

Citi Forward(SM) Card for College Students

Specifics



Introductory Rate: **0% APR for 6 Months**

Applied Towards: **Purchases**

APR (Purchases)**: **17.24%V**

APR (Cash Advances): **21.99%V**

Finance Configuration: **Average Daily Balance (including new purchases)**

Annual Fee: **None**

Additional Cardholders: **\$0**

Grace Period: **20 Days (Min.)**

Minimum Credit Limit: **n/a**

Maximum Credit Limit: **n/a**

Late Payment Fee: **\$15 on balances up to \$100; \$29 on balances of \$100 up to \$250; \$39 on balances of \$250 and over**

Over-The-Limit Fee: **\$39**

Cash Advance Fee: **Cash advance fee is 3.0% of each cash advance amount, \$5 minimum.**

Balance Transfer Fee: **Balance transfer fee is 3.0% of each balance transfer amount, \$5 minimum.**

Reward Program Details

Point Details: **Cardholders earn 5 Thank You Points per dollar spent at book stores, record stores, restaurants, movie theaters, and video rental stores. Cardholders earn 1 Thank You Point per dollar spent on all other purchases.**

Yearly Limit: **75,000, not including bonus points.**

Important Notations

See website for complete terms and conditions of card usage and application disclosure.

**See the online application for details about terms and conditions for these offers. Every reasonable effort has been made to maintain accurate information. However all credit card information is presented without warranty. After you click on the offer you desire you will be directed to the credit card issuer's web site where you can review the terms and conditions for your selected offer.

Discover® More(SM) Card



Specifics

- Introductory Rate: **0% Intro APR***
- Applied Towards: **Balance Transfers**
- APR (Purchases)**: **As low as 11.99%**
- APR (Cash Advances): **23.99%**
- Finance Configuration: **Average Daily Balance (including new purchases)**
- Annual Fee: **None**
- Additional Cardholders: **\$0**
- Grace Period: **25 Days (Min.)**
- Minimum Credit Limit: **n/a**
- Maximum Credit Limit: **n/a**
- Late Payment Fee: **\$19 on balances up to \$250; \$39 on balances over \$250**
- Over-The-Limit Fee: **\$15 on balances up to \$500; \$39 on balances over \$500**
- Cash Advance Fee: **3%, \$5 minimum**
- Balance Transfer Fee: **5% for each balance transfer made under this offer**

Reward Program Details

Point Details: **n/app**

Important Notations

*The APR for purchases and balance transfers varies according to the applicant's credit history and may range from 11.99% - 18.99%. See the online Discover credit card application for details about terms and conditions. Reasonable efforts are made to maintain accurate information. However all credit card information is presented without warranty. When you click on the "Apply Here" button, you can review the credit card terms and conditions on Discover's website.

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New Millennium Bank Secured Platinum Visa®/MasterCard®

Specifics

Introductory Rate: **No Introductory Rate Available**

Applied Towards: **None**

APR (Purchases)**: **19.5%**

APR (Cash Advances): **19.5%**

Finance Configuration: **Average Daily Balance (including new purchases)**

Annual Fee: **\$59**

Additional Cardholders: **n/a**

Grace Period: **None**

Minimum Credit Limit: **\$300**

Maximum Credit Limit: **up to \$5,000****

Late Payment Fee: **\$20**

Over-The-Limit Fee: **\$20**

Cash Advance Fee: **2%, \$1 minimum, \$20 maximum**

Balance Transfer Fee: **n/app**



Reward Program Details

Points per Dollar: **n/app**

Important Notations

No credit check or turndowns. Reports to all three major credit bureaus. No employment verifications. The card is not available to residents of Puerto Rico, Guam and Canada. **The maximum credit and deposit limits of \$10,000 are based on the applicant's approval for both the Visa® and the MasterCard®, otherwise the maximum credit and deposit limits are \$5,000 per card. ***Application fee is \$99.95 for either a Visa® or MasterCard® account OR \$129.95 for both a Visa® and a MasterCard® account. See website for complete terms and conditions of card usage and application disclosure.

**See the online application for details about terms and conditions for these offers. Every reasonable effort has been made to maintain accurate information. However all credit card information is presented without warranty. After you click on the offer you desire you will be directed to the credit card issuer's web site where you can review the terms and conditions for your selected offer

Which Credit Card is Right For You? Worksheet

	Credit Card #1	Credit Card #2	Credit Card #3
Credit Card Name:			
Introductory Rate:			
APR:			
Annual Fee:			
Grace Period:			
Late Payment Fee:			
Rewards/Incentives:			
Other notes:			

Which of these credit cards would you choose to use? _____

Why? _____
