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Credit Card Services and Deals

Airline and Air Miles Credit Cards: What You Should Know

If you have, or are considering applying for, an airline credit card, you need to ask yourself two questions:

1. Are benefits available from the largest airline in my area?
2. Which airline credit card can I use to reap the benefits quickly?

An airline sponsored credit card only allows you to focus on one specific airline. If that particular airline controls the majority of the destination routes from your area, it will give you convenience and efficiency and it will be extremely economical. Bank sponsored credit cards allow you more freedom. Why? Because the air miles that you accumulate can be used on a wide range of airlines.

If you have no airline in your area that controls the majority of destination routes, this is the card that will be most beneficial to you. Another advantage is that often the minimum amount of air miles required before you can use them for travel is lower than with an airline sponsored card. However, use extreme caution. Bank sponsored credit cards are subject to a lot of fine print.

Membership and annual fees can vary greatly for different types of cards. Most major credit card companies offer standard, gold and platinum air miles credit cards. Keep in mind that the better the option, the higher the fees. Gold and platinum cards offer high credit limits but membership and annual fees are also higher and these add up quickly. Most major credit card companies offer introductory air miles cards with 0 % interest.

Why? Because they want your credit card business. If interest rates are of concern for you, an air miles card should not be the card you choose because interest rates tend to be very high. Many air miles credit cards have a minimum number of miles that have to accumulate before you receive a free or discounted trip. Be sure to read the fine print and then read it again. Be sure you understand all of the stipulations.

If you travel frequently for business or pleasure, air miles cards can be very beneficial. With these types of cards, you use your credit card to purchase all necessary goods and services. In return, you accumulate rewards in the form of points and then you redeem them for air miles. You then use the air miles to get free or discounted trips to the destination of your choice.

As an added incentive, airline credit cards often offer bonus air miles at selected stores, or on specific travel destinations. Usually, both airline and bank sponsored cards give bonus air miles when you sign with their company.

There are some disadvantages to having an air miles card. Usually these cards, as mentioned earlier, have much higher interest rates than standard cards, which can add up quickly if you don't pay the entire balance off each month. Another disadvantage is that these cards are often used for unnecessary purchases in order to accumulate points to be exchanged for air miles. As with all credit cards, air miles credit cards have to be used responsibly in order for the cardholder to reap the benefits.

Know How to Get the Best Credit Card Deal

Getting your own credit card is not as easy as you may think. Applying for a credit card account needs a lot of thinking.

Before marching down to your credit card agent, ask yourself some questions like do you want to pay for the credit every month or carry a balance instead? The type of credit line limit is also to be taken into consideration. Credit cards offer a lot of benefit packages, think of the package that would suit your needs.

If you want to carry on a balance, look for the credit card that offers the best interest rate or the annual fee offer. However, if you intend to pay for the credit every month, then look on the one that offers the lowest interest rate.

Credit limit determines how far you can go with your card. Think of the lowest limit that would fit your needs, not your lifestyle. Remember it's supposed to be for necessity and not for luxury. Adding 30% to the limit you agreed on. This will maximize the value of the card. Meaning, you can use the card on a normal basis and still have enough value if an emergency arises.

Credit card companies offer tremendous bonuses on their cards. If you wanted to sign up for these packages, think, think, and think! Will they really be of help to you or are they just there to make your credit life miserable?

Of course the table is laden with different courses. You are only to get one so don't rush into one that looks good. You always have the liberty of comparing one credit card to another.

Always choose the credit card that offers the lowest annual percentage rate (APR). APR's could either be a "fixed" or a "variable" rate. Fixed rates do not change as the name implies but is higher. Variable rates changes depending on the economic trends. This is to be taken into consideration if you're deciding on carrying a balance.

Some credit cards offer a grace period of 25 days before they charge the interest on the purchase. But some may not have. Look for those that have one and the longer the grace period, the better the deal.

You also have to check on other fees attached to the credit card. These are the penalty rates as well as other charges like over the limit charges and late payment charges.

When choosing a card, always remember to get the one that would best fit your needs and at the same time the best deal you could get out of it.

The Best Credit Card Reward

Think about it. If people would normally pay all their credit card balances in time, then what is the purpose of interest rates?

None.

And how will people get the benefits that their credit card company claims? It is through the credit card rewards.

These are freebies or prizes designed to make the "big boys and girls" happy because they had been naughty and yet nice enough to pay their dues.

Credit card rewards are also one way of enticing people to sign up to them. It tells them about countless benefits they could get just for signing up and getting a credit card.

There are actually a variety of credit card rewards available today. Most of them are being offered by credit card companies all the same. But what the people mostly wanted is the "cold cash."

According to some reports, most people, who are entitled for some credit card rewards, would rather have cash for reward than with any other freebies available. They claim that they just want to be feasible. Hence, cash backs were deemed as the best credit card reward

In reality, financial experts claim that the arrangements of cash-back programs are actually the most straightforward credit card rewards than the other types. Plus, consumers can even track it, get hold of it, and see if it really is true.

Moreover, cash-back programs have a wide variety of classifications. It all depends on the type of credit card consumers have. For example, there are credit card rewards intended for college students such as college savings. For retirees, they also have retirement investing rewards.

But for those who do not want cash backs, there are still other credit card rewards that work best for the consumers. There are those rewards about frequent flyer plans and freebie-giveaways.

Indeed, credit card rewards keep on flowing. The reason behind that is to entice people not to delay their payment so as to avoid adding to the pile of credit card debts and numerous bankruptcy cases.

There are still many credit card rewards that would be initiated upon the people especially for those who spend a lot. In fact, some reports say that there is a credit card reward these days that entails the consumer to not pay the annual fee for as long as they get to pay the balance

on time. That would be a heaping \$3,000 off in the event that the consumer's standing balance is \$30, 000.

That, indeed, is a lot of money.

Options for the Best Credit Card

Consumers who want to maximize their options on a credit card should first find out all the terms and related costs associated with a particular card. For those who feel that the best credit card is one that is low-rate and no-frills, they should determine if the card has annual charges, as no-frills users do not need to pay such fees. Some upscale prestige cards, air-mile credit cards and similar rewards packages collect annual fees in exchange for perks, services and other rewards.

The definition of a best credit card varies depending on personal preference. Individuals currently have many options available in the market, including instant approval cards, cash back credit cards, low-interest credit cards and prepaid debit cards.

The percentage rate (APR) is another crucial element users must weigh before signing up for what they feel is the best credit card in the market, particularly those with balances, as lower interest rates mean lower payments for carriage and substantial savings.

For fixed-rate cards, owners can expect interest rates to be more stable--a credit card on 12.99% interest is likely to remain at that level for a relatively longer period of time compared to a variable card. However, holders decided on securing the best credit card should be aware that even fixed-rate terms could change, although card companies are required by law to issue a written notice for any rate adjustment at least 15 days prior to their affectivity.

Variable-card customers need to know if their plans feature minimum APRs, or "floors"--the lowest-possible levels that interest rates could fall to, inclusive of any adjustment by the US Federal Reserve. A Bankrate.com poll indicated floors for 24% of variable-rate issuers surveyed, with 75% of that group already at minimum APRs through October 2001. This means that the interest rate on these cards will only go up in the future.

How long or short a grace period is for settling balances is another factor that customers seeking the best credit card should consider. Since interest charges kick in when the grace period lapses, a company offering longer grace periods means a more extended time for users to settle outstanding obligations without paying interest before their next card purchases are penalized.

Individuals seeking the best credit card deal should also be aware of all penalty policies covering missed payments, purchases exceeding the limit or balance transfers. First USA and other providers have a \$35 ceiling for such transfers, while Citibank has a \$50 cap.

Credit Card Services and Why We Need Those Little Cards

Practically everyone in the United States has credit cards. From teenagers to retirees, almost everyone has at least one credit card. Everywhere we go we see ads - in the television, radio, newspapers, billboard advertisements - on credit cards. Some credit cards are even mailed directly to our homes. But what are credit cards and why should you have one?

Simply stated, a credit card (or for many, just known as credit, is a financial arrangement between you, the consumer or the card user, and an institution (in most instances a bank), that you have to borrow instant money from them and promises that you will repay them back in the future.

The institution agrees to that it will give the money you need and expects you to pay them over a certain time period, like on a monthly basis. Your payment will include not just the entire money you owed the group or institution but also an additional charge that is known as an interest rate, if you are unable to pay your full balance on time monthly.

Credit can provide various services, making it an indispensable tool for today's consumers. These include:

Convenience. You saw this wonderful dress in a shop. Perfect for tonight's party, you thought. But you don't have money right now. Thanks to your card, you can buy anything you want right now. Credit cards give you that wonderful allowance not to bring that much cash and to order goods from catalogs. In addition, many of the online-based shops and stores, such as Amazon.com, mainly accept payment using credit.

Emergency Protection. For emergency situation, credit cards can be an extremely helpful tool that could be your friend that could pay for your emergency needs, like when your car conked out in the road, or your mother gets hospitalized, or any emergency situations that you need money but can't get it from the usual means.

Putting you in the right budget. Want to keep a detailed record of your expenditures? Credit cards can do that.

Security. In today's world, carrying large cash has become a problem. If your cash gets lost, there's no way you can retrieve it. Compared with credit cards, money cannot be returned back when it got lost or stolen. If your card, for example, got broken or it got lost or someone stole it from you, you can always ask for a credit card termination or cancellation. You will have another card, a new one that will replace it in a few days.

Traveling. If you're quite a traveler, whether across the town or country, or outside the US, it is relatively easier to travel with a credit card.

When used responsibly, credit cards are can help improve our daily lives. With cards, life could be so much easier.

How Credit Card Points Are Earned

Credit card companies offer varying benefits and promotions to entice their customers to use their credit cards not only in their everyday purchases but also for major buying decisions.

One of the promotions that credit card companies have is the rewarding of points to their users for every purchase that they make.

Different credit cards have different product features, benefits and ways of providing rewards to their users. A frequent traveler credit card that is made available in the market to those who are frequently flying can avail of the rewards points their card companies provide to them by converting these rewards to frequent flyer miles. These frequent flyer miles is then converted to actual miles that can be redeemed from airline companies that is co-sponsoring the credit card promotions with that credit card company.

The frequent flyer miles are not always equivalent to the actual miles required to travel to particular destination. Some credit card companies reward the credit card user with 1 flyer mile for every dollar spent on his purchases. Different purchases mean varying reward points. Retail companies that may also co-sponsor those credit cards available in the market today may have higher reward points equivalent for purchases made on those credit cards to promote the sales of their products too.

Citing the frequent traveler credit card rewards system for example, a card user who purchases groceries, gas or technically his daily purchases, may have an equal travel reward points awarded to him for every dollar he spends on his regular purchases. On the other hand, should he ever buy plane tickets from an airline company co-sponsoring the credit card he's using, the reward points that he may earn may be higher as this is also one way to help promote the airline company's latest promotions or travel packages.

Once an individual credit card user has accumulated enough points from his purchases, he may then redeem them for equivalent rewards. The higher the accumulated points, the higher the value of the reward he may redeem. Appliances such as a big flat screen TV or electronic gadgets such as a notebook PC are some of the possible rewards that credit card companies may offer their users when they redeem their rewards points.

For smaller accumulated rewards points, a not so frequent credit card user may also redeem their points for rewards of smaller value such as a personal wall clock or a desk calculator. Credit card companies have different rewards for various points accumulated on a specific time period.

How to Avail of Credit Card Point Redemption

I have a friend who's a frequent traveler who's most of the time always out of the United States. While he's always traveling, his purchases done in other countries are done over his credit cards. He prefers using his frequent traveler credit card in buying his plane tickets as these that allow him to accumulate travel air miles. Whenever he buys plane tickets, can

always redeem his accumulated travel miles to avail of discounts on his plane ticket or if he has accumulated a lot of air miles already, he can use them in buying his plane tickets alone.

He does have other credit cards that were offered to him from US merchant stores. The only problem he has is as he's always out in other countries, while he's able to use these credit cards, he may not be able to always use his accumulated points from those merchant sponsored credit cards because he seldom goes to those stores anymore. In availing of credit card points other than air miles, are there other ways of redeeming them assuming that an individual may not be around all the time to shop back in the locally based stores that co-sponsored those credit cards?

The answer is yes. While an individual may be out of the country on business or leisure, the advantage provided by the Internet has allowed consumers all around the world with much flexibility and benefits. Accumulated rewards points from credit cards offered by major US based merchant stores can also be redeemed online whenever he may make purchases over the internet.

A person making a book purchase online using his credit card sold to him also by the same online book retailer he's buying the book purchase right now for example may redeem his rewards points in the form of redeemable gift checks that he can later use to buy other books and have them sent over to his house in the US or send as a gift to friends or loved ones.

In order to determine the number of points a person has accumulated from his purchases from his credit cards that he can later on redeem for new gift items, appliances or even equivalent travel air miles, these can also be tracked and checked from the credit card companies' websites. Credit card companies have their own hotline numbers for inquiries on redeemable rewards also. It is important to know the equivalent number of points that will be needed to redeem the equivalent items so that the credit card user may maximize the benefits and rewards that his credit can offer him on a longer-term basis.

Travel Rewards from Using Your Credit Card

Responsible use of your credit card allows flexibility and leverage as it helps people manage their money. By using the principle of interest rates in credit, it allows large and expensive purchases like buying furniture and appliances. Payment for these large purchases can be extended over a specific period to make it more flexible for the credit user. The credit card company on the other hand is able to earn income charging interest rates for credit used over a specific period of time.

Credit card companies use as promotional or marketing strategies the giving of rewards to their card customers by giving points for every time they use their credit cards when making transactions. These reward points can be in a form of free gifts, appliances, electronic gadgets, cash rewards or travel miles.

The number of points per card transaction may depend on the amount purchased. For travel point rewards for example, a 1 dollar purchase transaction sometimes equals 1 travel reward

mile. The number of travel miles will usually depend on the travel destinations, the credit card company's rewards program and the airline companies they have tied up with in their air miles points program.

Travel rewards from using credit cards in making purchases are quantified in air miles. Heavy credit card users are able to benefit from these programs the most as the huge accumulated points that they may make may already equal the points equivalent to one plane ticket. The more purchases a person does on his credit card, the more points his credit card rewards him and the person has the options to convert these to travel air miles.

To determine if the accumulated air miles rewards points a person has is enough to avail of a plane ticket, lets say flying domestic within the US, they can do this by checking with their credit card companies how much air miles they need to accumulate in order to avail of a plane ticket to their desired destination. The number of accumulated air miles points on their card doesn't necessarily equal the actual miles required to make the trip.

In order to determine the actual equivalent of miles their accumulated miles rewards points from their credit card purchases, they'll need to check with their credit card hotline numbers or from their credit card's consumer websites to receive more detailed information in determining how much actual miles their accumulated air miles reward points has made, how to claim them and how to work out the travel arrangements with the airline company the credit card company has tied up with regards to the travel rewards promotions.

Cash Back and Reward Credit Cards

Credit is sweet if it's properly used and today it can be even sweeter if you use cash back or reward credit cards. With these types of cards, you make your usual credit card purchases and receive incentives in the form of cash back or reward points. You use these incentives to receive free or discounted products and services. Some cards even allow you to donate your cash back to your favorite charity. There are also cards that will allow you to deposit your cash back into a savings account to save for your child's college fund, which can add up over the years and can be very beneficial.

Cash back and reward credit cards sound like a terrific deal and you're probably wondering, 'What's the catch?' Well, it is the fact that you're probably paying a higher level of interest in order to receive the cash back or rewards.

Cash Back Credit Cards

Cash back credit cards usually pay between one or two percent cash back on the majority of your purchases. You receive a check in the mail at specified times for the amount you have earned. All you have to do is put the cash in your pocket to spend as you wish. Sometimes 'hard cash' takes various forms, though. Discounts on particular items, such as furniture or gasoline, are common. Others offer to store the cash back in the form of a negative balance on your account. Such credit can be used towards future purchases.

Reward Cards

Reward cards give you points for your purchases, usually one to five points for every dollar you spend on your credit card. Use caution here. Some reward credit cards only offer rewards when you shop at specific places that they stipulate in their 'Merchant Network' list. If you don't shop at these specified merchants, you will not earn any rewards, or you may get a few points less for using your credit card elsewhere. When rewards have accumulated to a certain level, you can redeem them for 'specified' items at any location that is on their 'Merchant Network' list.

The advantage of a reward credit card is that the reward points are usually a little higher percentage of your purchases than cash back. Reward incentives often reach as high as five percent. On the other hand reward incentives can only be used at specific merchants that belong to the credit card company's 'Marketing Network' and you can only purchase specified items.

Whether you choose a cash back or reward credit card is strictly your decision. If you use your credit card often, rewards can add up quickly, but remember, you can only shop at locations that are specified locations. Cash back can also add up, but not as quickly. Make your decision by carefully researching the incentives of several credit card companies. This will assure that you get a cash back or reward credit card that is right for you.

Credit Card Checks and Cash Advances

Once you've got a credit card, you'll find that you can do more with it than just pay for things with the card. You might be sent a credit card checkbook, for those times when you're paying someone who can't accept your card.

You might also be offered cash advances--a way of withdrawing cash directly from your credit card, either to your bank account or from a cash machine. This is designed for when you need cash in an emergency. You really shouldn't overuse either of these features, and here's why.

You Pay More Interest.

With most cards, checks and advances are charged at a much higher rate of interest than normal spending. You often give up any interest-free period (which can be up to two months), meaning that you start paying interest on the money literally from the minute you spend the money. Not only that, but most cards will also charge a fee each time you use cash advances or credit card checks, and using an ATM may increase the fee even further.

It Marks You Out.

When you use a credit card check or accept a cash advance, you're showing that you're not just using a credit card for convenience ñ you really need the money. This marks you out in the credit card company's records as someone who shouldn't be given a good deal. After all, you won't be going anywhere.

Try to Spend With the Card Instead.

Instead of using cash to pay for small things and finding you have to take advances or use checks to pay for bigger things, it's better to do it the other way around. If you're in a situation where you're relying on advances, you should start using your card for smaller things where you wouldn't usually bother, just to avoid taking the advances and paying more interest. Be strategic in how you spend.

Remember that there are very few bills now that must be paid for by check, so there aren't many reasons to ever use credit card checks. If you're willing to call them up and wait in their queue for a while, the chances are you can get them to accept a credit card payment just by you reading the number.

Look Out for Advance Limits.

If you start relying on cash advances, sooner or later you'll probably run into an advance limit. The credit card companies don't advertise it, but many of them have limits on how much of your balance can be cash advances and how much must be in purchases. Try to find out these limits before you start taking advances.

Remember They Get Left For Last.

When you pay back your credit card debt, most lenders will put your payments towards the lowest-interest money (your purchases) first, and then towards other lending. That means that you keep paying that high interest on the cash advance or check until you get your balance all the way down to zero.

Cash It Back with Credit Cards

What is a cash back credit card?

A cash back credit card gives annual rebates or gives back money to the card holder based on how much have been purchased with it. This type of credit card is suitable for those who rarely use cash in their transactions. The rebate is computed as a percentage of the total amount charged to the credit card in a year. Usually, rebates are between 1-2%. Some can even go as high as 3%.

Are rebates always in the form of cash?

Strictly speaking, cash rebates should be in the form of cash. But now that card companies are diversifying, rebates may now come in the form of gift certificates and discount coupons. This somehow blurs the line between and among the different types of credit cards mentioned in the first paragraph of this article.

Some cash back credit cards offer upgrading of membership status, which allow their members to more discounts and gifts during anniversaries and holidays like Christmas and birthdays.

Moreover, some credit card companies also have partnerships with other consumer products that entitle their members to added product discounts in future purchases.

What banks offer cash back credit cards?

There are many banks that offer cash back credit cards in kind. They usually have a rewards program for members wherein cardholders receive gifts and discounts courtesy of partner product companies; discount coupons to hotels, restaurants, specialty stores; and travel miles for non-travel purchases. Below are some banks that offer cash back benefits.

1. Citibank
2. Chevy Chase Bank
3. HSBC
4. Royal Bank Avion (Canada)
5. Standard Chartered Bank

Are cash back credit cards offered only by banks?

No. Since business establishments are innovating their services and benefits for their customers, some of them offer cash back to their loyal customers e.g. Discover Card (Discover Magazine). Aside from giving book and magazine discounts, airline miles are also offered by Discover Card. Big grocery stores such as Krogers, Wal Mart, and Bi-Lo offer cash back but in the form of cash certificates and discount coupons.

How does one get a cash back credit card?

Since almost all credit card companies (e.g. banks, stores, airlines) offer cash (or in kind) back benefits, all that has to be done is to file an application in any of their office or stores, or signup online by visiting their web sites. Just be a word of caution for online applications, make sure that the transaction is made through a secure Internet connection since identity theft has become rampant with the advent of credit card use.

Credit Card Services

Credit cards have gained so much popularity amongst the masses that no business can be termed as complete and efficient if it doesn't use credit card services. Really, without credit card services, most of the businesses would end up losing a significant chunk of business opportunities. Some people go to the extent of classifying such businesses (which don't use credit card services) as non-serious businesses.

So what are these credit card services that we are talking about?

In simple words, by credit card services we mean the ability to accept credit cards as a mode of payment. Well, we can also term the use of credit cards as a credit card service. However, generally, credit card services will include the services that enable acceptance of credit card by a merchant. So, for a shopkeeper, use of credit card processing machines to accept credit card payments, is a credit card service that he is providing to his customers (and he himself is

receiving this credit card service from the provider of credit card processing machine and others involved in making this process so smooth).

Since carrying cash is no more a common practice, any shop that doesn't use/provide such credit card services would end up losing a lot of customers because customers can't pay with anything other than a credit card. So, for most merchants, providing credit card services (or credit card processing services) to their customers, has become very essential part of business.

With the Internet boom, came a lot of online businesses. These businesses were in the form of virtual shops (or e-shops) that existed either only on the Internet or were a virtual extension of physical shops. All these businesses (some selling goods, some selling services), needed a way to accept payments from their customers. This gave birth to online credit card services. The simplest use of these online credit card services is in the form of a simple webpage/web-form that asks you to provide your credit card details.

These details are then verified and processed to debit the amount from your credit card and credit it to the merchant's accounts. Since credit card details are sensitive information, these websites started implementing mechanisms/technology to secure it and prevent it from getting in the hands of fraudsters. Such sites are now called secured websites and form the backbone of e-commerce.

Besides these basic ways of implementing credit card services, the credit card services are provided in some other forms too e.g. over-the-phone payments using credit cards, use of third party online credit card service providers who provide you with an interface to accept credit card payments.

So, there are a lot of different ways in which credit card services are implemented and as the time goes by, the expanse of these credit card services is sure to increase.

What Is a Good Credit Card Deal?

You must have heard people say, "I got a good credit card deal." So if you happen to be looking for a credit card at that moment, do you just go with what your friend has told you as a good credit card deal?

Let's check what one can term as a good credit card deal. A credit card deal is good if it works for you. So, if the credit card fits into your lifestyle in a way that rakes in maximum benefits for you, that is a good credit card deal. The most important thing to realize here is the word "your" as in "your lifestyle." So logically speaking there is nothing like a good credit card deal. What it is - is good credit card deal for "you" i.e. the individual who is going to use that credit card.

This is because the lifestyle and the needs differ from person to person (and that is precisely the reason why every credit card supplier offers so many different kinds of credit cards). It might be true in some cases (where the lifestyle of two individuals/friends is similar) that the credit card deal which is good for one be good for the other too, however, this is just in a few cases.

You can always check with your friend who has recently got a credit card deal, since that might cut down the time needed for researching/hunting-for a good credit card deal. However, it's really a matter of evaluating your own needs. If you travel a lot and to far off places by air, a card that offers you good rewards/rebates/benefits on travel would comprise a good credit card deal. Sometimes the airlines themselves have their own credit card issuing/supplying company from where you can get a good credit card deal.

For people shopping at a particular retail store or a shop, a good credit card deal would be a card that offers discounts, rebates and rewards on shopping. Again, the retail stores themselves might have credit cards on offer that could be beneficial to you. Then there are credit card deals that are linked to gasoline stores or big grocery chains. If you don't have any specific needs, you might use a general purpose credit card that gives reward points on every purchase you make on your credit card. These points can then be redeemed for cash/rewards. Hence, this card could become a good credit card deal for you.

Good, for credit card deals, is really a relative term and there is no credit card deal, which is equally good for all.

The Best Credit Card Promotions Available in the Market

In determining which credit card to choose, it's best to know the purpose of getting the card. Credit card companies may offer cards to their clients that have flexible terms with varying annual percentage rates or APRs. In choosing a credit card, an individual will need to study carefully and understand the purpose for getting the credit card.

Different credit cards have different features, APRs, annual membership fees and promotions that they provide their users.

Some credit cards may offer low APRs with no annual membership on the first few years of use although these may change to higher APRs and varying membership costs after the expiration of their waived membership fees and low APRs. In this example, the use of this particular credit card may only be applicable for short term use as there may be other credit cards available that offers fixed lower than current industry's standard APRs.

There are also credit cards offered in the market that waives the annual membership fees on a longer term basis as long as the credit card user is able to meet specific purchase and payment targets.

There are credit card companies on the other hand that offers reward points that provides flexibility in choosing how the rewards will be redeemed. Rewards points accumulated from purchases can be redeemed in the form of gifts, appliances, furniture, or even travel miles. For a frequent traveler who's also a frequent credit card user, he can maximize the rewards system provided by credit card companies that offers travel perks with their frequent flyer programs.

There are merchants in the business of retail that are also offering credit cards to help promote the sales of their products. A retail company selling products on the internet may offer credit cards under major credit card companies. While the credit card is technically a standard credit card that can be used in purchases from various establishments, the retail company that provides the credit card rewards the consumer with reward points depending on the amount of purchases made. The reward points accumulated then is converted to gifts, products or redeemable check amounts that can be redeemed for products from their stores on the internet.

In choosing which credit card a person will choose, it's always best to understand the purchase habits the person has. A person who's a frequent traveler can maximize his credit card use by subscribing to credit cards that offers air mile rewards. A frequent shopper on the other hand may benefit from his credit card by getting a card that his favorite merchant is offering and later on redeem the points accumulated from the merchant's stores.

So Many Credit Card Offers—What To Do?

Just browse through the daily newspaper and you will be overwhelmed by the number of credit card offers advertised. Move around the town and you will find credit card offers being advertised everywhere. Same is the case is with television which seems to host a number of credit card offers too. So, the credit card offers are there everywhere. Why are there so many credit card offers? Well, quite simply because credit card business is a highly profitable business for the credit card suppliers.

In this situation, when there is no dearth of credit card offers, which is the best credit card offer?

There is nothing like a best credit card offer, really. A better question to ask would be, "Which credit card offer is the best for me?" The spending habits of one person are different from that of another person. Their living styles vary and hence their needs vary too. So for deciding on which credit card offer is best for you, you need to evaluate your needs vis-a-vis your lifestyle and your spending habits (and not go just by the recommendation of someone).

For example, if you frequently travel by air, a co-branded airline credit card might be more suited to you than the general purpose one. These airline credit cards offer discounts, rebates and other kind of rewards when the credit card is used for making payments (the rewards are even higher when these credit cards are used for paying for the airline tickets or other airline products).

Similarly, if you have a favorite retail store where you do a lot of your shopping, it would be beneficial to check if the retailer is a credit card supplier too and if there is a credit card offer that suits you. A lot of big retail chains do offer co-branded credit cards to their customers and these credit cards offer rebates/discounts etc when they are used for making payments at the retail store.

As such, you get reward points for making payments at any place but the rewards are higher on the payments made at retail store. On similar lines, we have credit cards for gas stations and grocery stores too, which you can opt for if you have a favorite gas station or a favorite grocery store where you shop a lot.

So, if you look around, you will find a lot of lucrative credit card offers. However, this doesn't mean that you enroll for all the credit card offers. You need to first evaluate your needs and rank them. Then you need to evaluate what all credit card offers suit your needs. And finally you can make your choice and go for a credit card offer that covers most of your needs and gives maximum benefits.

What's the Best Credit Card For Me?

So, you have decided you need a credit card. However, you must remember that not all credit cards are created equally. Your friend's credit card doesn't mean that it is also the best for you. Before going to this bank and get its credit card, you must consider the several factors that you should take into consideration when deciding which credit card you want to get.

Some of those factors include:

-Interest rate. When you are the type of person that pays off your balance monthly, you would probably disregard the interest rate. Unfortunately, most people are having problems keeping with their credit card balance. Most people do carry a balance in their credit cards. If you sometimes late paying and carrying a balance, then it would be the best decision to have a credit card with a low interest rate.

Having a card with a low interest rate save you a lot of money. You might disregard the difference between a 10 percent and 20 percent interest rate, but the difference could be significant if you have balances for a long period of time. Major credit card companies like Visa, MasterCard, Discover, and AMEX, have low interest versions of their credit card.

-Reward programs. Visa, MasterCard, Discover, or American Express and other major credit card companies have reward programs. Reward programs give you special privileges or services for being a credit card holder. Some of these programs include frequent flyer programs, where you are given one frequent flyer mile for each dollar spent. If you are quite a traveler, then a credit card with this program might be for you. Some offer cash-back options. Most common are discount offerings at retail stores or online chains.

-Annual fees. The annual fee is an important consideration, especially those who have a hard time paying off their balances monthly. If you think that the annual fee you have to pay to keep your card is way too high compared with the privileges you get from your card, it would be probably better to stop using the card.

-Member benefits. Credit cards promise various benefits. Some have travel protection as part of the benefits, while others offer roadside assistance. You have to consider your lifestyle in checking out a card's benefits.

Remember: On choosing credit cards, choose wisely. If you need to, discuss your specific financial needs with your financial advisor.

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