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# Choosing the Right Credit Card: Various Types of Credit Cards

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# Choosing the Right Credit Card: Various Types of Credit Cards

## All About College Credit Cards

College credit cards are the credit cards that have been specially designed for college students. College credit cards are more popularly known as student credit cards. College credit cards allow the students to experience the benefits of credit cards much earlier in their life. Through college credit cards, the college students are able to learn more about credit cards and their use.

In fact, for most of the students, their college credit card is their first credit card that acts as a gateway to the world of credit cards. Some other students might have previously used supplementary credit cards linked to their father's credit card account; however, for such students too, their college credit card is the first one that is truly theirs.

College credit cards are not very different from other types of credit cards in the basic sense; they function in the same way as any credit card would. However, there are some differences, which basically arise from the fact that college credit cards are used by people who have no prior experience with credit cards and who perhaps don't understand the concept of credit cards completely.

Hence, the credit card supplier is at risk with issuing credit cards (college credit cards) to such people whom he is not sure about. Most of the students don't have a credit history either. In such a case, the supplier of college credit card cannot be sure of receiving the credit card bill payments in time (and even receiving them at all). To counter such risks, the supplier of college credit card requires the parent of the student to co-sign the college credit card application form as a guarantee.

Moreover, the credit limit on college credit cards is generally around \$500-\$1000 per month, which is lower than what it is for other credit cards (this credit limit is generally sufficient to fulfill the typical needs of a student). Another risk mitigation instrument used by the college credit card suppliers is the interest rate or APR. The APR on college credit cards is generally higher than that for other credit cards. Again, this is done to dissuade the students from overspending on their college credit card (and not being able to pay their credit card bills).

However, if we were to look at these impositions in a positive sense, we would find that these are actually in favor of the student (who is still getting trained to take on the real world of credit cards). Moreover, college credit cards also help the students in establishing a (good) credit history which is another important benefit that becomes handy when the student needs any type of loan at a later stage in his/her life.

So, college credit cards are really something that every student should consider going for.

## **Doing Your Homework on College Credit Cards**

With credit cards dominating the market world today, even college students are already prospective clients of most credit card companies. This is because studies have revealed that most college students have difficulty in maintaining their expenses especially to those who are far way from home. That is why credit card nowadays had been a “must-have” for most college students.

Basically, college credit cards do not differ that much to ordinary credit cards. In fact, college credit cards are classified as secured credit cards because students do not have any credit history that will enable them to get a regular credit card.

But the fact remains them. Why would credit card companies be willing to provide college students with credit cards where in fact there is no basis where they can tell whether the student is capable of paying or not.

For two reasons, the credit card companies see a greater opportunity in them. One, survey shows that most college students remain loyal to their credit card company even after they have graduated from college and got have their work.

Second, reports show that college students are actually good customers. Most of them really do pay on time. Moreover, their balances tend to provide workable income to the credit card company.

On the other hand, college credit cards are also preferred by most parents, even if they know there will always be the tendency to overspend, due to the fact that college credit cards offer some fringe benefits that other credit cards cannot provide.

A good example of this is the student loans that will be used to pay the tuition fees. In doing so, students, as well as parents, will have an easier way of paying tuition fees at a more considerable rate and payment plan. Plus, there are college credit cards that had tied up with some establishments that are very useful to college students. They can, in turn, get fringe benefits and rewards from these establishments whenever they pay their balances on time.

Best of all, college credit cards have lower rates than most regular credit cards in the event that they maintain good grades.

Indeed, college credit cards are part of the “must-haves” of the college students. In fact, it is also one way of letting them know the ins and outs of good financial planning and budgeting.

The goal here is for the students to know how to use the plastics responsibly, and they should know that whatever they do, it's under their responsibility.

## **What Sets a Student Credit Card Apart From Other Credit Cards?**

Today, most parents contend that it is okay to let college students obtain their very own credit

card. Not only because they want to let their kids manage their finances alone but also because having credit cards or a credit history for that matter is extremely important.

With the advent of credit cards, most people would always be looking into someone's credit history before they can approve anything.

They even insist that without a credit history, people tend to become a total outcast in the society, someone who is not worthy to enjoy anything and everything without a credit history. That is why most college students would struggle just to get one.

But what makes the student credit card different from the other credit card? Why is it that it is highly classified as "student credit card," and not just any credit cards for that matter?

Basically, student credit cards do not make such big difference as compared to the other types of credit cards. However, because it is a student credit card, the benefits stated therein are completely focused on providing the student's their basic needs.

Moreover, student credit cards are entitled to lower interest rates especially for students who have good grades. They can negotiate their interest rates for a lower rate provided that they pay their balance dues on time and that they maintain good grades.

On the other hand, student's credit cards are actually secured credit cards. But the difference that sets the students credit card apart from the other credit cards is that their parents can set the credit limit.

Also, parents can let their child's credit card to hook up with them so that they can keep track on their child's credit transactions.

Another thing that sets the student cards apart from the other credit cards is that the student credit cards are mainly focused on and quoted for students only considering the fact that they have limited credit history.

Normally, student credit cards have no annual fees and have credit limits that are only set to \$500. And according to some surveys of financial institutions, the average student credit card annual percentage rate is 17.66% for purchases and 19.67% for cash advances.

So, even if student credit cards are different from the other credit cards because of its considerable interest rates, it is still a credit card. Thus, students must really be responsible in handling them; otherwise, they are bound to suffer bad credit history in the end.

## **Student Credit Cards**

For students, the student credit cards are the best way to enter the fascinating world of credit cards. Student credit cards help the students in taking advantage of the various benefits associated with credit cards in general e.g. convenience, safety, rebates etc., much earlier in their life. Moreover, student credit cards act as training ground for students, most of whom

haven't had any experience with credit cards. The student credit cards help the students in gaining hands-on knowledge about the various aspects of credit cards and their use. Most credit card suppliers also include a small guide that helps the students in gaining a good understanding of credit cards, upfront.

The students learn more and more with every transaction on their student credit card and as they experiment with the various benefits associated with the student credit cards using their student credit cards in various ways. Another important benefit is in terms of the time that student credit cards save for the students. As we know, time is very valuable for students and by using their student credit card to order things online, they can actually save a lot of time too.

Moreover, the students might require short-term loans (in case there is a delay in the arrival of funds in their account, for whatever reason); and student credit cards facilitate this very easily taking the burden off from the student (so students can use their student credit cards like a loan for making payments in the meantime). As such, money is the other critical thing for students.

Student credit cards again become handy here by saving them some money in terms of rebates from retail stores, grocery shops etc. Moreover, the students also receive additional rewards/benefits from the members reward programs that come with all credit cards (including student credit cards).

As students use their student credit cards, they keep building their knowledge database. This knowledge becomes handy when they are out of college and into their job and looking for a full-fledged credit card (i.e. credit cards which have lesser restrictions, more credit limit etc as compared to a student credit card).

Hence the student credit cards help the students in making a knowledge-based decision rather than a fancy-based one. Such decisions and the knowledge about using the credit cards in a disciplined manner, acts as a deterrent to one of the most serious problems being faced by credit card industry i.e. the problem of credit card debt.

With so many advantages on the plate, the student credit cards are really an essential for every student.

### **Successful Credit Cards For a Successful You!**

There are tons of competing credit card companies around. For the consumer in you and me, separating the wheat from them tares among these companies will be quite an enormous task. What should one look for anyway when considering what credit card company to avail of?

As with most smart consumers, the key to finding the best credit card company is to stick with the best. Among the hundreds of credit card companies that exist, only about 10 to 20 can be considered truly successful. Identifying these companies will narrow down your choices to the select few credit cards that are worth applying for.

Here are some of the characteristics of successful credit card companies.

**1) No Annual Fee** - Some credit card companies are confident enough in their status that they do not need to collect annual fees. When you consider applying for a card, make sure you consider those that do not have annual fees first. Remember, if these companies that require annual fees are not content to make money off of the interest on your purchases, then they are not financially reliable to bank on. If the card you are looking at has annual fees, steer clear of them unless they offer some fantastic feature that you just can't miss.

**2) Extended Interest Days** - Upon purchase of an item using your credit card, you will not be charged interest unless you are unable to pay before the set interest day deadline. The most successful credit card companies offer longer periods of grace. This means that you do not have to pay interest until that day comes. Often enough, the standard for this period is 25 days.

To avoid having to pay interest, you have to pay within 25 days after your billing statement. For large purchases that require numerous months to pay, you can swallow the interest for its sake.

**3) Low Annual Percentage Rate** - Some credit card companies offer low annual percentage rates. These companies can attract more customers because they have the financial clout to wag such a deal in front of consumers. Consumers will benefit from lower APR. Companies that offer lower APRs hint of larger consumer bases that make such offers possible.

If you plan to pay your balance on credit cards in full, the APR may not be much of a factor in your selection of a credit card.

**4) Consult Feedbacks and Industry Profiles** - most successful credit card companies are featured in business journals and other media. This will also give you an idea of who is who in the credit card business.

## **10 Cons of an International Credit Card**

Credit card fraud is a fast increasing crime in the world. International Credit Card holders are mostly the victims of this unauthorized access to their accounts. Let's take a closer look of the problems faced by international credit cards.

1. Repetitive use of credit card numbers. After a credit card number has been used and disregarded, say cancelled, credit card companies would reissue the same number to other cardholders. The personal identification numbers (PIN) is changed as well as the credit cardholder's personal information. But it still bears the same credit card number.

2. Low standards when it comes to the use of cards by the participating merchants. This is a common problem encountered by international credit cardholders. Employees of the participating merchants have the full access to the account number as well as the security number of the card.

3. Account Statements given out by credit card companies contains less information about the participating merchant. It does not include relevant information about the vendor that charged any transaction on the credit card.
4. Unreliable blocking functions. Once a card loss is reported, it will still take months for the credit card companies to block the transactions being made through the stolen or lost credit card.
5. Lack of validation software. Participating vendors should have better validation software installed on their computer system.
6. Consumer unfriendly policies on fraud management. The policies on the present fraud management take the blame on the cardholders though not directly stipulated. This means that the policies on the fraud management of international credit card companies protect not the consumers but the company.
7. Lax standards on investigation about fraudulent transactions. This is the sad part for the victims of fraud through their credit cards. Getting the suspects charged though proven guilty of fraud seems to take on slowly.
8. Credit card fraud is usually committed through online transactions. This means that credit cardholders are not protected with the authorized or unauthorized use of their cards on purchases or services paid online.
9. Most of the companies that typically appear on charges are those associated with pornography industry. These companies are the ones that accept transactions even without verifying the cardholder's information.
10. Most of the banks' system is not compatible with other international credit card companies for the e-commerce. This is a potential weakness that would mean loss of clients so they would prefer to keep quiet about it.

### **Reap More, Save More With the Best UK Credit Card**

In the United Kingdom, the credit card phenomenon is not at all different from what the United States or any other country has for that matter. This just goes to show that a lot of people are finding credit cards as feasible means as well.

However, most people in UK would rather obtain the best credit card there is than to suffer at a later stage. And so, getting the best UK credit card is very significant for most English people. In most instances, the best credit cards would usually mean low interest rates, offers rewards, and excellent introductory rates.

But then, it is really important for every UK consumer to shop around for the best credit card deal.

And so, here are some of the best UK credit cards:

### **1. Virgin credit cards**

The very best feature of Virgin credit card is that it allows their consumers to prefer which features they would want to have on their credit cards. That means they could have the chance of getting a 0% balance transfer rate for 9 months, a fixed annual percentage rate of 15.9%, plus more rewards every time the credit card holder uses the card.

What's more, people get to choose their very own creative Virgin card motif making it way above the rest.

Virgin credit card also offers great flexibility.

### **2. The Marbles credit card**

This UK credit card is considered nowadays as the card with the best value and has a high orientation on customer service. They have a 24-hour customer service hotline. Plus, they also provide a regular monthly statement through online announcements.

It also has 0% stable balance transfer rate for 6 months from the start the account has been opened.

### **3. Morgan Stanley Credit Card**

This is considered as one of the best UK credit cards because it has 0% introductory rates for balance transfers good for 6 months. It also offers a fixed rate of 14.9%, and their 1% cashback is considered as one of the highest available in the UK market today.

### **4. The egg credit card**

In UK, egg credit card is considered as one of the best credit card in the industry today. It also offers 0% introductory offer not only for balance transfers but also for ordinary purchases, and that is available all through out the 6-month period. Their annual percentage rate is also set to a standard rate of 14.9%.

With all these 0% introductory rates, low APRs, and everything, these credit cards are definitely the best UK credit cards in the market today. Hence, for most UK consumers, shopping had never been this better.

## **UK Credit Cards and Balance Transfers**

Credit cards are pretty popular and in widespread use in UK. Credit cards are accepted at most shops and other merchant stores/outlets. As in the US, UK credit cards too are on offer from various banks and financial institutions. Again, UK credit cards too offer a number of benefits, which vary from one UK credit card to another (though there are a lot of common benefits too

which are same across various UK credit cards).

Due to the fierce competition in the UK credit card market, various UK credit card suppliers offer attractive balance transfer schemes too. There are some UK credit cards that offer 0% balance transfer for 9 months and there are others that offer 0% for 6 months. However, the catch here is that these UK card credit suppliers differ on their standard APR rate i.e. the APR rate which comes into effect after the expiry of the introductory 0% balance transfer offer.

Further there are some UK credit cards that do not offer a 0% balance transfer but instead offer a better standard rate (APR) throughout. Some UK credit card suppliers combine 0% offers with accrual of points on a rewards program. Another popular thing among UK credit cards is to combine cash back offers with balance transfers.

Then there are some very attractive offers, which give 0% not only on balance transfers but also on Purchases (for a short period like 5 month or so). You also have a few UK credit cards that can be procured by people with bad credit history too (of course, the decision on approval of such a credit card application will lie with the credit card supplier).

So what does one do if one wants to transfer balance to another UK credit card. Well, it's quite simple. You need to take stock of your current financial situation and determine if a period of 6 months or 9 months (or maybe even 12 months) would be sufficient for you to fully payback the dues on your UK credit card. If the answer is in the affirmative, just go ahead for the UK credit card that offers 0% balance transfer for this period (even if the standard APR rate is a bit higher).

However, the assumption here is that once you payback the debt on your UK credit card, you will stick to controlled spending and will pay your credit card bills in full amount by the due date for payment; otherwise, the choice of a higher standard APR will hit you very hard and you will be in deeper trouble.

However, if you think that 9 months is not sufficient to pay back the debt on your UK credit card, then you should look to strike a balance between the zero APR period and the standard APR rate, and choose a UK credit card which leads to the least total outgo (you will need to sit with a calculator and calculate the total outgo on various UK credit card offers).

This is the most basic aspect that you need to consider before you decide on which UK credit card is the best for transferring balance. Other things like 0% on purchases, reward programmer points etc are secondary things.

### **Chase.com Credit Card: A New Breed of Cashless Shopping**

When people started using plastics as their primary source of financial disbursements when shopping, they did not yet realize its greatest potential until today.

It is only now that consumers learned how to treat credit cards with utmost care and concern as these could be one way to their success or failure.

Consequently, with the dawn of cashless shopping, many credit cards companies continue to proliferate in the market. What they are targeting right now is the world of information technology. With this, they continue to advocate the very concept of the word "convenience." Thus, many credit card websites had incessantly created websites to cater to the growing virtual populace.

One good example is the chase.com site. It primarily provides all the credit card requirements of every consumer. What's more they offer online services wherein their credit card holders can take advantage of digital services and wireless transactions through the site and through their chase credit cards.

The chase.com credit cards offer a variety of credit cards that will suit the customer's specific credit needs. Chase.com credit card comes in a wide array of general purpose cards, rebate cards, entertainment cards, travel cards, and auto & gas cards. Chase.com credit cards also include retail cards, student cards, and college and university alumni cards, cards to support organizations, military cards, sports cards, and business cards.

With the wide array of credit cards chase.com provides, the consumer will have lots of choices that will certainly answer to their specific needs. There are credit cards that also cater to rewards, cash backs, points, and miles.

Moreover, choosing and applying for chase.com credit cards is relatively easy. The site offers four ways how to apply for chase.com credit cards. They can:

### **1. Choose by category**

In this manner, customers may look through the categories of the cards that they think would serve them best. They can choose whether they want travel rewards, cash backs, auto and gas rebates and a whole lot more.

### **2. They can use the "help me choose" facility.**

With this facility, consumers may ask the site for suggestions regarding credit cards that would provide them their needs.

### **3. Compare card features**

Customers can select some cards and place them next to each other for comparison purposes.

### **4. Browse through the complete list.**

This option is available for customers who really can't decide which credit card to choose. So, with the advent of chase.com credit card, there will surely be a better way to enjoy cashless shopping.

## **More Than Meets the Eyes: What is a Chase Credit Card?**

With so many credit cards dominating the market these days, people can no longer tell the difference between one card to another. It all seems like a wide array of credit cards all committed to provide the consumers with substantial means in cashless shopping.

However, there is one credit card that aims to be above the rest. This is the chase credit cards.

On its façade, chase credit cards may look just like the other credit cards, works like the others, and has the basic features of a typical credit card. But what people still don't know about chase credit cards is that what it has basically more than meets the eye.

Here are some facts about chase credit cards in order to guide those who are contemplating to get hold of it:

### **1. Chase credit cards are easily accessible online.**

Just like the other credit cards, chase credit cards are also available online. But the fact that people can do transactions online is a remarkable modification in credit cards.

In fact, consumers who want to get a chase credit card can easily apply online, and once approved they can continuously track their balances, statements, and details of their transactions all in just one click.

### **2. Chase credit cards have free alerts.**

These are the notifications that a chase credit card holder receives through e-mail or phone.

If the consumer chooses e-mail alerts, notifications shall be sent to the user's e-mail address, wap-enabled mobile phone, pager, or even a PDA device. In this way, the consumer can be updated about his or her account at any time of the day.

Free alerts can even jog your memory whenever there is a due payment. It will also ring a bell in the event that your balance is about to reach its limit. Best of all, it is free so people don't have to worry about additional charges just for this service.

### **3. Chase credit cards offers versatility when paying bills.**

Chase credit cards can be used automatically to pay all the bills on due. The consumer has to arrange for the specific requirements needed before they can get their chase credit card start paying bills.

So, for a new way of enjoying credit cards with all the functions still intact but has a different way of managing the consumer's accounts, chase credit cards are certainly the best of its kind.

## **Chase Credit Cards**

Credit cards have become almost a necessity in today's world. There are hordes of credit card suppliers who issue thousands of credit cards every day. Chase (of the JPMorgan group) are a well known credit card supplier. Chase credit cards are pretty popular among the masses.

Chase credit cards come with various different benefits and accordingly chase credit cards are classified into various categories. There are general purpose chase credit cards which promise great rates and excellent service. Then there are chase credit cards for people who shop regularly with some retailers. These are termed as rebate cards since they offer rebates on shopping when you shop with certain retailers. These also offer cash rewards. There are entertainment credit cards for people who wish to get VIP access to some concerts, events etc.

Another category of chase credit cards is the travel cards where the credit card holders get travel related discounts and rewards. This category of chase credit cards is very suitable for people who travel a lot. Yet another set of chase credit cards is grouped as auto and gas cards, which offer rebates and rewards on everyday purchases. Retail cards are another kind of chase credit cards where you receive points on purchases made using this chase credit card.

These points can then be redeemed for shopping certificates, entertainment etc. For students, there is a separate breed of chase credit cards, which is called student cards. These student cards help the students in building a (good) credit history and also offer some special benefits for students. Similarly there are college & university alumni cards for supporting your alma mater. There is another set of chase credit cards that operate on similar lines. These chase credit cards are called "cards to support organizations."

The organization can be something like a charity or any other organization that you want to support. Then there are military cards that are meant for the members of military (both past and present). You can support your favorite teams or sporting organizations by getting a sports card. Finally, there are business cards, which can be used by businesses for organizing their expenses, availing low interest rates and getting other benefits related to business.

Thus chase offers a lot of different credit cards, which cater to the different needs of various people. By comparing the features of these chase credit cards and by understanding the main objective behind them, one can easily zero-in on the chase credit card that is best suited to one's needs.

Note: The information given in this article was correct at the time it was written. However, the author does not guarantee the correctness and completeness of this information at any time.

## **Chase Credit Card Offers**

Online credit card applications seem to be the in thing and Chase too offers online credit card application facility. Here, eChase.com credit cards' refers to the chase credit cards that can be applied for online. Just for those who don't know, "Chase" is a brand that is owned by JPMorgan Chase & Co. (a leading global financial services firm).

By "Chase.com credit card offers," I mean the credit card offers that are available at chase.com. Obviously, Chase.com credit cards' would be regulated by chase. Again, as with any other credit card supplier, Chase.com credit cards' on offer would be changing too.

Anyways; one night, before going to bed, I thought of just checking the chase.com credit cards section. Here is what I found:

There is a separate Chase.com credit cards section. As I browsed through the Chase.com credit cards section (the online application ones), the first one I encountered was called "Chase Cash Plus" or the "Chase Cash Plus Rewards." These promise faster rewards and offer 5% earnings on gas and on purchases made at grocery-stores/drug-stores. For other shopping venues, it offers 1% earnings. These earnings can be in the form of gift certificates or cash.

The next on the Chase.com credit cards section was the "Flexible rewards Visa signature card." Here you earn a point for every purchase of \$1. You can keep collecting these points and then finally redeem them for your choice of things (like cash, travel, gift certificates or some kind of merchandise). The redemption can start at 2500 points (and you get a bonus of 1000 points once you make the first purchase). Moreover, this one doesn't have any annual fee either. So that was the second one in the Chase.com credit cards section.

Moving on in the Chase.com credit cards section, I found "Free Cash Rewards Platinum Visa card." This one, as the name goes, offers cash rewards. You can get a \$25 check or a gift certificate on redemption of 2500 points. Since there is one point earned for every \$1 spend, this means that you effectively get 1% cash back on these cards.

I had started loving browsing through the Chase.com credit cards section. So I moved on to the next one in the Chase.com credit cards section. The next one on the Chase.com credit cards section was "Chase Perfect Platinum MasterCard" which doesn't limit you to getting rebates only on a particular brand of gasoline; instead, you get rebates everywhere. ð

Chase Platinum MasterCard was the next one in the Chase.com credit cards section. This one offers online account management i.e. monthly statements, bill payments etc can all be done online (also you don't have any annual fee on this one).

There were few more cards on Chase.com credit cards section and one especially caught my attention. This one was at the bottom of Chase.com credit cards section and was called "Check Gallery Platinum Visa Card." Here you could choose the design of your card from those available e.g. cowboys, smileys etc.

By now, I was so sleepy that I really had to shut down my computer and go off to sleep.

Note: The information given in this article was correct at the time it was written. However, the author does not guarantee the correctness and completeness of this information at any time.

## **Things to Know About MasterCard**

Credit card is known today as the plastic money. But it stretches the limit of a typical paper money. Credit cards increase the buying power of a consumer because of what is known as the credit limit. Payments are made easier because you don't have to make stops to the billing centers. What's best is that owning a credit card gives you a worldwide access to cash.

MasterCard is one of the credit cards in the market. Today, MasterCard offers the Automatic Bill Payment. With this, you can now pre-authorize the participating companies to charge your card on a regular basis. This includes your insurance companies, your cable provider as well as your electric and water companies.

### **What's good about owning a MasterCard?**

1. Avoid the trouble of writing checks. With MasterCard Automatic Bill Payment, you can save time from writing check and the trouble of tracking the issuances you've made.
2. No more late payments. Paying your bills will always be on time. Take care of your bills even while you're working at the office.
3. Keep your money growing. Your money is safe on the bank until the time comes for you to pay your bills. This means the time your money is sitting on the bank, the interest is growing.

Choosing the right MasterCard that would best suit your needs is a must. '

### **The following is a list of MasterCard Credit Card Types.**

1. Standard. This is the type of credit card for starters. Whether you're a student or simply starting out on a credit, this is the card that would suit you.
2. Gold. Once you acquired a considerably good credit history, you can now switch from your Standard Credit Card to the Gold Card and enjoy added benefits.
3. Platinum. This card offers the best every card has to offer. Plus it gives you the extended purchasing power for expensive items. You can also earn points that could be exchanged for rewards whenever you use your Platinum MasterCard.
4. World. This is the premium card that embodies your dream about hassle-free spending. MasterCard World offers a no pre-set spending and whole new personalized benefits.

### **Now let's check what's in store for MasterCard Holders:**

Enjoy free nights' stay on selected destinations worldwide. Use your MasterCard to pay for your stay and get another night stay for free!

Nothing beats the feeling of getting discounts and savings! Get favorable discounts on participating merchants and service-oriented shops when you use your MasterCard.

## **Perks of Citibank Credit Card**

Citibank credit cards offer a wide range of benefits. Basically, all of its features offer clients with security during emergencies, the advantage of not bringing cash and checks, and improving independence and responsibility in financial management.

Other than these basic perks of credit cards, there are specified benefits the Citibank credit cards have to offer. Here are some of the credit cards and their corresponding perks:

### **1) Diners club international credit card.**

This kind of credit card provides you with the decision of your own credit limit. The interest rates would not show on your bill for fifty days. Since this Citibank credit card could be used all around the world, it gives you the privilege of using it within five million companies worldwide. The ATM card could be used anywhere in the world. And lastly, there is no extra fee when the Citibank credit card is lost.

### **2) The Citibank Gold Card.**

This kind of Citibank credit card provides you with a higher credit and cash limit. It offers you access on international lounges and airports. It has a strong and secured insurance. And there is no fee when the credit card has been stolen, lost or damaged.

### **3) Jet Airways Citibank International Gold Card.**

This kind of credit card allows the cardholder to take advantage of jet privileges and promos on jet miles when you make use of the credit or cash. When you have been approved with this kind of credit card, you will be automatically given a jet airways ride of 1500 miles. Plus, the services and credit card is insured.

### **4) The Citibank Silver Card.**

This kind of credit card has several kinds of insurances like personal accidents, baggage and household insurances that would cover up your expenses. There are also occasional discounts on certain stores and zero costing on lost credit cards.

### **5) The Citibank Woman's card.**

This kind of credit card targets the women. It provides women with discounts on jewelry, cosmetics, health products, clothes and many shopping stores. It also provides jewelry insurance and there is no extra fee when the Citibank credit card is lost.

### **6) Specialty cards.**

There are Citibank credit cards that provide you specifically with music and book stores usage, gives you an advantage on concerts and movie passes, and could give you discounts on oil transactions. These kinds of credit cards would depend on which you apply for and use regularly.

With those numerous advantages, you will surely wonder how you were able to get along without it.

## **Learning More About Visa Credit Card**

Today when everything is just a click away, owning a credit card or two is nothing new. Plastic cards have replaced paper money. Why it's very convenient! You don't have to worry about running out of cash every time you go shopping. Spending time counting pennies or loose change is no longer a problem. Credit cards have made life easier for every consumer.

Visa is the most common credit card in the market with more than one billion users. It is also the first credit card known to everybody since its debut in 1976.

### **What can you do with your Visa Credit Card?**

1. Pay your taxes. Standing in queue to pay for your taxes is long over. You can now pay your taxes using the Visa Credit Card.

2. Pay your bills. Now you don't have to make stops to the billing centers to pay your bills. Paying them is a phone call away with your Visa Credit Card.

3. Donate to charity. Feeling generous? Give your share to those in need using Visa and feel great with the help you gave.

4. Travel with Visa. Pay your air fares and other needs while you're away for vacation. Travel has never been this fun using Visa with its Visa Traveler's Check, Visa Travel Money and even the Visa currency converter.

Now that you know what you can do with a Visa Credit Card, it's time to get one. But first, let's see which visa credit card that would best suit your needs.

1. Visa Classic. This credit card type is the most convenient for the first timers. It's the roadway to building a good credit history.

2. Visa Gold. This is the card created to suit your need. This is for holders that have a good strong credit history.

3. Visa Student. This card is offered to students. It includes special discounts for books and computers when you use your card to purchase.

Now that you're equipped with the basics about your Visa Credit Card, it's time to know a little more about what Visa has to offer.

There's no pleasure like gift-giving. Visa offers The Visa Gift Card. This is a prepaid debit card perfect for birthday gifts and for other occasions.

Teach your teens how to spend their money wisely with the Visa Buxx. This is a prepaid card for teenagers that could be loaded by their parents.

Enjoy your dream vacation with no worries. Let the Visa TravelMoney take care of your purchasing needs while on vacation.

## **The Card Apart**

Southwest Airlines, one of the biggest international airlines, goes hand-in-hand with Chase, a big credit card company, to produce: Southwest Airlines Rapid Rewards Visa Card.

Southwest Airlines is known for their Rapid Rewards. Unlike most airline companies, count the roundtrips made and not the miles of every trip. Only eight roundtrips are required to be able to avail of rewards. This concept was combined with their credit cards so that the people may enjoy their services more.

Chase Credit Cards operates under Bank One and First USA brands and offers cards that are flexible, trusted and superb customer service.

Southwest Airlines together with Chase, produced two types of credit cards: Southwest Airlines Rapid Rewards Visa Signature Card and Southwest Airlines Rapid Rewards Visa Business Card.

### **Southwest Airlines Rapid Rewards Visa Business Card:**

This is the card recommended for small businesses. It is ideal, because it can separate the personal expenses from the expenses of the business. Every time this card is used, the user has a chance to win a roundtrip Award.

Reward Dollars may be earned in all purchases.

- two Reward Dollars may be earned by spending \$1 on Southwest Airlines.
- one Reward Dollar may be earned by spending \$1 on all other types of purchases.

This will also entitle the applicant to an internet account that may be used to maintain and organize the expenses of the business. With the online help, quarterly reviews may be seen and reports may be downloaded by the card holder.

This card also gives up to a \$100,000 limit even for small businesses. Grace periods are offered for easier pay.

This card also boasts low annual fee. It only has an annual fee of \$59 dollars and is relatively less than other companies that go from \$60 - \$100.

Rewards are easily earned, because a reward may already be cashed in when the expenses reach \$19,200. That is pretty low, compared to the \$25,000 minimum of other card companies.

Additional cards do not have a fee, but a minimum amount is needed for it to be availed.

### **Southwest Airlines Rapid Rewards Visa Signature Card:**

The Southwest Airlines Rapid Rewards Visa Signature Card offers all the Visa Business Card offers and more.

It does not have a credit limit. Also, it does not have a limit when accumulating Award points by using the card.

It offers zero liability on unauthorized purchases. In addition to that, it has purchase security, travel and emergency assistance and other offers from Visa.

### **Additional Benefits:**

Get four (4) bonus credit cards upon purchase.

### **Southwest Airline Credit Card**

Southwest airline credit cards are a good example of co-branded credit cards. Southwest airlines and Chase have teamed up to bring the southwest airline credit cards to you. At the time of writing this article, there are two popular southwest airline cards, which are also collectively called as southwest airlines rapid rewards Visa cards.

One of these southwest airline credit cards is for personal use (this is called Southwest Airlines Rapid Rewards Visa Signature Card) and the other southwest airline credit card is for business use. Both these southwest airline credit cards are aimed at getting you a roundtrip award faster.

There are a number of ways in which you can earn reward points using Southwest airline credit cards. Southwest airline credit cards have two kinds of reward points i.e. there are two denominations in which you can earn reward points - rapid reward credits and rapid reward dollars. The rapid reward credits are a much higher reward denomination as compared to the reward dollars (e.g. at the time of writing this article, 1200 reward dollars is equal to 1 rapid reward credit).

So how do you earn and redeem the reward points on your southwest airline credit card?

You get bonus reward credits after your first purchase on your southwest airline credit card. These purchases needn't be on southwest airlines products/services, these can be just any purchases made using the southwest airline credit card. You earn reward dollars for any expenditures you make using your southwest airline credit card.

There are additional reward dollars, when you use your southwest airline credit card on southwest airlines (i.e. when you use your southwest airline credit card to spend on southwest airlines products/services). By additional we mean, the reward dollars are more as compared to

those earned on other, non-southwest airline, purchases.

As you keep collecting reward dollars, you keep moving closer to getting a round trip award. Generally, the roundtrip awards are based on rapid reward credits. So, you can convert the reward dollars, earned on your southwest airline credit card, into rapid reward credits; and convert rapid reward credits into your roundtrip award. Another way of earning rapid rewards credit on southwest airline credit cards is through balance transfers.

Southwest airline credit cards are surely a good option for people who travel frequently by air using southwest airlines. Since the network of southwest airlines is pretty widespread, you will find that you are able to get southwest airlines flight to most places you want to travel to and hence get an opportunity to use your Southwest airline credit card to earn reward points (or reward dollars, as they call them).

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