What to Look For in a Credit Card



THE RIGHT CREDIT CARD CAN OFFER CONVENIENCE, REWARDS AND PEACE OF MIND.

Here are the key features to consider:

Smart Choices. Greater Rewards.

Interest Rate

The interest rate is the cost of borrowing money, and it can make a big difference in what you pay over time.

- Look for a low APR (annual percentage rate).
- Compare rates for purchases and balance transfers.
- Keep an eye out for introductory APR offers.

Cash Back Perks

Cash back rewards let you earn money back on the purchases you already make.

- Check what categories earn the most (groceries, gas, dining, travel, etc.).
- Look for flexible redemption options (statement credit, direct deposit, gift cards).
- See if there are bonus offers for new cardholders.

Annual Fee

Some credit cards charge an annual fee for added benefits, while others have no fee at all. The best card for you depends on how you use it.

- Weigh the cost of the annual fee against the rewards and perks.
- Look for no annual fee options if you prefer a simple, low-cost card.
- Make sure the rewards and benefits are worth the fee.

Accessibility with Local Merchants

A great credit card should be easy to use where you live, work and shop.

- Look for a card that's widely accepted at local businesses and stores.
- Check for tap-to-pay and mobile wallet options for added convenience.
- Make sure it works for both in-store and online purchases.

The right card fits your lifestyle!

Take the time to compare your options, so you can find a credit card that works for you — today and tomorrow.