash back after the year has ended. Therefore, you can see reviews are in order to find out more about the credit cards, offers, and what you can gain for having the cards.

Before you go online to review the different cards available to you, be sure that you go through a self-talk session to decide why you need the credit card? If you need a credit card to cover you during hard times then the choice to get a credit card is wise. However, if you are intended to use the card at leisure you could find you're self in debt.

If you apply and are approved of a credit card make sure you use the card wisely, as well keep up your charges up to date. If you use your card and fail to repay the charges, you may be at risk of loosing your credit card; as well, you may find your self-facing debts. Once you get points against you on your credit report, it is nearly difficult to get the points reestablished. Therefore, you should always review your credit reports before applying for a credit card. If you have good credit you may qualify for any card online that is in line with your situation. However, if you have defaults on your credit report you may have to apply for a high-risk credit card.

Since all companies that offer loans or lines of credit will view your credit report, it is helpful to know your status before the companies learn what your credit rating is. Be sure to update any information on your on your credit report before applying for a credit card. If you have previous matters with your credit then you should look for a secured credit card service supplier. Secured credit cards necessitate an upfront deposit for collateral to ensure that you will repay your debt. If you continue to stay on target with your payments, you will improve the confidence of the credit provider, which will land you a higher credit line. If you need help with credit cards, there is support.

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Credit Card Support

Millions of people are in debt from high interest rate credit cards. Now people do not have to fret, since services have come available to help them relieve debt from credit cards. The services offer to help consumers gain control of their life again by benefits, including monetary counsel, debt consolidation, budget assistance, educational financial information, and more. The services claim to offer support and help the consumers

consolidate their bills. Be aware that few of these support groups are similar to many credit card lenders, in that they are out to make money. The services may charge high interest rates, and additional high fees attached to the services.

If you do not have a credit card and have bad credit you might want to consider a few other options. If you are unstable credit scores and rating, or even having difficulty getting a credit card you might want to consider a pre-paid card. These days it is practically next to impossible to buy any goods without a major credit card. With this in mind, lenders today are presenting Pre-Paid Visa and Master Cards, which are similar to major credit cards. The process works similar to credit cards, only the cardholder must deposit money into an account, which then the cardholder is competent to employ the cards like a standard credit cards.

When the consumer uses the card, no will can tell that the card is pre-paid. Pre-paid credit cards can be purchased at many stores that offer the cards, or else you can go online to find a pre-paid credit card. The negative aspect of the card is the cardholder has to pay miniature fees when they open the account. Consumers must be cautious when applying for pre-paid credit cards, since few cards are costly. Following the account setup, consumers have to pay miniature fees each time they make a different deposit on the account. The plus regarding pre-paid credit cards are that the cards can help mend

your credit rating. An added benefit is if your credit is poor then the pre-paid cards may be the best bet for mending credit. The best answer to resolve credit is to carry on paying backs your bills and keep away from expenditure, purchasing items that you do not need.

The pre-paid cards are deal with similar to standard credit cards and the card can help build credit. The deal is the card takes longer, since it is a slow process.

Other types of credit cards available maintain that the cards will help restore credit rating and score. A number of the card suppliers present large credit limits, but you may have to pay around \$300 upfront deposit. The shortcoming is that few of the corporations. Pre-paid credit cards are a dignified if it is the only direction for building credit, but overall the cards put forward zilch as far as supplying quick credit results.

The reason so many people are in debt today is that they apply and receive high interest credit cards and will often go on spending binges, taking advantage of the card.

It wise to bear in mind all pieces of any decision made to keep away from problems. Bad credit is a barrier, a simple mountain than one must continue climbing to get out of debt.

Constructing credit is significant, but if a person does not know where to start, it is roughly next to impossible to get out of debt.

Credit Reports

It's always wise to keep track of your credit reports to know where you stand. Don't let debts sweep your life away. We all have intricacy and from time to time, we can't keep away from barriers that get in our way. It is central that you know your credit status, since it is a step to repairing your credit.

Finally, if you feel that your debts are overwhelming, then you may need a qualified company to help you resolve your debts. If you have major credit cards that have landed you in debt, search for companies that help roll your credit bills into one and eliminate your interest rates. Again, be sure to look at the terms.

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Credit Card Terms & Conditions

When consumers apply for credit cards they should always read the Terms & Conditions before signing an agreement. The action will help the consumer determine if the card will help them or set them back.

In this article, we are going to review a few Terms & Conditions, and go over the details of a few card offerings, as well as prices.

Starting with bad credit consumers, we are going to review a few cards, offers, interest rates, Terms & Conditions, and much more to help you avoid problems.

One of the many cards for bad credit borrowers is the Centennial Gold MasterCard, which offers Low APR per purchase, reporting to 4 bureaus each month, and 24-hour support. The card has a standard APR of 9.9%, which is low for bad credit candidates.

Terms & Conditions

Now we will consider why you would want to continue searching for another card, by reviewing the Terms & Conditions. The initial credit line is \$250, which doesn't offer you much, but it is a start. After six months, you may qualify for a higher credit limit. The fees include, (billed on first statement), Annual charge \$48, Setup Account fees, \$29, "Program fee" \$95, Participating charge \$6, card charge \$20. (If appropriate) the Terms state that the credit line is reduced until the monthly fees are paid in full.

Again, the standard 9.9% APR is subject to change, since the Terms state clearly that cash advances APR charges 19.9\$, and

there are penalties for particular purchases with APR 19.9%. Furthermore, if you continue reading the Terms you will notice that the fees for participation increase to \$72 and the card has insurance coverage. There are additional charges on purchases equaling \$0.50 and late and over limit fees is \$25. There are fees for using your card over the net, which include \$3.95, and copying fees of \$3.00 per product bought. Wire Transfers cost \$5.00 per action, additional other charges. The grace period is good on this card, since if you make payments before the grace period in full then you will not be charged additional fees.

This is a bad deal for anyone with bad credit, since you may be in debt further than you already are.

The Centennia Visa or MasterCard offers low APR on each purchase, reporting each month to 4 bureaus, and 24-hour support.

We won't review the Terms & Conditions, since the card is falling under the same Terms as the Centennia Gold MasterCard. Again, this is not a good deal.

The Orchard Bank MasterCard includes low APR fees, economical APR, episodic limit increase, and online services. This card has an annual fee of \$79. The cards grace period expires every 25 days. The APR is \$15.90, and there are additional fees attached in the Terms. Therefore, this is another

card you may want to reconsider.

Many people with good credit will apply for secure credit cards, believing that the cards will maintain their credit ratings. People with good credit often qualify for higher credit limits, 0% APR up one year, no annual fees, and additional privileges. Still, if the credit is good the consumer should search for cards that will bring forth the best benefits, and will not charge outrageous fees. Like any credit card as long as the cardholder pays his debt in full before the grace period, then the cardholder will not have to pay APR on late charges. The personal cards include security program, resources, and savings to the cardholder.

People with good credit standings often are giving privileges, since this people haven't meet the day that they too will fall behind. The people are considered trustworthy, moral, and special in certain light since they meet their monthly obligations. These people are no different from anyone else and they too are subject to fall behind, and get taking advantage of by card lenders. Therefore, I encourage everyone to READ all FINE PRINTS and Terms & Conditions carefully before agreeing to contracts.

Finally, if you have bad credit, don't give up. There is hope and there are high-risk lenders that will get you better deals than some of the card providers' offer. Credit cards and creditors go

hand in hand, so it pays to stay alert.

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Credit Cards and Creditors

Credit cards can be a hassle to understand when you have not researched all information to put the pieces together.

Individuals around the earth from time to time need that extra hand and often they will look for credit cards to get them out of their troubles. Few ever consider the details laid out in the terms and conditions on credit cards, simply because they are overjoyed that they have hope for getting money.

The card seekers infrequently appraise or take the time to do research looking for credit cards, including looking for the best low rate credit cards. Once they fill out the application and receive the card, after about a couple of months they realize they should have researched the marketplace carefully for better deals. If you make a decision to go online to apply for a credit card, keep in mind that you can employ the card to pay off delayed bills.

Researching the internet can help you to avoid unnecessary fees. The various cards online offer various rates. Few cards have no annual fees, while others may add annual fees. The

cards offered are Variable, Tiered or Fixed rate cards. Do you know what this means? Do you know which card is more profitable for you? If you do not then you are making a mistake by applying for a credit card with no idea of what you are getting into. Variable Rate cards often change APR rates frequently and when the lender feels a need to change the rates. Fixed rate cards often never change rates, but if they do, they will notify you immediately of the changes. The Tier rate cards are tricky, since not many people are familiar with this type of card. The TIER rate cards arrange APR rates and put them in particular categories. Now, I am not going to tell you that the tier cards are better choice than the fixed rate cards, since I am not up to date on tier, but it is worth looking into.

Unsecured credit cards and secured credit cards are offered to lend a hand to those in credit need, still, each card has its own stipulations, APR, defaults charges and so forth. Few cards have upfront deposits, which are the cards you want to avoid, unless you have bad credit.

Reasoning

If you have preferred to apply for a credit card online, you should evaluate your intention to know why you want a major credit card. If you land a credit card, make sure you use the card wisely. It is important to pay your bills in full before the grace

period to keep the fees and charges down. If you are delinquent, your credit is on the line.

Note: Before you choose to apply for a major credit card, review your credit reports to make sure you qualify for the cards you are applying for.

If you have past matters with your credit then you must seek a secured credit card lender, since most of the cards are more easily available to bad credit borrowers. Secured credit cards entail a deposit for assurance to make certain that you will repay your bills on time. If you keep your payments up you can improve the self-assurance of the credit card lender and be on your way to a higher credit line.

Credit Extended

Credit is sort of a gift. Someone is gambling on you, believing that you will uphold your side of the bargain. The gift is, that someone is sort of giving you opportunity to prove your self. If you let the lenders down the gamble they took will be higher than the first bet they placed on you. If you fail to make payments then the creditors has to go through the hassle of writing you continuously for possibly a couple of months, and then they make contact with the collection agencies, which

includes tons of paperwork. Therefore, the gift of trust should not be taken lightly.

Finally, if you are searching for a credit card, make sure you do your checklist evaluation to get the best deals and leave those creditors alone!

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Credit Cards and Creditors 2

Credit cards and creditors work accordingly, however, if you fall into debt with the creditors, you will soon learn how creditors work. Creditors are lenders that offer extended credit lines to consumers. Millions of people around the globe have applied, or own major credit cards. The cardholders are now learning that the line of credit provided to them, lead them out of the creditors hands, into the collection agencies, and finally into court.

If you are searching for a credit card make, sure you know what you are getting into before you sign those papers. Credit cards are a responsibility placed on your shoulder, which includes many details. As a cardholder, it is your responsibility to

protect your card like you would protect your life. Identity thefts are taking over, and rarely are they caught, therefore, your life is seated in the plastic coated card. You must also know when to use the card. If you are behind on bills or subject to shutoff, then now is the time to use your card. The late fees and notice fees will cost more than what you will pay in interest on your card. You will have a grace period, probably 25 days to get the card paid in full to avoid extra charges.

If your car is broken down and you cannot get to work, then your card can prove of benefit. You need transportation, and you need your job, therefore pay now sweat it later. If the repair costs exceed more than \$500 and you feel you cannot repay the card balance before the grace period, try hard to pay as much as you can to avoid overriding charges. Each month or week if possible send in money applying it toward the balance of your card before using your card again to avoid overcharges.

If you are having a hard week, or month and need groceries, then the card can help you out. Try to purchase items on sale, or generic brands to avoid paying more than you already will for groceries. Only buy enough to hold you over until the next paycheck arrives. Otherwise, use the card for a cash advance that will tie you over to the next paycheck, providing the card lender have a low fee for cash advances. There is no sense in starving if you don't have to, but there is no sense in spending more than you make either.

If you endure an emergency and need your card to pay the dues, then the card can help you out. If the emergency fees are more than the cards limit you might need to ask for a payment plan. Medical expenses are soaring, therefore if you have an emergency and no insurance the card can benefit you, providing you let the medical providers know that you have a limit. A word of advice is that you might want to seek health insurance to avoid paying medical expenses on your credit card.

The list details a few critical areas where a credit card can be used, without being abused. Although there may be other reasons, such as travel, since no one likes to carry cash on long distance runs. However, if you use your credit card for each purchase during travel, remember you will be paying APR, finance fees, and possible other fees to make one purchase. Only purchase what you need. If you travel smart, you could carry cash to avoid excessive fees on purchases.

If you are searching for a major credit card online, it is important to have all your priorities together. If you do not have your priorities together later down the road you might meet the worst end of the creditors. The collection agencies are worse than creditors, in that they will go to all lengths to force you out of debt, including doing illegal procedures if that is what it takes. Furthermore, you should know your rights and the laws before accepting a major credit card. Knowing your rights and

the law can save you from debts, you wouldn't ordinary pay.
Keep it straight before it is too late!
Keep on your toes with those APR so you don't get in over
your head.

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Credit Cards APR

The APR on credit cards is important to understand, since the APR can make or break a cardholder. APR or Annual Percentage Rates are dimensions that are compared to various options on credit cards. The APR covers insurance, interest, and other fees attached to the cards agreement. The APR is essential to understand, since to date more than '8 million' in the United States alone are debtors, that are struggling to get back on track. The figure does not include the 'millions' of others that are below credit qualifications, or have no credit history at all.

If you have bad credit you may still qualify for a credit card, but the APR and additional fees, including annual fees are often steep. If you have a credit card and have held it for some time paying faithfully each month, you can contact your lender and request, or insist that your interest rates are lowered. One of the best methods for getting the lender to drop the rates is to

playoff the card providers. In other words, research the marketplace for a card that offers low interest rates for your status. With this ammunition in hand, contact the card lenders and let them know that you recently had a better offer, which you are considering if the company fails to lower your interest rates.

However, if you are delinquent in payments often, overdrafts are frequent, or else you recently applied for the card, then you may want to wait a bit longer to increase your status with the company.

Few card lenders will often lower rates to compete with other lenders. The object in the game is to stay ahead of the game, by keeping track of APR. Each year the APR may drop or increase, therefore this is ahead of the game if you know the details. Next, you will need to research the marketplace to learn more about credit cards, APR, and other fees to guard your self against high rates of interest.

Thus, APR is fees that include, balance transfers, purchase, overdrafts, cash advances, and so forth. The first thing anyone should do when applying for a credit card is to note each APR charge attached to the Terms & Conditions. Once you know the details, you can continue your search to find other cards that are more to your advantage.

Again, if you already have a credit card, then stay aware and keep up your payments to get better deals later. If your card lender refuses to reduce your APR and you are in good standing, then you should apply for another credit card with lower APR and close the accounts on the current card. Be advised that few Terms & Conditions on few credit cards state that if you close the account and a balance remains on the card, you are subject to penalty. In addition, be advised that few credit cards Terms & Conditions clearly state that if you close your account during the introductory period you will lose all your earned rewards. It depends on the rewards offered, but in many instances, the rewards do not amount to keeping an account activated.

One way to think about APR is to review examples. If you make a purchase on your card at a 22.99% APR Variable Rate and the merchandise cost is \$200, then you will pay around \$223 for the product. If the bill rolls over to the next month then you will pay a lot more for the product. Therefore, is your card worth paying high fees? Can I get cheaper interest rates? How much am I paying my card provider to use the card? What am I getting out of my card? How good is my credit? What are my risks if I continue to use the card?

There are many questions you should ask when paying high APR on credit cards. If you feel that the card holds a potential threat, is the card worth keeping? Can you do without a credit card? Many people get by without credit cards. Again, read all the details before signing an agreement with a credit card lender, and understand the APR precisely before committing to an agreement that may land you in debt. Is it possible to find credit cards for less?

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Credit Cards for Less

Is it possible to get credit cards for less? In most instances, credit cards under the standard guidelines have the same APR or slightly lower in some instances. Credit cards come in secure and unsecured forms, and each has their own plan. The high-risk credit cards are often higher, since the cards are designed to help debtors find financial freedom. The cards claim to help them setup a financial scheme that will build their credit; however, more than a million people in the US alone are in debt, because of credit cards.

Credit cards are a responsibility. If you have a credit card and use it for every purchase for wants and needs, then you are building up a debt that you may not want. Credit cards are intended to pay bills, repair cars, use on emergencies, and purchase groceries when cash is low. When the cards are used for each and every item bought, and then this is when the cards become a debt, since many people cannot afford to repay the full amount when the grace period has ended. The grace period is when the bill is set, rolling into the following month. The grace period is important to understand, since if you roll over that grace period you will pay high interest rates.

Interest rates are what eat people alive in most instances, since most cards come with high rates. Few cards for less online offer credit cards with APR rates as low as 12.99% or even 11.99%, but you can bet the card provider will compensate someone in the agreement. For example, the APR on most cards for cash advances are 31.99% on an average. This means that you will repay more than \$100 back for borrowing five hundred dollars. Therefore, the insurer or provider is making the compensation for giving you lower rates.

Many people around the world are stressing, since they have paid a little above the minimum balances for some time on their credit card. Recently the minimums on credit cards has increased, thus people are finding it difficult to repay double

than they were paying in the first place. Many cardholders discuss their issues with the card providers, but rarely is anyone in the companies compassionate enough to help the cardholder out. Therefore, more people are going into bankruptcy, all for the reason of one piece of plastic.

You cannot imagine the people that land in debt after applying for major credit cards and being accepted. The numbers are soaring, and each year the number of people, that land below poverty level is on the rise. Therefore, I recommend staying away from credit cards entirely, since they are merely a deploy to lowering people into debt most times. However, if you really have to have a credit card then make sure you have responsibility and an ability to repay your debts.

TIPS

Responsibility is the state of being resplendent. In true definition, this means dazzling, since anyone that stays on top often shines like a light. Credit cards and responsibility go hand in hand, since you can't have one without the other. If you have credit cards without responsibility then you are in more trouble than you realize. Some people land in debt because they cannot pay the balance in full when its due, and since the new federal laws is making it impossible for anyone with credit cards to continue rolling the debt over to the following month, more and

more people are suffering from debt. Again, credit cards are a hazard. Unfortunately, some places, if you don't have a major credit card, will not sell you a product. AT&T offers computers for a low price to customers, but if you do not have a major credit card, you won't get this deal. Debit cards are no substitutes in this case, and this is just one source that refuses to equal opportunity. Unfortunately, we live in an extremely selfish world, where most people are out for them self, and everyone else is merely a push to the back. Nowadays credit cards are on high demand.

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Credit Cards on Demand

Credit cards are a high demand nowadays, since everyone has them. Grandmas, grandpas, dads, mom, and even students are getting credit cards. If you are one, that is demanding a credit card then there are a few things you should know to get you started. Countless of the applications for credit cards have a terms & agreement attached and chasers should with awareness read each *fine print* before applying. Most cards have added fees to fight the funding terrorism campaigns and money laundering tricks.

In addition to these additional fees, you will see a rate per employ of your credit cards. Included in the terms & agreement plans are features and service précis, balance transfer disclosures, credit disclosures, and fees. The annual percentage rate {APR} for purchases are highlighted in the terms and agreements. Supplementary APRs are listed as well as variable rates. Grace periods, repayment of balance and so forth are supplementary to credit cards terms. Annual fee is a technique for computing the balance on purchases. Minimum finance charges and transaction fees should also be appraised with awareness before filling out those credit card applications. Just as any application you fill out, you should until the end of time take care to read the fine lines and all the information offered to you to steer clear of signing off on something you will regret later.

What do I need to get a credit card?

What you may have to supply is a statement of your present and precedent wages for proof to receive card approval. You will need your driver license, social security number, pay stubs and credit history before applying for a credit card. Generally, this is all you will need to apply for a credit card, until you are accepted.

Be cautious of the credit card lenders that offer line of credit to a person that has bad credit.

Many card offerings for bad credit often have fees upfront, or fees that are placed on your first month's bill. Other lenders may present impending dangers and should be researched previous to applying. It pays to apply for credit cards from a company that is well known of its good deeds to the public. Places such as Capitol One have a high rating for their services, as well as other known credit card suppliers.

One of the best ways to investigate the company is to go online and search through the Better Business Bureau (BBB), or else visit other sites that make available information about credit card companies. Credit cards are a "trillion" dollar industry, but sometimes this is not enough. There are scores of companies charging spurious charges and over the heels interest rates. Few of the companies, such as "MBNA" are found to charge spurious charges to consumers, including high rates of interest. As you can see, reviewing the marketplace, background checks, and comparing is part of keeping your self-free of tricks without treats. Some card lenders will propose fraudulent insurances that claim to cover frauds or damages and the policies mount up to the customer paying in the end; also, the companies are notorious for tossing in extra penalty charges, simply because they believe they can get away with it. The marketplace is a dangerous place, since all the criminals are not in the Hood, or stricken with poverty, or else coming from

dysfunctional homes, like the law wants you to believe, rather the true crooks are sitting high in offices taking advantage of everyone, using the less fortunate as a cover-up.

After studying the law for some time, I concluded that looking for crooks in nooks is wasting valuable time, since most crooks are overseeing your funds. Personally, I feel that people can live without plastic coated cards, however if the card is in demand, then play at your own risk.

There are all types of cards available, including student credit cards, senior credit cards, secured and unsecured cards, and the list continues. Since more people are realizing that credit cards are where the money is, it seems everyone is taking a bit out of the chunk of cash. With credit cards on the rise, is it any wonder nearly everyone is going in debt.

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Credit Cards on the Rise

Credit card fees are on the rise. Each year the companies are increasing the rates of interest and the fees. People from all walks of life are hunting for low interest credit cards to

substitute their income. Credit interest rates however are reaching as high as 17.99% and up. If you have bad credit you are subject to pay high interest rates, over rated fees, and receive a low credit line. The line of credit offered to most debtors is not enough to cover the months rent, let alone to pay utilities. The minimal amount may save you from shut-off notices, or late fees on delinquent bills, but you will make up the difference when you pay the balance on the credit cards.

The companies that lend credit cards are like many people in the world. The more money they make, the more money they want, therefore some companies will go to all lengths to get more for offering less. At 17.99% APR you would pay around \$23.598 for a \$20 dollar item. Now the price does not appear to be a lot, but over the course of a year, you will pay \$83.176 for each twenty-dollar item you purchased. If you used the card to pay utilities to avoid shut-off or late charges, you would pay \$323.82 each year on a \$150 monthly bill. If you were in debt already, how much leverage would you have if you used that extra cash to pay off a debt? You could build your credit just as easy by making small payments toward your bill. If your creditors refuse to accept low payments, keep the receipts and when that company tries to give you any problems, such as take you to court you will have ammunition.

Other cards are available to individuals that do not have debt issues. However, everyday there are reports of people filing

bankruptcy for using credit cards. Millions of people every year are searching for debt consolidations and bankruptcy to relieve them of their debts. The credit cards may seem appealing, but in the end, those pieces of plastic can cost you a fortune.

One of the better solutions for building credit is to contact your creditors, ask for extensions on your debts, or simply ask for dismissal. Many creditors rather work with you directly than deal with collection agencies, and will often make room for you to repay your debts.

Credit cards are entrapments that set you up for a long ride to the debt agencies. Once you land in the long-arms of the collection agencies, you might wish you took another course that applying for a credit card to relieve debt.

Rich people have credit cards, believing it is a sure-fired way of keeping their credit alive and elevating. However, millionaires have found that credit cards are more debts they regret later. Some people use their credit cards to purchase new vehicles, all to find out that the high rates and fees on the card are more than bearable.

When a person works hard all his life and later pays out every dime he makes, it often leads to additional problems. Hundreds of people have committed suicide simply because they could not see a way out of debt. Credit card fees they could not repay

bound a large number of the deceased. Therefore, that piece of plastic might turn into a monster later.

If you must have a credit card make sure, you do not go over your limit. Keep the purchases low so that you can repay the debts before the grace period. Also, make sure that you only use the card for what you need. If you need to use the card to pay late bills or prevent shut-offs be sure that you save money during the grace cycle, which is commonly 25 days to payoff the card. Following this guideline will help keep cost down. In addition, if you spend less on the card, the company will not get more later. A final word of caution is to keep your cards where no one else can get them and never give anyone your PIN. Next, we can learn about credit cards with No Deposits and No Security checks.

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Credit cards with NO Credit Checks No and No Security Deposit

No deposit MasterCard's means that you will not pay an annual fee, on high-credit line cards. You will also have online

banking features where you can pay your bills online and not pay any fees for using the service. Depends on the provider, and the card you are seeking to obtain, but one of the best solutions for finding a credit card with no security or credit checks is to go online. It is important to protect your self when you are applying for credit cards online, therefore I will provide you a few tips to keep you safe. The sites with https:// or locks and keys on the web page are the safest sites for getting credit cards.

Another helpful tip for getting no security and no credit check cards is to find the cards with the lowest Annual Interest Rates and APR rates. In addition, the cards that offer credit lines without charging annual fees are great, since you are not adding to debt. As long as you pay your balance each month faithfully, you should not incur any charges on your cards. The cards that charge upfront deposits are often out to take advantage of consumers. Therefore, if you find a card that charges security deposits then redirect your search to cards that have no security charges.

To get a credit card you must fill out an application online. Usually the applications are standard. In addition, you will see an area on the page that outlines the Terms & Conditions of the cards provided. Make sure that you read the details thoroughly searching for keywords, fees, interest rates, security, and so forth. The fine print is also important to read

carefully, since you don't want to apply for a card that will take advantage of you later.

MasterCard, American Express, Visa, and other cards are great to have when you don't have cash to spare. The cards can help you avoid late charges on bills, or loans, as well as help you out when times are hard. Don't take advantage of the cards if you qualify, since credit cards are notorious for landing people in debt. Rather, use your card only when you really need it to avoid debt problems later.

Another helpful tip is to apply for credit cards that increase APR after the card is utilized for a year. Few credit card providers will work hard to keep the rates stable; however, some credit card providers focus on making more money.

Damages or loses are another issue you want to look out for. Few companies may charge fees regardless if you receive broken packages or if your orders are lost. Again, you must read the Terms & Conditions carefully, as well as the fine prints to avoid loss.

Banking is another area you want to pay close attention to. The Business Premier Cards and a few other cards charge phone fees. For example, I was recently charged \$3.50 for calling the card provider, asking for my PIN number.

For the most part, credit cards are credit lines that can benefit the cardholders. Credit cards come with many offers;

therefore, finding cheapest rates on credit cards is the most important since you do not want to land in debt.

High-Risk credit cards are cards that are intended for people with bad credit. The cards are a better choice, since few of the cards that offer bad credit cards will charge a security deposit. Some lenders will charge \$299 or more to get you a credit card. These companies you want to sway from, since they are often out to take you for a ride. The high-risk lenders will work hard to get you a credit card that meets your budget, as well as finding you cards with low interest rates, and low annual rates, with no charges attached.

If you have credit, problems be sure to get copies of you credit reports. The credit bureaus are obligated to give you a annual free report. If you notice, any debts on your report then remove them by contacting the bureaus and filling out the appropriate forms. Learning more about credit union cards can help us to continue comparing cards.

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Credit Union Credit Cards

Many credit cards online today offer a variety of benefits, low rates and so forth. REDSTONE is one of the many Credit Unions that offer credit cards. The credit cards offered are Visa Platinum, Visa Gold, Visa Classic, Standard MasterCard, and Gold MasterCard. Each card provides incomparable compensation including, low APR, credit lines extending to \$30,000, NO Annual fees, PIN numbers to prevent Identity theft, including protection on ATM, reports for lost or stolen cards, and 100% Protection against fraud, including NO liability charges.

The cards also include \$50,000 accidental and travel coverage worldwide, secure activation and card receipts, cash advances, Internet fraud protection, and the cards are accepted worldwide.

The VISA GOLD and GOLD MASTERCARD offers Cash Back benefits up to 1% on spending equally \$5000 and 2% *annual* purchases of \$5000 or more. The card provides “\$250,000 travel or accidental coverage nation wide. The Visa and Master are registered cards, and provides cash advances and coverage for cards, including replacement. Visa and Master Offer’s automobile rental discount, 24-hour discounts on hotel stay, tours, and cruise. Included in the package is road assistance and service. Other benefits include one-year ‘extended warranty’ on purchases and “90-day purchase assurance against damage or theft.”

The Visa Platinum offers yearly statements for the purpose of taxes and budget. Other offers include credit lines up to \$30,000, “warranty manager service - warranty registration and extended warranty protection,” and coverage for travel, emergencies, ‘pre-trip assistance,” and ‘lost luggage locator.” Car rental coverage is also included in the package, as well as services for translation, and transportation.

As you can see that the cards have many rewards, however the cards demand that the applicant is a member of the RFCU. The fine prints state that the APR rates vary, and that the cash back rewards have stipulations. The cash back rewards are not ‘applied as a credit” and will not count as a ‘payment.” If the cardholder closes his account, or else fails to make payments then the rewards are retracted. To receive the bonuses in the plans the cardholder must hold the card for the length of the contract, and will start receiving cash back benefits after the period has expired.

As you can see, it pays to shop around to look for the best deals before applying for a major credit card. One advantage of credit cards that offer cash advances is that the cards come in handy when you are in trouble and need cash fast. Most cards will charge fees for cash advances, therefore, make sure you read the Terms & Conditions thoroughly, including any fine prints to avoid overpaying for credit cards.

If you are already in debt, it makes sense to avoid card lenders that are out to hurt you instead of helping you.

Many Credit Unions have credit card offers that work for people with good credit, rather than those with bad credit. Therefore, if you have bad credit you may want to find another source to apply for a credit card, since many Credit Unions will often reject individuals or families with bad credit.

High-Risk Credit Cards

High-Risk Credit Cards are for people that have severed credit. The Orchard Bank MasterCard may be a good choice, since few companies provide reporting each month to the credit bureaus. This means that you will build your credit if you do not miss payments. The credit line starts at \$300 to \$1500.” The card providers offer free account access online, including free bill pay, and the cards are active all over the world. The bad deal is that the credit card providers may charge annual fees and high interest rates.

Another type of card offered is the First Premier Bank Credit Cards. This is a card you may want to reconsider since the Terms & Conditions state: The bank offers a credit line starting at \$250 with pending fees on the initial statement. FEES:

Annual fees are \$48, Setup Account FEES \$29, “Program Fee” \$95, Participation charge \$6, card fee \$20. As you can see, the initial fees can set you back, especially if you have bad credit. Next, we are going to review why you should pay attention to disclosures.

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Disclosure Credit Cards

Credit card providers are obligated under the law to protect their clients’ identity and information. Recently, California courts laid a lawsuit on one of the leading card providers for negligence in security. According to various reports, more than millions of people were robbed of their identity, due to negligence of the card providers. Therefore, understanding disclosure on credit cards is essential, since your Identity is at risk. To make matters worse, the company-pending suit neglected to inform their cardholders that their identity was at risk. The downside is anyone can tell you that the security level of their system is bulletproof, but once the curtains fall, you might find your self in a whirlpool of subpoenas, courts, lawyer offices and so forth.

From personal experience, I can tell you that once you lose your identity you might as well jump off the nearest cliff if you cannot battle the problems that come along with identity theft. The problems can last a lifetime, and if you are lucky, you may restore your life after eight or more years.

Credit Card Tips for Security

If you have a major credit card, store the card in a safe location. Forget that ‘never leave home without it’ crap, rather leave home with your credit card only if you feel you will need it for an emergency, or if you are going on a trip. Only use your cards at places that are proven trustworthy. Stores that ask for your ID before using your credit card are safer than stores that do not bother to ask for picture IDs. If the stores fingerprint you, do not be offended, since this is for your best interest. If the stores do not fingerprint you, then you may be worrying later.

If you use your credit card online, make sure the site offers secure encryptions. There are a couple of ways to tell if the site is secured. One way, is to look for a lock and key, usually found in the lower corner of the web page. If this symbol is there, then the site has a measure of security. However, if the sites have https:// in the search engine, then the security is even better. The ‘s’ stands for security.

Credit cards are like gold, if you own one you must treat the card as if it is a precious piece. If anyone gains control over

your credit card, you are subject to identity theft. Since most stores will not fingerprint, ask for PIN numbers, or IDs, you can never tell what your risks are if someone gets your credit card.

If you notice any activities on your credit card, statements that do not appear to be your own contact your credit card provider immediately. The card provider, if you took the time to research and learn, should have fraud insurance coverage. Some cards will charge minimal \$50 if your card is stolen, while others claim to offer 100% Fraud protection plans. Regardless, if your company tries to make you pay for the fees on the credit card and you have proof the fee is not yours. **DO NOT** pay the charge. Your credit card provider should have giving you a procedure, Terms & Conditions and other material once you were accepted for your credit card. Pull out that procedures guide and read it carefully, searching for Fraud protection and relative details to learn what you can do to protect your self.

There are companies that are defrauding people, and few companies may tell you that the laws stipulate that it is your obligation to pay the bill, even if you were not the person that created the fee. This is not true, and we can all hope it will never be true. Finally, if you notice any wrongful activities on your statement, close your accounts immediately to avoid additional fraud attacks. Some card providers may put up a fight if you try to close the account, but again read all the information provided with your credit card, and contact a

qualified attorney if necessary. Last word of advise. Identity theft predators are claiming the life of millions all over the world each day.

Reviewing free credit cards online can help you put the free in perspective.

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Free Credit Cards Online

FREE... The fancy word that makes nearly everyone wonder if they should click on the ad or run as fast as they can.

Well, take off running, since nothing in life is FREE. Then you might wonder why these people post ads that claim you can get free credit cards. If you continue reading, you will find that the free may 0% APR rates up to a certain introductory date.

Some of the cards available offer Fraud Protection, which is free. This means you get *\$0 Fraud Liability Guaranteed*. The providers will provide you with free advanced alerts if fraud has occurred on your account. You will also receive free online secure account digits, coupled with 24-hour customer services in the event fraud occurs on your account. The services providers claim to handle your fraudulent problem in less than a minute, and they will offer free opportune e-mails that will 'help you avoid fees.' As you can see free has a price like anything else in life, however even if you are paying low rates of interest and no annual fees you are still saving money, while getting freebies in the meantime. It is nice to find lenders that present cards that have 100% fraud protection. We all know that credit cards are forever subject to land in the wrong hands. Therefore, it is important to keep your PIN number in a secure location.

The card providers may offer 0% Annual Percentage Rates on all purchases made on the card, which includes any balance transfer up to twelve months. There may not be annual fees attached to the card, therefore, this is another freebie to enjoy. Some cards have rewards programs, including the “America’s #1 Cash Rewards Program,” which offers free cash per purchase. Some card providers will give as much as “5% cash back” bonuses and after the introductory period you will still receive “1%” cash back in bonuses on every purchase made on your card. The cards reward may be permanent, and then the card provider may offer additional bonuses, such as gift cards or certificates that enable you to turn \$10 into \$20 easily.

The secured cards are for those that are searching for a solution to restore their credit. The best free credit cards offers are those that offer a 0% Introductory APR and no annual fees.

Nowadays, you no longer have to hang around for the mail carrier to bring you that envelop that reads “Apply Now.” Now you can go online to apply for credit cards making life much easier. The Internet makes it easy to compare cards, get the best rates and so forth. What use to take months or weeks to hunt down a credit card that best suits your needs; can take a few minutes online to apply. It is important that you settle on a company to apply for a credit card. Why? Because if you apply for several credit cards online then the creditors will review your credit report, which affects your credit rating. Each time a creditor reviews your report it takes away points. Therefore, only apply for the low rate, no fees cards that suit your need.

Tips

While searching for credit cards online DO NOT applies for cards at sites that do not have encryptions. In other words, if the site does not have a lock and key, or better yet, an s after the http, then get out of this site and find one that does. The article is geared to help you had better understand credit cards, and part of that understanding includes protecting your identity. Also, do not open mails with credit card offerings, since most of the slicks are Spam mails that may be risky. In addition, you

want to make sure that you read the Terms & Conditions of the card providers to make sure there are no hidden fees. The keywords to search for include, security, fees, deposit, annual rates, and so forth. Also, be sure to read the fine lines carefully so that you do not get taking for a ride. In conclusion, some cards may pose fees if fraudulent activities occur on your account, therefore reading the information carefully is your best bet for staying free of debt. While you can never get a free credit card, consumers can get free reports.

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FREE PERSONAL CREDIT REPORTS ONLINE and Credit

Cards

Credit is important more so now than ever. Each one of us requires credit for virtually everything we pursue. Even if a person is rich and spend money, never adding anything on your personal credit report; later down the road when you need help, most creditors will turn you away. The three major credit bureaus that store credit reports where consumers can get copies of their personal credit reports. The companies are Equifax, Trans Union, and Experian.

After you review your credit reports, you can determine what type of cards you need to apply. If you have bad credit or no credit there are credit card providers' accessible to help you mend your credit. Techniques existing that allow debtors the ability to make small monthly installments, which are distributed to the various creditors where you owe money. The plans will continue until the amount is paid in full.

Let's get real. No matter where we go in life, somewhere down the road we are going to need to fill out a form to request credit. Once you apply for credit, the lender will request copies of your credit reports from the three B's. There is no way to escape the truth. Therefore, we must always keep track of our credit reports and ratings to ensure our future financial situations are free of hassle and rejections. There are companies available that offer FREE annual credit reports, but if you have already received a copy then you will need to apply for a credit report at the bureaus and are subject to pay a small fee. If you have applied for credit in the past six months and was rejected then you qualify free credit reports.

Once your receive copies of your credit reports, review each report carefully, argue any defaults that are not yours, and start repairing your credit by paying down the debts. Few credit repair experts may offer free credit reports and will offer to monitor and repair your credit. Few of these companies charge outrageous fees, or some may charge low fees. Still, the local

library provides step-by-step details for credit repair, allowing debtors to handle the process themselves. Don't get lowered into a scheme, take it upon yourself to handle your own debts free.

If you are in need of a major credit card, you might want to apply for a high-risk card. Regardless of the situation that put you in debt, few ever appeal to the humanity behind the debtor. Therefore, high-risk lenders are less demanding in some instances, and will review humanity vs. debts. The lenders are aware that situations occur that causes consumers to fall behind. Debts can be resolved and many people will apply for credit cards to build their credit. Therefore, high-risk lenders are the ideal places to visit if you need a major credit card.

Still, if you have first-rate credit it pays to store a copy of your credit report in a safe place and continue to ask for updates periodically. First, you never can tell when you will need copies to make purchases. Second, if you have copies of your reports and monitor the reports you can prevent Identity Theft, fraud or other illegal activities on your credit. Let's face it, there are companies existing that will go to all lengths to increase their income, and that includes charging consumers for products they never purchased.

If you choose to go online to request, a copy of your credit reports stay alert, since few companies are out to take consumers for a ride. Make sure the Lock and Key is at the bottom of the web page. If the Lock and Key exists then the site is secured. You can also determine the security by looking in the search engine noticing the http:// and if that URL has security then it will read https://. Protect your identity and get your credit report without future complications, before applying for credit cards online.

In conclusion, credit cards are a responsibility and should never be taking advantage of to avoid debt! Finally, you need to learn about grace periods if you plan to get a card.

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Grace Period Credit Cards

Any credit card you apply for has a grace period. Grace periods on most cards extend up to 25 days, while other cards have less timeframe for grace period. The grace period is important since if you go over the cycle you are subject to penalties, fees, and higher APR.

Few of the lower rate cards offers may not have annual charges, and may have low interest rates. For example, few cards offer no annual charges, no cash advance fees, yearly summary,

security on purchases, protection price plans, insurance, 25-day grace, limits up to \$35,000, and low fixed rates as low as 9.9%. This is one of the better deals over the Internet and the cards are located on a secure site. Other cards the company offers APR reach up to 14.9%, however each card offered has a grace period up to 25-days. I have noticed few cards that have 20-day grace period, and frankly, this is not enough, since most all other cards offer 5-days longer. If you notice in this plan offered the card offers Fixed Rate APR. This is another important logic if you are applying for major credit cards online. The Fixed Rate cards can offer more than the Variable Rates, since the Fixed Rates rarely increase, and if the rates do increase the card provider is obligated to let you know in advance. The Variable Rates on the other hand, can change rates on the cards anytime they choose for the most part, and are not obligated to inform you upfront. As you can see the Fixed Rate cards is more optional than the Variable. You may also want to learn more about the Tier Rate cards; however, there are very few companies to my knowledge that offer the Tier rates.

The grace cycle again is essential to understand, and monitor if you have a credit card, since the grace period determines how much you will pay each month. In other words, you may spend \$150, but if you go over the grace period, you will be paying a lot more. Many card providers calculate your APR daily, multiplying the digits and adding in between. Therefore, if you

have a card that offers 9.9% APR, and you miss the grace period on a \$150 purchase, you will pay close to \$170 if not more the following month.

I recommend you go online and search for the best deals if you are applying for a credit card. Apply for a credit card only from reputable companies. You can investigate the company online to stay safe since many companies are scamming, jamming, and ramming their clients.

Not so long ago several credit card companies were sued for illegal activities, by adding charges that should have never existed in the first place. Therefore, you must protect your self from the crooks in the world, by investigating before signing agreements. Once you have investigated the companies, make sure you monitor their every move after you have the card. Even if the company is reputable, it does not mean the evil spirits will not come in later and concoct an evil plan to make more money.

If you have bad credit can land a credit card, make sure you monitor the creditors closely. Every six months the company is obligated to send reporting to the credit bureaus to update your status. If you have made payments faithfully for six months

then the reporting should show good results. The problem is that some companies are negligence and fail to report your good deeds to the bureaus. Again, if you have bad credit, monitoring the company is vital, since if you receive good reporting to the credit bureaus it is the process of rebuilding your credit. Also, if you have bad credit, only use your card when you really need it. Payoff bills that before they are late if you do not see the cash coming in on time. If you need to avoid shut-offs then it is a good time to use your card. However, if you have low income you may qualify for state support. Check your options before using the credit on your cards. Be sure you watch out for those Guaranteed Approval Cards, since it is merely a slick to lower you in.

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Guaranteed Approval for Credit Cards

If you are tired of traveling, getting rid of annoying salesperson, or tossing letters received in the mail in the garbage, frustrated with credit card offers. Then you are wise, since now time and money is saved by going online to get quotes on guaranteed credit cards. Those letters, sales person and advertisements online that claim to offer Guaranteed Approval for Credit Cards is misleading, since not everyone is approved for credit cards. Since person with bad credit often find it difficult to get credit

cards, and often feel frustrated from rejections, then going online can help, since more providers are helping people with credit issues today.

Few card providers will offer low introductory rates or low interest rates to consumers that pose security risks. Few cards online will charge outrageous fees and high interest rates, but will provide consumers with bad credit a line of credit.

Sometimes this is the best bet, providing you use the card wisely and pay off the balance before the grace period expires.

Credit cards are similar to loans, in that the cardholder is giving a line of credit with interest rates attached. Credit card lenders are similar to banks, in that they will ask you to fill out an application and agree to Terms & Conditions upon approval. The distinction between banks and credit cards is that the consumer signs an application and then you wait for approval. Therefore, Guaranteed Approval is a slick to luring you into a trap. To be approved for credit the lenders must check your credit rating, verify the information you had giving them, and consider all aspects of the details, including income, risks, potentials etc, before providing credit cards.

Consumers if turned down will take delivery of a letter in the mail more often than not because lenders are not fond of rejecting a credit line to consumers, simply because they hope you will return once you are back on your feet.

It depends on the lender, but few credit card lenders take longer than others do for further purposes. Thus, the best solution for seeking credit cards is to go online and review each card individually, searching for the lowest interest rates, lowest fees, and trustworthy cards.

It is important to compare the Terms & Conditions, fees, benefits, and interest rates before you make that final decision. Annual percentage rates {APR} needs to be thoroughly thought out before applying for a credit card. Consumers will find an increase in frustration if they received Approval and find out that the measure of the cost is unreasonable.

Grace periods are something else to consider when applying for credit cards. The grace periods enable consumers to either pay or avoid additional finance charges, providing the cardholder pay the balance in full before the day it is due. If the cards does not have information on grace periods, then the lenders may throw in additional fees at their leisure, starting at the time you utilize the card, up until the date the transactions are posted into your account.

Participating or Annual Fees vary with few cards charge \$25 to \$100 in fees. The Gold or Platinum cards often charge

\$75 in fees, and few providers will even charge in the hundreds fees for using the cards. Few card providers will offer credit cards with various fees, allowing the cardholder to make the payment upon the first credit card receipt. This could be an advantage, providing you can pay the debt once it arrives. Transactions fees and supplementary fees at the point of guaranteed credit card approval may be included. If the credit card offers cash, advances be aware that some card providers may have fees attached to the amount. It is always best to choose wisely and get the guaranteed credit card approval that works for you.

Credit cards are like plagues when consumers struggle to get cards, and even more so when consumers fail to use the cards wisely once approved. Researching the marketplace for the best cards is also important to avoid plagues that you will regret later.

Finally, avoid the pests and plagues by thinking before acting on credit card offers!

What are the guaranteed credit cards borrowed?

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Guaranteed Approval for Credit Cards Borrowed

You wait for the mail carrier, hoping to receive a letter that says; “Guaranteed credit card approval” arrives. In contrast, you do not have to linger around if you own a computer and have access to the Internet. Just sign online and type in *keywords* that are relative to credit cards you are searching for and you will find a list of cards online. If you have become aware of some of the credit card offers, which include low introductory rates with cash back or points, then you know that some cards offer more than other cards. Credit cards are similar to borrowing cash. If you apply for a credit card at your local bank the representative will request you to fill out an application and then sign a series of papers. Similar to applying for a loan, credit cards applications take about two weeks to hear an answer. You will take delivery of a letter in the mail typically because most lenders don’t care to provide you an answer over the phone.

Few credit card lenders will take longer to deliver an answer than other card providers for their own purposes. The best way out is to find a “guaranteed credit card” is to shop around the marketplace, contrasting terms & conditions, as well as fees before you make that final verdict. Annual Percentage Rates {APR}, should be carefully drawn out, since the rates alter from card to card, and some cards will include additional rates.

The last thing you will want is to be approved of a credit card, all to find that the measure of interest rates and fees are outrageous.

Grace Periods and Credit Cards

You will also need to consider the Grace Periods on credit cards, since some card providers will permit avoidance of additional charges incurred, providing you payoff your balance in full before the due date. If there is no Grace Period stipulated in the terms and conditions, the lenders may add additional financial charges, starting at the time you take advantage of the card, or starting at the dates the transactions are posted on your account.

Annual Percentage Rates

Again Annual Percentage Rates or otherwise known as Participating FEES vary from “\$25 to \$100” generally these rates are found on Gold or Platinum Cards. Some of these card providers may charge fees up to \$75, reaching up into the hundreds. It depends on the card provider.

The Guaranteed Cards may have transactional fees and other incurred charges included in their terms and conditions. The Guaranteed Card providers may offer cash advances, but there may be additional charges attached to the amount borrowed.

Still, few credit card providers will charge an upfront fee to approve you the cards. These cards are tricky; therefore, you should pay attention to each detail thoroughly. Some companies, such as Trust Benefit has been known to take the customers money and fun. The customer is left without a card. Therefore, you want to do an investigation of the card providers and the companies to make sure that you DO NOT get taking for a ride. To do this you will go on the Internet, type in BBB in the search engine, and then you will be taking to a site where you will type in the business name after selecting 'business' under the proper channels. The Better Business Bureau will pull up the information and you should read it carefully to make sure no reports or complains has been filed against the company. If you notice, any complaints go online and find another card provider to stay safe.

Bad Credit

If you have bad credit or no credit, then you want to be extra careful since many companies are taking advantage of the disadvantaged. The card providers that claim to approve you of a credit card regardless of your credit history are notorious for charging upfront fees. Again, this is when you want to check with the Better Business Bureau to stay safe. The Guaranteed Cards specifically have stipulations; therefore, you want to read all the fine print in the terms and conditions, contract, etc,

before agreeing to any terms. Learning more about High-Risk credit cards can save you hassle and money.

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HIGH RISK CREDIT

Now that you have made the decision to apply for a major credit card online, there are a few details you should understand. If you have bad credit then you will need to find a low interest rate card with no annual fees and no security deposits. Finding the low interest, no deposit, and no annual fee cards are in your best interest if you have credit issues. High-risk credit providers can offer people the benefit of attaining a credit card even if their credit is bad, at the same time looking for the cards that meet your budget. The high-risk services can present you a secure low rate credit card, with rewards. Credit Card providers that specialize in high-risk credit help people who have been turned down before. You are required to fill out an application, which provides the lenders the information they will need to get you a card. Make sure that you are honest, since the credit card, providers are working for you, and if you lie on any application, it is soon to turn up.

Once you have made available the information that the card lenders need, they will go to work, searching for a card that prevents you from landing in deeper debt. If you are selected to take delivery of a secured or guaranteed card with low interest rates, then you must make sure you make payments on time. If you are seeking a credit card, then your goal should be to reestablish your credit line. If you are faithful and make payments on time, you are well on your way to credit repair. Keep in mind that someone is taking a gamble on you. Do not let the company down by delivery unvarying delinquencies. Patrons that have a history of bad credit, they are not always giving repetitive chances.

If you let the provider down, you may get a high-risk credit line now, but later down the road, it will show on your credit report and the next time you apply for a credit card you will probably be turned down. On the other hand, you may receive another chance; however, the low interest rates, no annual fees, and deposits may not be included in the package. If you successfully take hold of a credit card, maintain your credit line by only using the card when you need it the most. You can also use the card to repay your debts, which will help build you credit.

Many people make the mistake of getting a credit card and using it to the max, only making minimal payments on the

credit card. This only rolls the bill over to the next month with additional interest rates attached. Therefore, if you can make maximum payment it is often better than minimal payments, since you are putting forth the effort to get out of debt.

Credit Reports

If you are turned down for credit, you qualify for three credit reports at TransUnion, Equifax, and Experian. Make sure you take advantage of the free reports to review your status. If you notice any defaults on your report that appear suspicious, approach the credit bureaus, arguing the charge. Your credit is important and it is up to you to fight for your rights. If defaults are on your reports and you fail to report the defaults, then you are liable for the charges. The credit defaults will stay on your credit report up to three years. However, if you argue a default the debt will remain for three years but creditors will notice, “issue resolved” near the debt and disregard as a negligence in most instances. This will let the creditors know that someone has violated your rights.

In addition, if you have not received a copy of your credit report for the year, you are eligible for a free copy of your reports. Again, you want to keep copies of your credit reports to stay on top and help the credit card issuers understand your situation. If your credit is extremely delinquent, you may want to knock some of the bills down before applying for a credit

card. The high-risk lenders are like many other companies, they are out to get theirs.

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HIGH RISK CREDIT LENDERS

Finally, you have made that decision to apply for a major credit card. Since, you do not know the status of your credit you are wondering what type of card you could get. Then you recall that you had a stack of envelopes in the corner, few envelopes with late charges attached. Now you are wondering, since you haven't seen that credit report, but you know you have limited credit. Finally, you decide that you need a high-risk credit lender to help you get a credit card. In spite of credit problems, persons with no credit or bad credit should seek low interest rate service provider. High-risk credit lenders present to consumers the benefit of get hold of a credit card even if their credit is bad. The high-risk services can make available to consumers a secure low rate credit card, with no annual fees attached and no security deposits. The High Risk lenders, who concentrate on high risk credit cards, will consider those consumers that have been repeatedly turned down.

To get an opportunity to get a high-risk credit card, an application is required. The information will help the services determine your best-suited qualified cards. Following you have made available to the lenders, giving them the information they need, they will then work to get you a low rate card fast. If you have been selected to take delivery of a secured or guaranteed, low rate credit card, then it is important to make payments on time.

The object of getting a high-risk credit card should be to reinstate your credit. Once you get a card and make your payments on time, you are well on your way to a better future. Keep in mind that the high-risk services are taking a chance on you. Don't let them down with by delivering constant delinquency.

Many people in the US alone have bad credit, and sometimes these people are not giving a second chance. If one is fortune enough to find a high-risk lender that will provide secure or guaranteed, low interest rate credit cards, without selling you a replica, then this person should be wise to serve the service with honesty and trust. Remember, second chances are rare, third chances almost never happen and fourth chances do not exist.

Low rate credit cards comprise of No Annual Fees most times and low interest rates against your card. If you are successful and get a high-risk credit card, stay on your toes and keep the bills down by only purchasing what you need. If you have bad credit, it is wise to pay your credit bills off and then work toward other goals.

Be alert that some high-risk lenders that will help get you a credit card, but the rates of interest ‘and fees’ may be higher than other cards. Few of the high-risk lenders include ASPIRE VISA, which is based in Georgia. The service provides bad credit persons with Gold cards, Classic, Platinum, and Diamond cards. It depends on the card, but few have “18%” up to “35%” delinquent “APRs of 24% to 41%,” and if the cardholder goes over the cards limit, or else fails to make payment, the card provider will charge an additional fee of “\$35.”

One of the best rules of thumb if you have bad credit according to few is to search for lenders that offer you the best rates, instead of going for the first lender that comes your way. High interest credit cards can still benefit consumers with bad credit, providing they do not abuse the cards. The cards can help you to payoff those bills on time, which will repair your credit. Furthermore, if you use the card to payoff your debts, you will have a little more time to payoff your credit card. The

bills come once each month, and even with high interest rates, you can save money in between to pay your debt.

Likewise, if your car breaks down and you do not have money, a credit card can help you out. People have to work; therefore, people need cars to travel. Furthermore, if you are hungry, no groceries, and no cash, then a credit card could help you out. Again, use the card ONLY when you need it to avoid going into debt deeper than what you already are. Learning the rules of high-risk credit cards can spare you.

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High-Risk Credit Card Rules

If you have found a high-risk lender, take note that you should follow the rules to avoid complications. Cardholders' should "NEVER carry a balance" over to the following month. The cards should only be utilized to purchase necessities that you can repay when the card statement arrives. Make sure that you do not "carry the balance" over to the "grace period" since fees will be included in your next statement. If you intend to send, your payments through snail mail are sure to mail the checks earlier than the due date to avoid late mail arrivals. High-risk cards are tricky and even if the mail is late, it is

considered a ‘default’ which then the provider will charge high rates of interest, which will make it harder the following month to repay your dues.

High-risk card lenders should always submit your payments of good faith to the credit reporting bureaus. Therefore, if you have faithfully made your payments on time for half a year, then make sure that the lender is doing their part by sending out the reports. This is VERY important, since the reports will build your credit rating and you may be eligible for other credit cards later. Also, remember there are selfish people all over the world, and some lenders will neglect their responsibility to you, to hinder you from getting additional credit somewhere else.

Requesting Lower Interest Rates

If you faithfully make payments for a ‘year’ make sure that you contact the card provider, asking them to reduce your APR or rates of interest on the card. Lenders are often out to make profit, and will fail to offer their customers better deals. Therefore, it is your responsibility to contact the provider, asking for lower rates of interest. If the provider denies your request, it is advised that you “close the account and find another deal.”

When times are hard, credit cards come in handy, but if you feel that you are uncomfortable with credit cards, then you may want to consider other options. For instance, if you are uncomfortable with the plastic coated cards, then you may want to find a lender for bad credit candidates that will offer you a loan to consolidate your debts. Regardless of the method applied, credit cards or loans for bad credit have ONE goal and that goal is to get out of debt.

Aspire is one of the few choices that offer high-risk credit cards. However, I noted after reviewing their site that the site does not appear to have security or encryptions to protect your information. Therefore, if you apply for a credit card online make sure that the site has security. You can determine security by looking at the bottom of the website for Security Lock & Key, or else notice in the Search Engine if there is an 's' that follows the http://; if there is not, find another site immediately. To help you out I will look for a few resources that will help you get a credit card, as well as protect your identity. I personally feel that any AUTHOR writing articles about credit cards should put HIGH emphasis on PRIVACY, CONFIDENTIALITY AND ID PROTECTION! Those that fail to place this information in credit card articles are often sales articles and they make me wonder what the motive is behind the work?

CARD OFFERS is one of the securest sites online that offers high-risk credit cards. They provide optional cards with various interest rates and fees. Few of the cards include, Orchard Bank MasterCard Classic, which offers 15.90% V APR, and \$39 Annual Fees. Blue Cash from American Express has no annual fees, and 11.99% V APR.

The First Premier Bank Gold Visa/MasterCard has a 9.9% V APR, and an annual fee of \$48. The card is “issued by First Premier Bank” and is especially customized for people with bad credit. Like many other cards, there are fees attached. The annual fee, plus a setup fee of \$29 is part of the fees attached with this card. There is also a \$95 ‘program fee’ and a “monthly participation fee of \$6. According to the provider, the fees are not uncommon; therefore, the cards will cost you for the first month around \$178. This is steep; therefore, (although the site is secured) I recommend you continue searching for a high-risk credit card. Next, we can learn more about laws on damaged packages.

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Laws on Damaged Packages Credit Cards

Under the law credit card holders are protected to a certain degree. Each credit card should have coverage for damage or lost packages. If the card does not have this offer, then you should definitely look for another card lender. The “Federal Credit Billing Act” states that if you have been billed by your card lender for damaged, stolen, or lost merchandise that you do not have to pay the bill. Once more, if you are billed twice for the same merchandise then you do not have to pay the bill. If the lenders attempt to pursue the issue, forcing you to pay the charges, you have the right to file complaints against that company. The complaints are sent to the Attorney General, or other proper authorities. If you receive broken merchandise, do not accept the package, and immediately contact the seller and file a petition for reimbursement, or replacement before you contact your credit card lender.

Most credit cards offer insurance policies against damage or lost products. Few of the lenders stipulate that the cardholder must pay at least \$50 if they received a fouled package in the mail. The merchandised order as stipulated in most lenders Terms & Conditions must be over the amount \$50, and the purchase must have been made “in your” state, or at least ‘100 miles’ within the region. If this occurs then you are obligated to write the card lender, explaining the entire details surrounding

the debt. It is important to ignore the fees charged for the merchandise, providing you refused the package, since if you payoff your credit card with the bill attached, your rights are diminished.

Also, if your credit card lender charges you a month later for merchandise, adds the wrong date the item was purchased, and attempts to charge you fees higher or lower than the actual price, you are protected under the law.

If you made a purchase and the seller fails to deliver the product at the date stated, then you can refuse the charge. In addition, if you did not agree to pay for merchandise that was delivered to your home, you can also refuse charges. If you receive charges on your credit card that you have disputed, then you have legal rights to refuse payment.

Credit cards can lead to problems, therefore knowing the laws and your rights are important to protect your being. Since, the mail deliveries are unpredictable we can never determine if we are getting what we ordered, or if the item will be lost, or else broken.

When it comes to illegal activities, the rule of thumb is to COLLECT EVIDENCE. The best evidence you can collect is in writing. Therefore, if you find your self in a legal situation with a credit card provider, make sure that you write your

company explaining ALL details of the situation, and KEEP copies of the letter in a safe place. The letters should be addressed to the “billing inquiries” department and nowhere else. Provide all personal information, including your cards account numbers, and send the letter promptly. It is important to get proof that you sent the letter, therefore, mail the letter at your local post office and ask for receipts. Once the creditors receive your dispute then they are under law to act fast, and not allowed to go beyond “90 days” to investigate the circumstances.

Under the law the creditors, once the letter is in their hands, is not legally eligible to take you to court. The creditors can use the debt against your limits on the credit cards however. Furthermore, if any creditor while under investigation of charges reports you to the credit bureaus, wrongfully claiming you refuse to pay your debts, the company is legally liable to the courts. Furthermore, if it comes to the end of the investigation, and it is concluded that the charges are in fact yours, then you have “10 days” to write the company once more, and dispute the charges. If it is found that you owe the debt, then you will repay the balance, plus the APR fees, and the Finance Fees that occurred during that time your dispute was in progress. Low interest rates for bad credit is the best bet when applying for credit cards.

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Low Interest Rates Unsecured Credit Card-Bad Credit

If you have bad credit, most likely you will not have a shot at getting an unsecured low interest credit card. Unsecured credit cards are for those that have good credit ratings. The unsecured means that the provider is taking a chance that the cardholder will repay the debts, since the credit reports shows good action on the cardholder's part. If you have good credit and plan to carry out a monthly pay on the charges incurred on your card then the low rate with 0% APR is designed for you.

Credit cards are great, since if you don't leave home without your card when you have troubles money is available. Many places nowadays do not want to take personal checks; therefore, a credit card can help you out. The reserves fashioned by low rate cards can be more important than the special rewards included in some credit card offers. If you are in need of a credit line of a few hundred dollars, low rate alternatives can reduce your interest charges significantly. Individuals that have good quality standings with their credit history can profit from low rated cards, thus saving them money. Before rummaging around online for card suppliers that service,

prepare by weigh out your wants, principles, and demands. A speedy review of your status can provide you insight of an assortment of options available to suit your own individuality.

Chase Platinum Credit Cards are one of the few cards that offer a 0% introductory APR for six months and no annual fees. Chase Travel presents rewards combined with the programs allowing cardholders to earn points or cash back. The points earned can earn you a stay at any hotel, free flights, cruises and car rentals. The Chase Travel can also land you more than *\$500,000 Worldwide Automatic Travel Accident Insurance by Hertz®Car Rentals Discounts*.

Discover®Platinum Card offer 0% Introductory APR with no annual fees and up to 2% Cash back Bonus®awards. Few Discovery Cards may offer up to 5% cash back bonus rewards.

Bank of America®Visa®Platinum has a fixed APR of 8.9% for balance transfers. This company offers no annual fees and high credit lines. NOTE: You should always review the terms & conditions carefully before signing an agreement.

If you are having difficulty getting approved for a credit card, there are sources online that will help you find a card lender that will benefit you. Some services have ‘extensive databases’ with thousands of resources for people with credit issues. The high-risk credit cards offer a credit card with security risks attached. You may want to be careful also, of the companies that do not have encryptions on their sites. In other

words, if you do not see a lock and key at the bottom of the page, or an 's' behind the http:// in the search engine then the site is not reliable or safe to use.

Small Business

Persons running small business may also have difficulty getting a credit card. Today, however there are many sources online that offer Small Biz credit cards.

The Advanta Platinum Business Card - Business Credit Cards are low introductory rate cards that offer 0% on Balance Transfers. The cards offer a line of credit up to '\$50,000' and do not include an annual fee. It is important to read all information carefully, since the cards are provided by various companies and some companies may alter dramatically. In addition, the Advanta Platinum with Rewards includes featured Travel Rewards. The cards offer a 0% Introductory APR up to '16 months on balance transfers.' You may want to keep searching the marketplace; since this card has a 7.99%; Fixed Rate after the introductory has ended. Although this is a low rate, other cards may offer lower rates of interest. This card however offers an option of '5% Cash Back or Travel Rewards.' therefore, there are some advantages to this card.

The Gold Delta SkyMiles Business Card has an APR Prime + 9.99% rate, which has recently changed to 13.99% rates. The card also has an annual fee; therefore, this may not be the best option card. Get low interest rate cards now!

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Low Interest Unsecured Credit Cards

Low interest unsecured credit cards with introductory rates as low as 0% is an idea for persons seeking credit when they have no credit or bad credit. Sounds good, but to be honest you are going to be searching for needles in a haystack. If you have intended to carry out a monthly spending then the low rate with 0% APR is idea for you, providing you keep the card out of reach once you near your limit. Investments produced by low rate cards can be more important than the special recompense added in some credit card proposals. If you need a credit line of a few hundred dollars, low rate cards can reduce your interest charges to a large extent. Individuals that have good standings with their credit can advantage from low rated cards, saving them money also. Individuals that expend foolishly are best suited for the low rate unsecured credit cards, since the APR can run them into the credit bureaus.

Before going online to rummage around for suppliers that offer service and support to bad credit candidates, organize by weighing out your needs, principles, and requirements. A speedy appraise can give you some insight of what options are available on the internet. A speedy appraise of the credit cards

presented will get you started in your journey for searching for unsecured credit cards. You can start by reading this article, since it will list a few cards and what the cards offer.

Chase Platinum Credit Card Providers offers a 0% introductory APR for six months and no annual fees. Chase Travel offers rewards in their programs that allow you to earn points. You can earn hotel visits, free flights, cruises and car rentals, as well as more than \$500,000 Worldwide Automatic Travel Accident Insurance by Hertz® Car Rentals Discounts. Discover® Platinum Card offers a 0% Introductory APR with no annual fees and up to 2% Cash back Bonus® awards. Bank of America® Visa® Platinum has a fixed APR rate of 8.9% for balance transfers. This company offers no annual fee high credit line. NOTE: You should always weigh out the terms & conditions.

If you have, bad credit do not give up hope, since many companies are welcoming bad credit, no credit and great credit consumers.

Citizens around the globe tend to find themselves in a financial disadvantage and require help to get back on their feet. People with bad credit can now go online and search trouble-free, rather than traveling from company to company. If you have chosen to apply for an unsecured credit card, you need to make sure that you know why you need the card.

The cards if you are accepted should only be utilized for relative needs. You can also use the credit card to buy groceries when times are hard, or if your car is broken you can use the card toward repair. Be advised the bad credit will limit your credit. Most lenders will give you a credit line up to \$250 in most instances until you prove yourself. You may also need to pay fees for getting the card. The fees are often attached to the first month's bill, and generally reach up to \$178. Some card lenders charge more than others do. Shopping around will help you to get the best deals.

Credit cards are handy critters to have, but if you are at risk already, you may want to reconsider applying for a credit card online. If you are already in debt, applying for a credit card will only set you back, at least for the first few months. The first month you will pay the fees for getting the card, and your credit is limited below the \$250 until the first bill is paid in full. After the first month you will get the \$250 credit line possibly, but you will pay APR, finance fees, and other fees that may apply. Make sure you pay your bills on time, since late charges and defaults will apply to the next bill. Also, be aware that if you have bad credit, more than likely you will pay high interest rates.

Comparing MasterCard and other cards is the processing of looking for the best deals.

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MASTERCARD Online

One advantage of going online searching for MasterCard's is that the user has the choice of applying for a credit card without leaving the comforts of your home. Another advantage is that credit cards come in handy when you need extra cash to pay the bills.

A good number of credit cards, including MasterCard offer a low interest rate and some of the best options of getting fast cash. If you apply for a MasterCard and are approved you can rebuild you credit quickly, providing you make payments on time. The Low Interest Fixed RATE APR cards make it easy when you want those extra's but do not have the cash on hand.

Unsecured Credit Cards

Unsecured cards are for people that necessitate a credit line, but do not want to expend many cash. Unsecured cards are convenient in some instances, since the credit reports and monthly reporting to major credit bureaus gives permission to other companies that will show how accountable you are. The option is great if you are planning to purchase a new home or

automobile. If you have good credit, you can apply for and be approved for a MasterCard with no security deposit. On the other hand, if you have bad credit or no credit, then applying for an unsecured credit card will prompt the providers to refer to the Secured credit cards. The secured cards may require a low down payment as a deposit of surety.

Secured Credit Cards

Again, most of the Secured Credit Cards include a small down deposit. The deposit is offered as security to the lenders. If you are approved for a secured MasterCard make, sure you meet your payment obligations on time. Your credit rating is imperative and as the days progress, good credit is essential for everyone to make purchases.

Like most credit cards, few of the MasterCard providers on both secured and unsecured cards will offer the card user cash back or points upon each time the cards are used. For example, if you spend \$70 on your card, you may receive a small percentage of the cash back, or else receive points that you can use later to travel, dine out, et cetera. As you can see, earning while spending makes the cards more rewarding. Therefore, if you want to take a vacation, but failed to land the cash to go, you can earn points and cash back, saving the earnings, applying it for that vacation you deserve.

Be Aware

Few card lenders online will tell you that they do not run a credit check and that regardless of your credit history you can get a credit card online. If you see these ads, be advised that some are gimmicks to lower you into a deploy scheme to make money. Although, the companies will claim that they do not run credit checks and does not care what credit rating you have, they will ask for you credit information anyway. Be aware that few of these providers will sell, lease, rent, or even give information about you to other companies. Also, be advised that the Federal Laws stipulate that anyone loaning cash are obligated to check the history of the borrower.

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HIGH-RISK MasterCard

High-Risk Credit Lenders are lenders that work to help people out that has bad credit or no credit histories. The High-Risk cards are the best option for anyone suffering credit problems. High-Risk lenders will worker harder than most card providers to get you a MasterCard and at the same time make sure you get what you qualify for in credit. The lenders

specialize in providing the up most service to credit card seekers, regardless if the customer has no credit or bad credit.

Finally, before applying and agreeing to any card provider's terms and conditions, go online and type the keywords BBB into the search engine. Here, you will come to a webpage that gives you the option of selecting Business, Commercials and so forth. Click on Business and you will be taking to a page where you will fill out a short online form. Give as much information as you can about the company, and if any negative reports are, available you may want to look for another MasterCard provider online. The No Credit Checks and No Deposit cards are few of the slicks you want to look out for on the internet.

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No Credit Checks or Security Deposit MasterCard

You might see this ad and say, "yea right. " The No deposit MasterCard read as follow, No annual fee, high credit lines, online banking, and so forth.

People who seek No Deposit MasterCard find it easy to go online, since many companies online offer NO Deposit Master Cards with no upfront deposits. However, you will need to check to determine which credit card provider offers the lowest interest rates, including no annual fees. The card providers that offer card users the opportunity to repay their card in full or by monthly installments without adding additional charges are the best sources for getting a MasterCard.

Card providers that include upfront deposits make little sense when many card providers today are offering low interest credit cards at no charges upfront.

Credit Alert

If you are going online to apply for a MasterCard take note that each application you fill out applying for major credit cards the company will check your credit history, which affects your credit report. Therefore, research the marketplace to find the best deals, before filling out any applications online.

No Deposit MasterCard Interest Rates

No Deposit MasterCard can eliminate the excess weight from persons that do not have the extra cash on hand to pay deposits. Be sure to stay vigilant to the Annual Percentage Rates (APR), and the annual fees. Few companies may increase the rates after you have used the card for a year, while other companies will work hard to stay at the same rate of interest.

Damages and Packages

Damages and Packages should be read carefully in the contract, since some card providers will not drop the charges or reimburse you if you purchase merchandise on your card and the mail carrier delivers you broken or damaged material. Even if the product is lost, some card providers will not reimburse you or else drop the payments on your cards. To find out what the policy of lost and damaged goods entail, read carefully the policy laid out in the terms and conditions of the cards contract before signing.

Online Credit Card Banking

Online banking is indispensable for card users that do not have the time to linger around, waiting for the answering machines to shutoff to get their banking needs met. At the same time, the cardholders become more frustrating if they are waiting on a machine that is charging them fees for the service. While online banking is noble, card users still should read the terms and conditions to make sure there are no hidden fees for your online banking.

NOTE: Be extremely cautious of the card service providers that say, “You will receive a guaranteed approval in minutes.” Make sure you read the terms & agreements

carefully, as well as other information available by the service providers before you sign the contract. Few of the companies that guarantee you are approved will charge costly down deposits upfront, and will have Annual Rates of Interest, including monthly interest rates attached.

If you have bad credit or no credit, you may want to check out the High-Risk Master Cards. The lenders work hard to help families and individuals get a deal on credit cards, at the same time, they work hard to make sure you do not have to pay upfront fees. Most of the companies are aware of your situation after doing a background check; therefore, they want you to have the best deal to rebuild your credit, instead of tearing it down further.

In addition, note that the credit card providers that offer credit cards without checking your credit, or else does not care what your credit rating is; thus, these people are misleading you, since the Federal Laws regulate the card providers and obligates them to check credit history, since they are lending a form of currency.

The best solution then before applying for a credit card online is to run a quick reference check on the company. You can do this by going to the Better Business Bureau site and type in the appropriate information. If there are any negatives on the

company the bureau will provide you a report. Don't let those plastic credit cards get you down!

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Plastic Credit Cards

Credit cards are plastic coated debts that you will pay over a course of time. If you have or plan to get a credit card, make sure that you understand all the details lay out in the terms. Grace periods are often extended to 25 days; however, few companies will try to get away with sending the debt before the due date to put your back against the wall. They will often do this in an attempt to charge you fees on late charges. You are obligated under the terms to pay before the grace period, therefore, hold up to you end and if they try to go over their end, be sure you file a complaint.

Credit cards can come in handy when cash is low. Visa, MasterCard, American Express are few of the many cards online. If you need student visa, travel, or small business credit line, it is online for the taking. You do not even have to have a small business or be a student nowadays to get a credit card. If you need a card all you have to do is apply. The basics are you need a job, a copy of your credit report, and a bit of information

to provide to the credit card issuer. Be sure to read the terms and conditions carefully before applying. The terms and conditions is where you will find information that is not supplied on the advertising slicks.

Many of Visa credit cards offer a 0% Introductory APR on all your purchases and balance transfers and no annual fees. Grace periods may be interest-free as long as you pay your bill on time each month. Some Visa cards supply a point system or a cash back system. You can earn money while you are spending. After you have earned enough points, you can trade the points in for a trip, stereo, or whatever the company is offering. Visa cards may offer a 2% or more cash rewards on your purchases with a cash reward limit of \$500 each year. Make sure the card that you select offers a 100% guarantee against fraudulent. Some cards lenders may not care if your card is stolen and charge you anyway, or others may charge set amount for the charges to your card. If you do not have a credit report when begin your Visa credit card application, you can receive a report if you are turned down. The credit report will be of no charge. However, if you elect to obtain a credit report before filling out the Visa application you may have to pay a small fee. While you are searching for a credit card online, do a random search and review each card and what the lenders offer to you. Some lenders may offer better opportunities than others may.

Citi® Platinum Select® Card offers 0% APR for up to

nine months, and 9.49% APR after the introduction phase. Chase Platinum Visa®/MasterCard® offers 0% APR up to six months and *as low as* 8.74% Annual Percentage Rates after the introduction trial. Discover® Platinum Cards offer 0% Introductory APR for 6 months or one year with fees as low as 7.99% after the introductory period has ended. AT&T Universal Platinum MasterCard® offers 0% APR for 12 to 15 months with a 9.49% APR after the introductory period. Citi has a variety of credit cards at various rates. Some of their cards may offer a cash back program just as other card suppliers may have the same or similar offers. Citi® Driver's Edge® Platinum Select offers 0% APR for 12 months and you can earn 5% rebates on purchases for nine months and 1% thereafter. Citi® Dividend Platinum Select® offers 0% APR for 9 months and you can earn 5% cash back at supermarkets, drugstores, and gas stations. You can earn an additional 1% on all other purchases. No matter which card you chose you want to find the cheapest credit card, with the cheapest interest rates, and if possible, cash back programs with the highest cash backs available. Note: Prices may vary with different companies. Be sure to get the rates on the cheapest credit cards.

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Rate Cheapest Credit Cards Online

We can all use a credit card, since sometimes when cash is low we can payoff debts to avoiding hassles from creditors. If you have a major credit card it will take care of the problem for now, but at the end of the month, you will need to make sure that you repay the balance on the card. In this article, I am going to provide you with a short list of credit cards with details including, rates of interest, cash back programs, points systems and so forth to help you get a better understanding of how credit cards can help repair credit. The APR or Annual Percentage Rate is the main priority when considering a credit card, since if you apply and are approved of a credit card and the interest rates are high. Then you are setting your self up for debt problems.

Nowadays, nearly every company has their own credit card offers. AT&T offers credit cards, which include the *AT&T Universal Platinum MasterCard*. The card offers 0% Annual Percentage Rates for up to one year or ‘15 months,’ which includes a “9.49%” Annual Percentage to the extent of the ‘introductory’ trial. Capital One also offers credit cards with 0% Annual Percentage Rates. Citi Platinum Select cards offer 0% up to 9 months, and then the rates go up to “9.49%.”

Chase Platinum Visa/MasterCard also offers 0% Annual Percentage Rates on a introductory time of six months, and then the rates go up to “8.74%.”

Citi Driver's Edge Platinum Select has an 0% Annual Percentage Rate up to one year, then the cardholder can earn '5%' *rebates* on any purchases made on the card up to nine months and then they will receive "1%" *rebates* from then on.

Citi Dividend Platinum Select offer cardholders nine months of 0% interest rates and then the cardholder can get "5%" refunds on spending at gas stations, pharmacy, or superstores. After the introductory time has ended, the cardholder will receive "1%" refunds on any purchases made on the card.

The Discover Platinum Credit Cards, may offer a 0% "Introductory" Annual Percentage Rate up to one year and the fees may be as little as "7.99%" during the introductory time. Citi, Discover, Capital One, and many other card providers offer a variety of rates and cards to choose from, and few of the cards offer rewards, including points and cash back. Regardless of the card you choose, it is important to look for the cheapest rates, including rates of interest and fees incurred for using the card.

HSBC Platinum MasterCard Has no Annual Percentage Rates, free billing pay online, 0 'liability for fraudulent use' under a 'purchase protection.'" Once you go online and complete a form to determine if you qualify, some providers will offer you products. The introductory percentage rates on some HSBC cards will not 'apply' on *cash advances*. HSBC also has a penalty stipulated in its terms that if you miss

payments, or late during a couple of cycles then you will be charged interest. You can view the details in the contract under the “Customary APR.” It is important to pay on time, since the “Variable Customary APR” can add up to “18.74%’ if you fail to show trust worth.

Balance Transfer

HSBC also have a balance transferring fee, which may include “3%” per e”\$15 minimum,” not exceeding “\$75.”

NOTE: HSBC providers may change the rates on the cards; therefore take note of any details laid out in the contract before signing to get the cheapest deals.

Blue from American Express has some of the cheapest rates of interest also. Blue from American Express offers a 0% APR introductory ‘up to 15 months.’ There are “NO annual” fees, and offers a ‘free reward program.” Don’t be fooled by the slicks that claim to get you instant approval. If you have credit issues, or else no credit you may be rejected, or else referred to another credit card. If you have bad credit you may want to checkout the High-Risk Credit Cards, since your chances of getting these cards are often higher than getting standard credit cards. Continue to watch out for those RED ALERTS!

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Red Alert Credit Cards

Therefore, you think you want a credit card and only know that the cards will provide you credit when you are low on funds. Nowadays, you need to know more than defaults, late fees, APR, annual fees, cash advance, rewards, and so forth to understand credit cards. Recent reports have clearly made known that these ‘trillion’ dollar industries are not satisfied with the ‘trillion’ each year they make. Rather, some companies are going beyond, testing the law (playing cat and mouse) believing they won’t get caught increasing interest rates and adding additional fees to the cards. If you think this is bad, you haven’t heard anything yet.

Few credit card companies, including “MBNA” often charge steep rates of interest and phony charges to their customers. Recent reports claim that the company makes more money off ripping off their clients, than the company makes in profit for legitimate services. The company uses schemes to lower their clients into paying additional fees on penalties, illicit advertising movements, high rates of interest, insurance swindles and so on. This is one of the many companies that are taking their cardholders for a ride. The downside is these companies are continuing to overcharge their customers, and

they are not under penalty themselves for their illegal actions as of yet.

There have been many reports of credit card companies getting sued for their wrongful acts. Some of the prime companies on the list include, "Chase, Citibank, First USA, Provident, and Capital One." The companies were accused of posting late dues, which is against the Federal Laws. Credit card issuers are notorious for charging late charges, and sometimes they are responsible for the late payments. Citibank is one of the many card providers that have increased rates of interest for no apparent reason to customers.

Companies that provide credit cards have been sued and penalized for selling scandalous insurance policies, which claim to pay the cardholders dues if the policyholder is out of work, or else sick. The truth is the cardholder will be paying high dollars for nothing when he meets the day the card issuer is suppose to pay. If you think you are sick now, wait until those court doors open. Many companies are notorious for increasing rates of interest, especially since they claim to have a right to increase the rates if the customer is delinquent. This means that if the customers fail to make payments on anything he owes, including the credit card, he is subject to default penalties. Have you ever wondered why the TV advertising "those struggling with debt call now?" well, the truth is more than millions of people in the US alone are in debt over their head as a result of

high balling credit cards. Credit cards are a piece of plastic. The truth is none of us needs fancy cars, clothes, or flash material that is worth nothing once the fad period has retired. We can all get by with the basic necessities and put these thieves where they belong. Sure, there are trustworthy card lenders, but nowadays they are far and few in between.

Still want a credit card, then you are not done reading just yet. Once you find a credit card and are approved you will find the first couple of months easiest, but thereafter you will start moving up hill, especially if you do not pay the full balance repeatedly. It is important to use the card for what you need and make sure you do not spend more than you can pay back. By doing this you will not put in the pockets of those crooks that are taking you for a ride. If you do find a trustworthy company, make sure you continue to monitor their actions. If at any time you notice, any legal activities on your card contact your company in writing immediately requesting a dispute. Do not assume that you have to pay what you do not owe. Rather, fight back with power and take back your control. Unfortunately, this country is going down, and going down fast, don't go down without a fight!

Next, we can view the rewards cards to see where the deals rest.

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Rewards and Credit Cards

Rewards Credit Cards such as Hilton Hhonor Visa Signature Cards enable cardholders to earn 10,000 bonuses rewards on the first purchase made on the credit card. The points equal a free stay at a hotel. The card enables cardholders to earn additional 2 points per each “dollar spent on net purchases.”

Cardholders can earn 3 points on each dollar spent at the “Hilton Family Hotels” The card has no ‘pre-set’ limits for spending, and the points are redeemable at more than 2000 Hilton Family Hotels. The card providers offer “double dip” points, which converts to flights miles, and so on. The cardholder can earn vacations, rentals, cruises, flights, merchandise and so forth for using the card. In addition, the providers offer “Complimentary Hilton Hhonor Silver VIP status of the duration of one year of membership. There are Visa Signature Benefits, and additional cards are accessible at no additional charges. Furthermore, there are no annual fees, and the introductory is 2.99% APR up to six months, with the Standard Purchases being 16.99% APR, and balance transfers 2.99% APR up to six months.

Considering the rewards, this particular card sounds appealing. However, after the introductory has ended, the cardholder will pay 16.99% per purchase.

The balance transferring APR is 2.99% APR for the first six months, however, if any balance carries over the introductory the cardholder will pay 16.99% APR. Cash advances, as many other card offerings are relatively high, with rates up to 21.99%. Defaults are also unreasonable, measuring 30.99% APR.

Variable Rates on the cards on balance transfers are “U.S. Prime Rate” plus another 9.99% APR. The grace period is 20 days, making it essential for the cardholder to pay the debt to avoid defaults. There are also finance charges, APR on cash advances, and late fees.

The Citi Driver’s Edge MasterCard is for students, and offers \$0 Liability on fraud charges, redeemable rebates on services, repairs, and maintenance of vehicles owned by the cardholder. Redeemable rebates on gift cards, travel, merchandise, and other “Thank you Network.” Other redeemable rebates include, leasing or purchasing new vehicles, miles driven, and 1% rebates on additional purchases. Students can earn 3% rebate on purchases made at pharmacies, gas stations, or supermarkets. For the first six months the student will not be charged APR. There are 0% annual rates and 0% balance transfers on the card up to six months. After the introductory trial, the APR is the standard rates of 16.99%.

The Citi Dividend Platinum Select MasterCard offers \$0 Liability on fraudulent charges, FREE Photo card option, unlimited cash rewards under the Cit Dividend Merchant Network, and cash back on entitled to cash advances and balance transfers. Cardholders' can also enjoy 1% cash rewards on other various purchases, and 5% back on purchases made at pharmacies, supermarkets, and gas stations. There are no annual fees, 0 balance transfer for the first year of membership, and a standard purchasing plan of 12.49% APR. The card includes additional fees like any other card, but it offers 30.99% APR on defaults, which is a percentage below other types of cards.

The Citi mtvU Platinum Select Visa Card for students offers 0% APR up to six months on cash advances. This is a great deal, since nearly all cards charge high APR on cash advances. The students can earn as much as 2000 "Thank You Points twice a year" for their grade point average, providing it is good.

Students can enjoy redeemable gift cards, travel, merchandise and other "thank you network rewards while using the cards. There is a 10% discount for purchases or visits to "mtvshop, mtv.com and the MTV Store located in New York. Students can also earn as much as 75000 "thank you points" per year.

Each cardholder receives 1 point per dollar spent on any other purchase, as well as 5 points per dollar spent at bookstores,

movies, video rentals, restaurants, and record stores. They will receive 25 points each month for paying their card off on time, and not going over the cards limit. Finally, the student can enjoy as much as 2000 points for good grade point averages. Small Businesses may benefit from credit card offers.

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Small Business Credit Cards

Small business credit cards were designed to help those families and individuals that often have difficulty getting credit lines, since they own their own business. You would think that owning a small business would spark some interest, rather these people, like those with bad credit are considered risky candidates for credit lines. In this article, we are going to review some of the small business credit cards, what they offer and why some cards are not your best options.

The Gold Delta SkyMiles Small Business Cards are one of the cards that may not benefit you, since the APR: Prime + 9.99% have recently increased to 13.99%. The Balance Transfer APR on the Gold Delta is 9.99% fixed rates for the endurance of the 'balance, and for the balance transfers made up to six months of

the cards membership. The annual fees on few of these cards start at \$85 for the standard cardholder. This applies also to additional cards, 'unless you are the cardholder' that qualifies for the "Business Charge Card Product." In this case, your annual fees are reduced to \$30 for the standard cards. Of course, they present a slick by offering the cards to small business owners for the first year, free. You must have good credit ratings to apply for this card. Otherwise, the fees may increase, if you are able to get the card.

The Business Gold Card from OPEN: the Small Business Network has no financial charges, with no pre-set limits for spending, and the first year the card is free. The annual percentage rates are free for the Additional cards also. The company will send you a monthly 'expense management report' as well as offering 'online account management. Again, you must have good credit to qualify for the Business Gold.

The Platinum Business Cards from American Express have no annual fees, and "pay over time" plus 0% APR up to nine months on all purchases made on the card plus the balance transfer. The card is good for small business owners that have good credit.

The Blue Cash for Business Cards offer 5% cash rebates and enable you to earn money back on eligible purchases on the credit card. The small business owners are offered a 0%

introductory APR on all purchases up to the first six months. The cards have a ‘built-in smart chip for Internet security,’ and have no limits on the cash rebates. This card qualifies small business owners with good credit.

Let’s stop and review the cards shortly to see which cards are best for you? I’m considering the last card on the list, since the Blue Cash for Business Cards offer cash back rewards, and does not appear to have an annual fee. However, I would read the Terms & Conditions, since it might state in the agreement that an annual fee will apply after the first year. You want to know what the fee is on this card. The cards that promote annual fees are cards you want to be careful of when applying, since some have hidden stipulations and fees. The card offers a 0% APR for six months, but what APR will you pay after the six months has ended? The “Built-in Smart chip for Internet Security is also appealing, since this is not always offered with credit cards, and the security is worth paying an annual fee, since you are protected. NOTE: be sure to look in the Terms & Agreements, searching for Fraud Protection. Since the card providers put a chip on the card of course you are protected more so if you didn’t have the chip; still you want to know what the fees if any are if the card is lost or stolen. There should not be any fees; however, some card providers will do their best to get money.

The three preceding cards may be of some value, however, the offers do not seem appealing since you have high interest rates possibly after the Introductory, and as well, you have annual fees with no rewards. If you are student read the information below to help you get the right credit cards.

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Student Credit Cards Online

If you are student then I am sure you are on a budget, therefore before you apply for a credit card we are going to review a few cards, what the cards offer and how it can lead you into debt. We are also going over a few responsibilities to help you avoid getting in debt later.

The Citi cards are some of the leading cards offered today. Citi Dividend Platinum Select Cards are one of the few cards offered for college students. The card offers a 0% Intro APR up to six months and 5% cash rewards on qualified purchases, including purchases at pharmacies, gas stations, and grocery stores. There are a 0% Liability on fraud purchases and no annual fees. The cardholder will also have free online access to their account.

College students should be advised that after the trial period has ended, the APR increases. If you have, unpaid balance transfers or debts then the card will apply the new APR to your debts. This will include any charges on cash advances. The Variable Rate will increase after the trail to 16.99%, with the Standard rates being 21.99%. You must be aware that the cards Variable rate is subject to increase to 30.99% on default rates. The finance charges is average being \$0.50, and all purchases in foreign countries will add a 3.0% charge. Transactional fees on 'cash advances is 3.0%' and the smallest amount is \$5 per charge. Another 3.0% fees are applied to balance transfers, with the smallest charge of \$5 and max of \$75.

As you can see this card poses some threats, since if you fail to make your payments on time you will also pay fees, as well as overdraft fees. If you apply for the card and find that you can't meet the payments then you are subject to loosing your privilege of the card, and subject to poor credit ratings.

With this in mind, you may want to ask your self if you are responsible enough to maintain a stable balance in which you can repay. Are you ready to take on extra bills or do you intend to use the card to payoff your current bills? Is the card used to build your credit, or else to accustom you when the card is needed?

Another credit card offered to students' is the Discover Student Classic Cards. The card is designed to help students build credit and includes 0% Introductory APR, no annual fees, 5% cash rewards and receive additional bonuses through the cards program during each year. A 1% cash reward is offered 'on all other purchases.'"

I mentioned this card because the interest rate is slightly lower than the previous card. This particular card offers 15.74% APR after the trial. This particular card is appealing since the APR seems to remain in tact once the introductory trial has expired.

The default charges however reach up to 19.99% and if you history is lacking it could expand to 26.74%. All cash advances made on the card is charged the balance + 22.99% APR. As you can see if you borrow \$500 then you will repay around \$614.95, which is outrageous, since you could get a \$500 payday loan for less. As you can see, the cards are more designed to make the lenders money. The generosity is the 0% introductory, but after that, you may want to review other cards. You must also be careful and read all the details about the cards offered to avoid additional charges.

Credit cards are a major responsibility. When a person has a credit card, then the cards should be used wisely. Cards should be used to pay bills to avoid late charges, or shutoff notices, to pay rent, buy groceries, gas to go to school, school supplies, and so forth. If you buy, clothes for college make sure you look for budgets instead of fads. Fads are flashy appeals that last for a short time and are designed to break the average individual. You can also use the card to pay your car insurance or car repairs. Finally do not use the card every time you go out, or go online. Make sure you check with the BBB before accepting credit card offers.

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The BBB and CREDIT CARD OFFERS

Citi, Chase, AT & T, American Express, Visa, MasterCard and other card offers are available online offer credit lines to high-risk consumers, no risk, and potential risk consumers. Credit cards are a commodity that can benefit anyone with self-control. The cards can be used to repair cars, buy groceries, payoff bills and so much more. The many card

providers online are offering Low Interest Rates, No Annual Fees, and Benefits to consumers that apply and are approved for their cards. The downside is, few companies online are taking advantage of people, by charging deposits to individuals with bad credit and refusing to give them a card once the fee is paid. Still, few companies online are illegally offering consumers credit cards and telling them one thing, but once they get the cards, the consumer soon finds out that the company lied. Therefore the BBB or Better Business Bureau and credit card offers go hand in hand, since the BBB enables consumers to protect them self by reviewing complaints on various companies that offer credit cards.

If you go online, you can see an assortment of credit cards offered. Some advertisements claim they offer Guaranteed Approval with NO Credit Checks. The Slick is appealing, but before you give the company information there is something you should know. First, there are NO guarantees in life, period! Any company that offers Guaranteed Approval instantly with NO Credit Checks should be avoided or investigated. The company that claims they will not check your credit is LYING, since the Federal Laws stipulate that any business lending a line of credit is - OBLIGATED to check the reports. Furthermore, anyone lending a line of credit must check resources, credit, status of income, and so forth before lending money. Therefore, the process of getting a credit card

will take longer than a few minutes, since more is involved than some companies propose.

Consumers should request copies of their credit report and look at the credit history to see where you stand. If you have good credit then you will qualify for most any credit card offered, however if your credit is bad then you need to search for high-risk credit cards or unsecured credits cards that offer cards to candidates with bad credit. If you are applying for a credit card online, then you don't want to stop at the first page. It pays to research the marketplace thoroughly before filling out an application.

NOTE: Each application you fill out, it affects your credit rating.

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Secured Credit Cards

Few Secure Credit Card lenders offers there are no upfront deposits in most cases and a low rate of interest. Few cards lenders, in some cases there may charge annual fees, while in other cases no annual fee is obligatory.

Secured credit cards can help consumers uphold their credit while allowing the consumer to spend no more than a few hundred a month. Though credit card lines can exceed to 10,000, the secure card is commonly for those that have good credit and want to maintain vigorous credit ratings. If the consumer has had bad credit, then the consumer requires the type of card that supports high-risk credit. To get started looking for a credit card with bad credit, type in bad credit, or any keyword related to your needs. Unsecured credit card lenders may charge a deposit and annual fees, with higher interest rates. Be careful when applying for a credit card, and continue searching for the best offers to avoid unwanted debts. Consumers want to read the Terms & Conditions vigilantly, reading the Fine Print. Be sure to carry out a search with the Better Business Bureau {BBB} before filling out an application for a credit card. Some services are fraudulent and have a bad reputation with the BBB and these companies are the ones you want to avoid.

If you are in debt, the last thing you need is to dig a deeper hole. You can also check with the appropriate resources online for information about credit card companies. Last, but not least, be sure to make sure the websites offering credit cards are secure sites.

Reviewing the types of business credit card accounts can help consumers owning business learn more about credit cards.

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Types of Business Credit Cards Accounts

There are many types of credit cards available. The cards are customized to fit a variety of needs, including high-risk, batch cards, business cards, restaurant and so much more.

Batch

The “Batch Credit Cards” are proposed to business owners that deal with “direct marketing” accounts, “telephone orders” and mail orders.” The card helps the business owner get the money on time. The payments in the business can be transferred immediately in batches with the credit card. This will allow the business owner to receive timely payments and send timely payments as well for inventory, or purchases. The “Batch Credit Cards” come with software that enables the business owner to “organize” the company’s fees. Furthermore, the software enables business owners to “upload” files “to a processor.” The card comes in handy also, if the business incurs “recurring transactions or fees.”

Merchant Consolidation

A “Merchant Account” is “the central bank” accounts that work to ‘consolidate’ bills and payment, combining debits, “electronic checks, credit cards,” as well as other payment methods into one process. . . The bank transfers is transmitted from the consumer and the funds are deposited into the company’s business accounts. The process takes up to “two business days.’ The concept is to enable businesses to ‘accept’ all major credit cards, including debit cards and electronic checks. The offer is to give businesses “fast, simple and free” support for operator businesses.

Merchant Restaurant/Retail

Restaurants often have high-volume processing money every day. Individuals that run ‘retail businesses or restaurants’ could benefit from Processing services that help the business accept credit cards. Many individuals and families will use their credit cards to payoff bills, dine out, etc., therefore the businesses that take credit cards are at risk. Merchant Accounts and Retail Merchant Accounts make sense, in that the providers can take all major credit cards and personal checks. Many restaurant owners take more cash than most businesses, and use their credit cards to make purchases. Since, credit cards are used by both company and customer, and then the Merchant process can benefit the companies.

Business Credit Cards

Few of the Business Credit Cards include the CitiBusiness Cards. The cards help “10,000 Thank You Points” for ‘redeemable for \$100 Gift’ Cards. There are no annual fees on few of the CitiBusiness Cards, and no reward fees. The business can earn ‘3 points’ per each dollar spent on business supplies and services. Few providers offer “free quarterly and annual statements’ that ‘track expenditures by spend category and employee.’ The business can apply for as many cards as needed. In addition, there is a 0% APR up to one year. Be sure to read the Terms & Conditions to learn more about the fees after the card has reached its term. The Platinum Business Cards from American Express offer no annual fees, 0% Introductory APR on credit card purchases, 4.99% for lifetime balance transfers, and enables businesses to pay the card monthly in full or partial installments.

The Business Cash Rebate Credit Cards from OPEN the Small Business Network offers 0% APR for the first six months.

There are no limits on cash back programs, no bare minimum expenditure requirements, no annual fees, and the cardholder receives 5% Cash Rebates.

The Gold Delta SkyMiles Business Cards offer FREE first year holder, ‘15,000 Bonus SkyMiles, on the initial use of the card, ‘double miles’ for selected category, 0% Introductory APR on

purchase, and few companies offer to give decisions in less than one hour.

Visa Business

The Visa Business Cards help businesses to gain freedom from finance, and is a smart plan for managing your money. Few card providers offer detailed credit reporting to help businesses prosper by increasing their credit ratings. The cards can help businesses separate their personal debts and business debts. Card providers will send monthly statements to help the business owner keep track of its spending.

Benefits

Few of the benefits that are included in some Visa Business Cards may include, coverage for vehicle rentals “collision damage waiver,” inquiry services, “emergency cash disbursement & card replacement,” fraud protection, assistance for emergencies during travel, and security on purchases and “extended protection.”

Understanding credit cards online can help you save time and money.

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Understanding Credit Cards before Applying Online

It is important that you understand all the details of credit cards, including the laws, to help you find the best rates. You will also need to compare companies, since few companies offer more for your money. Notice I said money? Yes, when you own a credit card you will be paying interest rates, cash advance rates, default rates, late fees, and other charges against the balance owed on the card.

Nowadays, millions of people are going into debt by reason of overspending their limits on credit cards. Millions of people everyday makes purchase on credit cards, failing to consider the grace period when the bill amount is due. The grace period on some cards is as low as 20 days, meaning that the cardholder must pay the full balance in 20 days, or else.

If the cardholder neglects to pay the full balance due on the grace period, then the amount rolls over to the following month, making the cardholder pay the APR for the first month, and then the second month. If there are late charges, defaults, or other pending strikes on the cards, then additional fees are often attached to the following bill. If you miss too many payments, you are at risk of loosing your credit card.

As you can see, it is important to understand credit cards, since failure to understand can send you down the river. If you do not have paddles, balance, a boat, and some skill, that river may get rocky tossing you onto the banks of forbidden tolerance.

Therefore, when you understand credit cards you are on your way to the next step. If you are applying for your first credit card, and understand that no credit will hinder you, then you may want to apply only for cards that offers you the most potential of getting the cards.

No credit is like having bad credit to some degree. When you do not have credit, lenders will often toss you in the high-risk category. Therefore, understanding that you have the right to be treated as a person with no credit is important. Creditors do not have the right to treat you as though you owe them money. Still, you are different from most; therefore, you must find a credit card that meets your criteria.

One of the biggest mistakes debtors do is apply for a credit card to get out of debt. This is ludicrous, since the person is in debt in the first place, and if they apply for a credit card, they are going way over the edge. The high-risk cards will often charge high interest rates, high initial fees, annual charges, and sometimes-upfront deposits. Some cards will extend the initial fees over to the following month and if the cardholder does not pay fee, then the cardholder is at risk of losing the card.

Furthermore, if the cardholder applies for high-risk cards and is

accepted, the cardholder will only get around \$250 credit line until the holder proves he can pay his debts. The \$250 will not apply until the initial fee is paid in full. This means the cardholder must pay around \$200 the first month of card ownership to receive \$250 credit, and then if he needs to use the card to survive until the next month, he will repay more for high rates of interest and balance than what he had in the first place. Therefore, credit cards are no way out of debt.

Persons with no credit believe they must establish credit to survive in this selfish world. This is not true. Sure, more and more companies are demanding credit cards, but CASH has always been, and still is the top of the prime for paying for items, rent, etc. furthermore, if you have no credit and apply for a credit card and land in debt, then you are going to wish you had no credit again. As you can see, credit cards are a setup, but they can come in handy if you have self-control. You must also learn responsibility to its max to hold a credit card. Next, we can learn how unsecured credit cards can help bad credit consumers.

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UNSECURED CREDIT CARD HELPING BAD CREDIT

Many people with bad credit feel there is no way out of their situation. Thousands of people around the earth are inclined to discover themselves in financial shortcomings, and often necessitate help to get back on their feet. Unsecured credit cards and secured credit cards are available online for people with bad credit. It helps to go online, since the search is easier than going running around town searching for cards.

The unsecured credit cards will often have a down deposit, since if your credit is bad the providers are taking a risk. Therefore, you should probably search for a high-risk credit card, which is a secured card that will offer you the benefits you deserve. If you elect to apply for an unsecured credit card it can help, you get back on track with your credit. Some cards offer low-fixed annual percentage rates per purchased made on your cards. Each month the providers will send your reports if you pay on time the major credit bureaus. The First Premier Bank Gold MasterCard is one of the many selections of unsecured credit cards that offer 24-hour customer support.

Credit cards are great when you don't have the cash on hand to purchase groceries or household goods. You could also use the unsecured card to pay your insurance on your vehicle, utilities and so forth. It is wise to avoid using the card when it is not necessary to keep the fees on the card down. Again, if you fall

behind on payments you are subject to reporting to the credit bureaus, which will harm your credit further.

It is important to review your credit reports before applying for a credit card. This will help you to see where you stand, and if possible, you can put forth the effort to eliminate your debts. You will need the reports regardless, to determine what the card providers are considering when you apply for a card online. It is also important to make sure that your information is updated for fast processing. If you have too many defaults on your credit reports, you may need to seek out a secured credit card. Few secured credit cards may require a down deposit as a source of collateral to ensure that if you fail to pay, at least the company will receive some of their credit back. On the other hand, if you continue paying your debts on time, you will gain the confidence of the creditors, eventually reestablishing your credit. If you feel that you will be rejected when applying for a credit card, you may want to ask a source that trusts you to co-sign the application.

Still, if you cannot find a co-signer, you may want to continue your search, since high-risk lenders often take into consideration details that other card providers will not consider. The high-risk lenders will often go through lengths to get you a credit card with low APR and no deposits. Even if you have to pay a small down deposit, it may be worth it if this is the only source for repairing your credit. Again, you will need to try to

weed out your debts to avoid future complications. Nowadays, it is virtually impossible to get help if you have bad credit, much less survive.

Recently, debtors have won lawsuits against credits, since the courts felt that the high rates of interest, fees, and other charges were overwhelming for the debtors, therefore they won the suit. As you can see from the information that lenders today are rethinking their decisions to give high-risk candidates a line of credit, since the costs are not tolerating their ridiculous fees.

Credit cards are an extra commodity that can help you out when times are hard. If you are able to get a credit card, take care that you do not charge the card for more than you can repay. If you cannot find a credit card due to bad credit, don't give up, since again creditors are lending bad debtors a line of credit everyday.

Finally, have you reviewed the Visa Capital One cards online?

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VISA CAPITAL ONE ONLINE

Some of the top cards online are Capital One Visa Premiers. The cards often offer 0% APR on purchases up to six months. After the introductory time has expired the APR rates may increase to 14.9% APR Variables. Visa Capital One Classics are designed to help strengthened credit, and often have no annual fees. The Visa cards are great choices with various designs. Many of the providers offer credit lines starting at \$200 up to \$2,500 with low monthly installments. The Visa Capital One Cards may offer instant cash advances with 29.9% Variable rates toward purchases made on the card. The Capital One Egg Visa Cards also offer 0% APR up to eight months and this will include 0% on balance transfers on all new purchases up to six months.

To review the many types of Visa Cards you can visit the online Internet to see which cards most benefit your needs. Visiting the online Internet will help you to decide which cards are more appropriate for your budget, while helping you to compare the rates.

Some Visa cards offer cash back rewards, point systems and other features that increase your joy of having the card. The points system offer enable you to earn trips, hotel stays, dine outs, and so much more. The cash back rewards are incentives that can benefit you, since you can use the excess cash earned to apply toward your balance on your card. The plus for visiting the online channels verses speaking over the phone is the

luxury to avoid embarrassment when the sales person tells you if it should happen that your applications was declined. Other compensation of online visits includes avoiding answering machines being put on hold when you apply over the telephone.

When you call card providers, they often offer you the cards that will not be of benefit for you, rather they will offer the cards that will bring them the most rewards. The agent may inform you of other cards if you decline the first offer, but you can bet in most instances the sales rep will offer you another card that benefits his services more so that you. When you visit the online Internet, you can review as many cards as you like before applying. You can also compare the cards for the best rates, and avoid getting cards that will spend your money.

Many of us receive cards in the mail, however, these offers should be carefully thought out, since most of the slicks are gimmicks to lower you into debt. Furthermore, the offers that come through snail mail do not provide choices and most of the advertisements have annual fees attached. Indeed, visits to the Internet can provide you choices.

To give you an example of the choices offered online I will present a few cards and what the cards offer for your benefit. Capital One No Hassle Miles™ Rewards Card is cards available to those that frequently travel. Shoppers can also benefit from the No Hassle card, since they can earn ‘miles,’

products, 'rewards or cash back.' The Variable Rates on the purchases and balance transfer on this particular card is 9.9%. There are no annual fees and the cardholder can get up to 5,000 in Bonus Miles after each purchase made on the card.

There are several cards often and each card has different appeal. The Capital One No Hassle Cash Rewards is also for shoppers, since these people can take advantage of cash back rewards. The Variable Rates on each purchase and balance transfer also is 9.9%. There is no annual fee, and the shoppers can earn up to 3% back on each gas purchase, groceries, and up to 1% back on all other purchases made on the card.

The Capital One no Hassle Miles Ultra are designed for professionals that have outstanding credit histories, and travel for business regularly. The card enables the professionals to earn products, miles, and cash. The Variable Rates on balance transfer and purchases are 9.9% and there are 'no blackout dates' to *fly on any airline at anytime*. The cardholder can earn 'two miles' per dollar spent.' Finally, you can go online to review more types of Visa cards offered. Go online and fill out a Visa Application now!

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Visa Credit Card Applications

Visa Credit Cards are some of the leading cards online that come in various types. Visa offers credit cards to students, businesses, small businesses and individuals alike, including cards designed for travel. Starting from \$250 and up, the lenders are offer outstanding credit limits, and it's all online for the taking.

The basics to apply for a Visa Online is to have a job, copies of your credit reports, and a bit of information to provide to the Visa credit card lenders. Be sure to read the Terms and Conditions vigilantly before applying and signing for a card.

Many of Visa credit cards offer a 0% Introductory APR on all purchases and balance transfers with no annual fees. Grace periods may be interest-free as long as you pay your bill each month on time. A number of Visa cards offer a point system or a cash back reward program. Cardholders can earn money while they are spending cash. After the cardholder has earned sufficient points, the cardholder can trade the points in for a trip, stereo, or whatever the card lenders are offering. Visa cards may offer a 2% or more cash rewards on purchases with a cash reward limit of \$500 each year. Make sure the card that you select offers a 100% guarantee against fraudulent activities and NO LIABILITY.

A few card lenders may not be concerned if your card is stolen and will charge the cardholder anyway. Other card providers may charge set amounts for the charges to your card.

One of the Top Picked credit cards online supposedly is the Low Interest Citi Platinum Select. Few lenders offer 0% APR, with normal APR 10.49%, and no annual fees. The card charges 0% on purchases, and balance transfer up to one year.

The Terms & Conditions clarify that the APR is 0% up to one year, but after the year, the standard APR rates will apply to balance transfers and purchases. The standard APR is 10.49%. Cash advance APR fees are 21.99%; however, each APR may rise systematically and may increase to 30.99% “Variable default rate.”

Other charges include increases on “promotional rate” if the cardholder fails to pay other creditors on the due dates. If the card is used in the foreign regions, the cardholder will pay fifty cents on financial charges, and 3% on all purchases. If the cardholder takes out a cash advance then the holder is subject to 3 percent interest per advance, and the minimum balance is \$5. Balance transfers are 3%, with \$75 being the maximum.

As you can see, reading the Terms & Conditions is wise, since you may be biting off more than you can chew, especially if you have credit issues.

The Chase Platinum Cards offer low intro APR rates on balance transfers and purchase. The card has no annual fees, and enrollment programs to earn points, earning free stays at hotels, free flights, and more. Bill pay and secure accounts online are also available.

Annual fees on purchase is 0% the first year, and 10.99% Variable after, 'or 14.99% Variable for premium pricing.' Standard APR is 21.99% Variable rates.

Balance Transfers APR on the Elite and Premiums price rates are 0% "FIXED" for the first year, and 10.99% Variable on the Elite price. Premium 14.99% Variable and Standard is 21.99% after the first three grace periods. If you use the card for cash advances, you will pay 22.99% on Premium and 22.99% on Standard. Overdrafts are 13.99% FIXED and is not optional in certain states.

The Discover Platinum, provided by some lenders offer 0% Introductory APR, with no annual fees and 5% cash back rewards. The program offers more if the cardholder shops at "bookstores, home improvement" centers, gas stations, and some restaurants. The cardholder will receive 1% cash back rewards on each purchase made on the card. Gift card rewards are also offered with the approval of the card.

Regardless of which card you choose make sure that you read all the conditions pertaining to the cards. Some cards have stipulations, while other cards do not. The APR is one of the important charges consumers want to watch out, since the APR can put you in debt. The Visa applications for applying online can save time, but it is up to you to research to save money.

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Visa Credit Card Applications Applying Online

Visa and Master Cards are two of the most well known cards available today. Visa credit cards are available online making it easier for families and individuals to apply, since the applications are online, and are signed electronically.

Students' have advantages also, since Visa lenders now offer cards specially made up for your convenience. Business Premier, Travel Cards, Small Business Cards, is offered giving each special group their own credit line. All anyone has to do is go online, fill out an application, and wait for a respond from the card provider.

Nevertheless, you do not have to have a small business, business, or even be a student to apply for a credit card online. The providers online offer everyone the opportunity to apply for a credit card today, and if you are approved they will contact you by phone. However, if you are not approved they will send a letter in the mail for good policy.

To be approved in most instance of a credit card you will need a job, copy of your credit reports, a stable banking account, and a few other details to provide the Visa providers. Make sure that you read all terms and agreements carefully, since some cards may offer 0% Introductory Annual Percentage Interest Rates (APR) on each purchase made on the card, and the balance transfer, with NO annual fees.

Grace Periods

You also want to read each detail about the Grace periods, since some card providers may offer interest-free as long as you pay your bill on time each month.

Cash Back Points

Again, you want to read each detail to see if the Visa card provider offers a point system or else cash back system. The systems enable you to earn money per purchase made on your credit card. The cash back systems may not amount to much, but in the long run, the balance will add up.

The Point Systems enable you to apply the amount incurred toward any offer available by the card provider, which means you can trade the points in for a trip, stereo, or whatever the providers are offering.

Rewards

Visa card providers may offer a 2% or more cash rewards program on any purchases made on your card with a cash reward limit up to \$500 each year the card is used.

Fraud Alert

Make sure the card that you choose presents a *100% guarantee* against fraudulent activities. Sadly, few card lenders do not care if your card is stolen or lost. These providers will charge you regardless, or others may charge set amount for the charges to your card. **NOTE:** If your card is lost or stolen, you should immediately report it to the proper authorities.

Credit Reports

If you apply for a Visa credit card and are turned down, under the laws status you should call the credit bureaus and receive a FREE report. **NOTE:** everyone can receive a FREE yearly credit report regardless if you are turned down or not. The credit report will be of no charge. However, if you elect to

obtain a credit report before filling out the Visa application you may have to pay a small fee, if you have already received your yearly report.

Once you search for a credit card online, do a random search to review each provider's details, including card offers. The cards offered may include secured, unsecured, high-risk, guaranteed cards, and so forth. In addition, head on over to the Better Business Bureau online by typing in the keywords BBB in the search engine, if you find a company you want to apply. It makes sense to become acquainted with any one lending you credit before obligating your self, since many companies are out on the market-taking people for a ride. Especially, if you have never had credit or you have bad credit, stay alert and learn all you can about the company before applying for credit. This will not only save you from future headaches, it will also save your from going deeper in debt. Why do we need credit cards?

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Why Credit Cards

Why do you need credit cards? What is the purpose of having a major credit card? Can I control my spending if I apply for a major credit card? Notice this piece started out with questions, which I feel are three of the most important question anyone should ask, seeking a credit card. If you do not ask these questions before a applying for a credit card, guess what you will be saying later. Why did I apply for a credit card? What was my purpose? I wish I could have controlled my spending. This may or may not happen, but if you are searching for a credit card, you may want to ask your self-first, why you need a credit card.

Credit cards include Visa, MasterCard, Citi Cards, HSBC cards, American Express, and other types of cards. If you are searching for a credit card, you will need to understand what companies manufacture the credit cards, since some companies are replicating, taking people for a ride. You will also need to know the difference between Fixed Rate cards and Variable Rate cards. The Fixed Rate cards rarely change their APR, which is very important, while the Variable Rates are subject to change anytime they feel needed. The APR or Annual Percentage Rates are often steep on most credit cards anyway, but for the most part you will need to learn the difference between Variables and Fixed to avoid extra charges.

APR rates can start at 9.99% up to 17.99% and sometimes higher. It depends on your situation, but for the most part many card offers have the same rates. If you have no credit then you really need to research the marketplace carefully, since most card providers will consider you a risk. If you have bad credit, you will also need to search the marketplace carefully, since most cards for high-risk consumers have high upfront fees, plus high APR, and other fees.

The grace period is ESSENTIAL, since if you go over the grace period you are subject to additional charges. The grace period can extend to '25' days, sometimes 20 days, and rarely more than 30 days. If you find a card with low interest rates and fees, with a grace period of 30 days, then hop on it. You are the lucky one, since these cards are next to impossible to get.

Annual rates are also important, simply because some card providers charge nominal fees for providing the card to the client. Many cards offer 0% APR and no annual fees. Be careful that you read the Terms & Conditions carefully, since companies are on the marketplace misleading millions.

Balance Transferring is another issue you want to compare and consider. The transfers can run into high charges if you are not careful. Again, you want to remember your purpose of getting a credit card in the first place, and if that purpose is to provide you security, then the balance transfer is part of that purpose to

consider. Some companies charge high APR on balance transferring.

Statements

You will also need to keep track of your statement if you are accepted for a credit card. The statement is important since it will show you the balance, APR, and any other details relative to your dues. If you notice any wrongful activity, it is important to file a report against the card providers immediately.

Limits

There are limits on credit cards. This is another area you want to be careful, since if you go beyond the cards limit, then you are subject to pay charges. Most credit card companies are like anyone else in the world, they are out to make profit. If you feel you have gone over your limit, be prepared to pay, since many companies will not allow room for time.

Late Charges

Credit card providers also charge 'late fees' against credit cards. If you feel you cannot make the full payment on time, try to make the minimal payment. The minimal payment will save you from late charges, but it will not save you from additional charges, known as APR.

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Overview:

Credit cards are dangerous plastic coated items in some instances. If you feel you need a credit card read the information in this report to help you learn what the steps are to move ahead without landing in debt. MasterCard, Visa, Citi, American Express, and many other cards are available with various offers, therefore, doing the research, investigation, comparing, and looking for the best rates is the best solution for finding the right credit cards. Again, don't forget to check with the proper sources to learn which companies are out scamming customers to avoid courts, loss, and so forth.

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