

The Secret Lenders List is a powerful tool for the ambitious applicant who wants to strategically achieve their goals with as few credit applications as possible. The list provides an easy-to-read summary of what bureaus different tradelines pull your credit report, which means applicants can plan out and execute successful 3 or 5 application campaigns at one time!

The new lender list is always changing, and this edition has more than 50 updated lenders not found in previous versions. If you're looking for a credit score or other requirements it will be listed before the name of that institution.

For example, (640+).

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If there is no note or credit score requirement next to an institution, then we do not have enough information on that currently to make a statement.

Also, please note that requirements constantly change and therefore the stated information may not be accurate at the time you read or act on it.

To begin you are going to map out exactly which credit cards you should apply to and verify that your credit scores are adequate on the bureau which that creditor pulls from.

Then, open multiple tabs on your internet browser (I recommend that you apply on desktop rather than mobile) and go to the each one of the applications

you are going to complete, having each one of them on a separate tab.

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Fill out each application completely **BUT DO NOT CLICK SUBMIT YET!**

You are going to make sure you have filled out each application completely and then submit each one of the applications back-to-back.

So, the final step you will be completing is only clicking the final "Submit" button on your application, then clicking over to the next tab where your other filled out application is and clicking the final "Submit" button. Do this for each and every application you completed so that you submit each one of them within a few seconds of each other.

This has shown incredible results for our clients!

DO NOT fill out one credit card application then wait around a few days and apply for another credit card!

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Make sure you utilize our process outlined above where you submit each application back-to-back within a few seconds of each other!

Disclaimer: This is for educational purposes only and we **CAN NOT** guarantee any results or approvals from our techniques.

Finding Pre-Qualified Offers

The easiest way to find pre-qualified offers is to go to a bank's website and look at the menu options under "Credit Cards" to see if there is a section provided for checking pre-qualified offer availability. You can also check if you are using Credit Karma or have a paid Experian account as both will show prequalified offers.

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Usually, pre-qualified offers will ask for your:

Full Name

Address

Date of Birth

Last 4 SSN

Remember... going through these pre-qualified offers DOES NOT guarantee you will get approved. Be sure to check the bank in our lists to see what bureaus they pull from!

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Pre-Qualified Offer Bank List

Capital One (Business Cards Require Personal Guarantee, All 3 Bureaus Pulled):

<https://www.capitalone.com/credit-cards/prequalify/>

Bank of America:

<https://secure.bankofamerica.com/secureoffers/public/customizedOffers/>

Chase Bank: <https://www.chase.com/prequalified>

American Express (Hardest Cards to Get):

<https://www.americanexpress.com/us/creditcards/check-for-offers/>

Pre-Qualified Offer Bank List Cont.

Discover:

<https://www.discovercard.com/application/website/prequal>

CitiBank (Chase is a relationship-based bank. They make it easier to get personal or business credit cards if you

Secret Lender List

already have a line of credit with them or if you have a checking, savings, or investment account with them):

<https://www.citicards.com/cards/credit/application/flow.action?isInvitation=Y>

Wells Fargo DOES NOT offer credit cards unless you are already a customer with them

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Pre-Qualified Offer Bank List Cont.

Personal loan and debt consolidation sites like Prosper and Lending Club do also allow prequalification

Our recommendation is that if you get denied by them, **DO NOT** agree to the suggested site they give you which will do another pre-qualification. Most people don't know this, those are sub-prime providers, a.k.a. **HIGH INTEREST & Terrible Terms**. They are not worth it!

Store cards from Synchrony do not offer any kind of pre-qualification

Store cards from occasionally Bank occasionally will offer pre-qualifications. Check their website or call them to get more information.

Pre-Qualified Offer Bank List Cont.

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Secured Credit Cards

Open Sky Card

No Credit Score Approval

Refundable Deposit of \$200-\$3,000

Annual Fee: \$35

Reports to Experian, Equifax, TransUnion

Green Dot Primor Secured Card No

Credit Score Approval

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Deposit of Between \$200-\$3,000

Annual Fee: \$39

APR: 14%

Reports to Experian, Equifax, TransUnion

Discover IT Secured Credit Card

Cash back up to 2% on grocery & Gas

Only cash back SCC on the market right now

Graduates in as little as 8 months

No annual fee

Min deposit \$200

Reports to the 3 leading credit bureaus

Should have 640 credit score on Experian

(Hard inquiry)

Secured Credit Cards Cont.

Capital One Secured

No annual fee

APR of 26.99%

Refundable deposit

Make first 5 monthly payments on time, get credit increase

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Pick your own monthly due date

\$49, \$99 or \$200 min deposit (depends on what you get approved for)

Can have low 500s and still get approved (Hard inquiry all 3)

American Express Charge / Credit Cards

Credit Bureau Amex Pulls: Experian Requirements:

No Derogatory Marks, No Bankruptcies, 720+ Score)

Business cards only report to consumer credit bureaus when you default

Delta Skymiles Gold Amex – Experian (660+ \$5,000)

American Express Cash Magnet Card - Personal

Earn a \$150 statement credit after you spend \$1,000 on the card within your first 3 months

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Unlimited 1.5% Cash Back, received in the form of Reward Dollars that can be redeemed

for statement credits, gift cards, and merchandise

Annual Fee: \$0

American Express Charge / Credit Cards

Blue Cash Everyday - Personal

Earn a \$150 statement credit after you spend \$1,000 in purchases on your new Card within the first 3 months

3% cash-back at U.S. supermarkets (on up to \$6,000 per year in purchases, then 1%) Earn 2% cash-back at U.S. gas stations and select U.S. department stores. Earn 1% back on all other purchases Annual fee: \$0

The Blue Business Plus Card - Business

Requirements: 690+ Score

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2x points on business purchase up to \$50,000
annually (than 1x)
No annual fee

The \$50,000 spending cap on double points reduces this card's value for businesses with high operating expenses

American Express Charge / Credit Cards

Business Platinum Card - Business

Requirements: 690+ Score

Welcome Offer: Earn up to 75,000 Membership Rewards® Points

Earn 50,000 Membership Rewards® points after you spend \$10,000 and an extra 25,000 points after you spend an additional \$10,000 all on qualifying purchases within your first 3 months of Card Membership

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Get 5X Membership Rewards® points on flights and prepaid hotels on amextravel.com

Access more than 1,200 airport lounges across 130 countries and counting, including the amazing Centurion® lounges

\$200 Airline Fee Credit

Annual Fee: \$595

The \$595 annual fee is very steep. Keep in mind, though, that the fee is a deductible business

American Express Charge / Credit Cards

American Express Blue Business Cash Card

Requirements: 690+ Score

Earn 2% cash back on all eligible purchases on up to \$50,000 per calendar year

Cash back automatically applied as a monthly statement - good for re-investing back into the business

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0.0% intro APR on purchases and balance transfers for 12 months, then a variable rate, 14.74%, 17.74%, or 20.74%

Annual Fee: \$0

The \$50,000 cap on 2% cash back makes this card a poor fit for businesses with high expenses

American Express Charge / Credit Cards

The Plum Card

Requirements: 690+ Score

\$0 intro offer for 12 months, then \$250 per year

Paying early pays off: Get a 1.5% discount when you pay early, with no cap on what you can earn back

With a hefty annual fee after the first year, this card is designed for businesses that spend big While it offers flexible terms, it's still a charge card, meaning your balance will be due in full — you

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can't spread out the cost of a purchase over several months.

Bank of America

Business Advantage Travel Rewards World

Requirements: 720+ Score

\$0 annual fee

1.5x on every dollar you spend

Intro Offer: Earn 25,000 bonus points when you make at least \$1,000 in net purchases within 60

days of your account opening which can be redeemed for a \$250 statement credit towards travel purchases

0% Business Card

Bureau Pulled: TransUnion (650+)

Client Data: (approved for \$9k business line with 722 FICO, 6 inquiries)

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Car Financing

BMW Financial Services Bureau

Pulled: Experian

Requirements: 695+ Score For A \$50,000 Lease

Capital One Auto Finance

Bureau Pulled: Experian

Requirements: 650+ Score + \$30,000 Proof of Income

Capital One Credit Cards

Capital One Venture

Bureau Pulled: Experian/TransUnion

Requirements: 680+ Score + \$5,000 in Credit Limit (CL) on Credit File

Earn 20,000 mile sign up bonus (worth \$200) once you spend \$1,000 on purchases within 3 months from account opening

0% Intro APR on purchases for 12 months;

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13.74% - 23.74% variable APR after that Earn 10x miles on hotels booked and paid through hotels.com/venture (can be transferred to 12 airline partners)

Earn 1.25X Miles on every purchase

Annual Fee: \$0

Credit Rebuilding Cards from Capital One

Business Cards

Capital One Spark Classic Requirements: 580+ Score

1.0% cash-back on every purchase

\$0 annual fee

The ongoing APR is 24.49% Variable APR, which is relatively high, so it's not a good card for carrying debt

Spark Cash Select

Requirements: 670+ Score

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1.5% cash-back on every purchase

\$0 annual fee

Spark Cash

Requirements: 670+ Score

2% cash-back on every purchase

\$95 annual fee waived the 1st year

After the first year, you'll need to put \$4,750 on the card annually to break even

Business Cards Cont.

Spark Miles

Requirements: 670+ Score

2 miles per dollar spent on every purchase

\$95 annual fee waived the 1st year

After the first year, you'd have to spend at least \$4,750 a year on the card before the rewards would outweigh the cost **Spark**

Miles Select

Requirements: 670+ Score

1.5 miles per dollar spent

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\$0 annual fee

Chase Bank

Chase – Experian (750+ \$10,000)

Chase Amazon – Experian (750+ \$7,000)

Chase Freedom – Experian (750+ \$7,000) Earn

\$150 bonus after you spend \$500 on purchases in your first 3 months. Unlimited 1.5% cash back on all purchases

0% Intro APR for 15 months from account opening on purchases & balance transfers, then a variable APR of 16.49% - 25.24%

3% intro balance transfer fee when you transfer a balance during the first 60 days with a minimum of \$5 Annual Fee: \$0

Chase Bank

Chase Ink Bold – Experian (720+ \$15,000 in Tradeline CL)

Chase Sapphire Preferred – Experian (720+ \$18,000 in Tradeline CL)

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Chase Southwest Plus – Experian (750+ \$3,500 in Tradeline CL)

Chase Amazon Rewards – Experian (750+ \$7,000 in Tradeline CL)

Chase United Explorer – Experian (720+ \$19,500 in Tradeline CL)

Chase Bank Business Cards

Chase Business cards will NOT report to consumer credit bureaus unless you default/are seriously delinquent

Chase Ink Business Preferred

Requirements: 690+ Score

Earn 80,000 bonus points after you spend \$5,000 on purchases in the first 3 months That's \$1,000 toward travel when you redeem through Chase Ultimate Rewards®

Points are worth 25% more when you redeem for travel through Chase Ultimate Rewards® Earn 3 points per \$1 on the first \$150,000 spent in combined purchases in the following categories each

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account anniversary year: Travel, Shipping purchases, Internet, cable and phone services, Advertising purchases with social media sites and search engines.

Annual Fee: \$95

Chase Bank Business Cards

Ink Business Cash

Earn \$500 bonus cash-back

Earn 5% cash back on the first \$25,000 spent in combined purchases at office supply stores and on the internet, cable and phone services

Earn 2% cash back on the first \$25,000 (combined) spent at gas stations and restaurants each year

0% introductory APR for 12 months on

purchases, then a variable APR of 14.74% 20.74%

\$0 Annual Fee

Chase Bank Business Cards Cont.

Ink Business Unlimited

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\$500 bonus cash back after you spend \$3,000 on purchases in the first 3 months after account opening

Earn unlimited 1.5% Cash Back rewards on every purchase made for your business 0% intro APR for 12 months from account opening on purchases and balance transfers.

After that, 14.74% - 20.74% variable APR

Annual Fee: \$0

Chase Bank Business Cards Cont.

United MileagePlus Business

Earn 50,000 miles after spending \$1,000 in the first 3 months

2 miles/\$1 for all purchases with United Airlines, restaurants, gas stations, office supply stores

2 one-time lounge passes annually Free checked bag for cardholder and companion

\$95 Annual fee is waived for the first year

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Southwest Rapid Rewards Performance Business

70,000 Southwest miles after spending \$5,000 in the first 3 months after card approval
3 miles/dollar spent on Southwest Airlines, 2 miles/dollar on social media, search engines, internet, cable, and phone. 1 mile/dollar on all other purchases

9,000 Southwest miles at card renewal

CitiBank

CitiBank Best Buy - Equifax

Citi American Airlines Platinum – Experian

(720+ \$6,500)

Citi Double Cash / Citi Thank You Premier – Experian

(720+ \$6,800)

CitiBank Costco Card

4% cash-back at gas stations worldwide, including Costco (up to \$7,000 in purchases/year)

3% cash-back on travel purchases and at restaurants

2% cash-back at Costco and Costco.com

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1% cash-back on all other purchases

No annual fee for Costco members

No foreign transaction fees

Costco membership is required & no welcome bonus

Penalty APR for late payments is 29.99% var.

CitiBank / Barclays Bank / BBVA

Citibusiness AAdvantage Platinum Select World

Generous welcome bonus of AAdvantage
redeemable miles

Earn 2 miles per dollar spent on American Airlines,
telecommunications, satellite and cable providers,
car rentals, and at gas stations Preferred boarding on
American Airlines flights

A free checked bag for the cardholder and up to
4 traveling companions

25% statement credit for in-flight food,
beverage, and Wi-Fi purchases Annual fee
waived the first year

Secret Lender List

No Foreign Transaction fees

Barclaycard Apple Rewards – Experian (720+ \$3,500)

BBVA - Experian (650+ \$2,000-\$50,000)

Business credit cards don't report to bureaus

BBVA

BBVA Compass secured Business card

\$500 min deposit

Limited states

\$40 annual fee waived first year

Foreign transaction fees

Credit limit equals 90% of security deposit Choose one 3 points per dollar earning category and one 2 points per dollar category each quarter

BREX - Card For Startups

Brex Card

\$0 annual fee

Credit score doesn't matter

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1x-7x points (7x on rideshare, 4x on travel, 3x on restaurants, 2x on software subscriptions, and 1x on everything else)

75,000 in Brex Rewards points upon signup and waived card fees for life (equal to \$750+ value) Your business must have a \$100,000 bank balance to apply

This is a charge card, not a credit card, meaning the balance is due in full each billing cycle

Extra

Car Smart – Transunion

Carmax – Experian – Equifax/Transunion

CBNA Credit Cards – Experian/Equifax

Centric Credit Union Visa – Experian (530+ \$500)

Citizens Bank (location specific) Equifax

Community First Credit Union – Equifax (region specific)

Community – Transunion/Equifax

Credit Union of Texas – Equifax

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Credco Auto Reseller – Experian/Transunion **Chrysler**

Credit – Transunion – Does Not Report to D&B

Dell Computers Preferred Account – Experian

(690+ \$1,500)

Digital Credit Union DCU Personal Loan – Experian (700+ \$26,000)

Digital Credit Union DCU Auto Loan – Experian

(700+ \$25,000 with Proof of Income)

Extra

Discover

Experian (620+ \$1,500 - \$5,500)

Equifax 647 (\$750)

Discover IT Business Card (690+)

\$0 Annual Fee

1.5% cash back

Add up to 50 free employee cards Track

business expenses, download

transactions easily into Quicken, Quickbooks &

Excel

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INTRO OFFER: Get an unlimited dollar-for-dollar match of all the cash back you earn at the end of your first year, automatically. And no limit to how much we'll match. So you could turn \$350 cash back into \$700 with Cashback Match Above \$19,000 in spending, for example, you'd do better with a 2% card with a \$95 fee than a 1.5% card with no fee

Extra

Drive Finance Auto Financing -

Experian/Transunion

Elan Financial - Equifax/Experian (Flagstar Bank)

Fifth Third Bank – Transunion

FIA Amex Fidelity American Express – Experian
(740+ \$9,000)

Fidelity Amex Investment Rewards – Experian
(720+ \$12,500)

**Fidelity Investment Rewards Visa Signature
Card –** Experian (750+ \$7,500)

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FirstBank Credit (FNBO) SavingStar Amex – Experian
(650+ \$1,000)

First Bank & Trust (Mercury)- Transunion (620+
\$2000)

FNBO/NRA – Experian (740+ \$8,500)

First Choice Bank – Primer Visa –
Experian/Equifax/Transunion

Extra

First Data Merchant Services – Credit Card
Merchant Account Processor Greater Texas FCU –
Experian (620+ \$27,000)

Hertz Corporation – Equifax

Home Depot – Experian (650+)

HSBC – Transunion

Jared/Sterling – Experian (600+ \$1,500)

JCB Marukai Premium California – Experian
(750+ \$5,000 with Proof of Income)

JCrew (Comenity) – Experian (600+ \$750)

JP Morgan Chase Business – Transunion

Chexsystems JP Morgan Chase Bank – Equifax

Secret Lender List

Kohls (through Capital One)– Experian (560 \$300)

Lexus Financial Services – Experian (690+
\$90,000 with Lease)

Mercedes Auto – Transunion + Experian +
Equifax

Mercury (First Bank & Trust) - TransUnion

Macys – Experian (700+ \$1,000)

NASA FCU Platinum Rewards – Experian

Extra

NASA Visa Platinum Cash Rewards – Experian
(735+ \$20,000)

Navy Federal Credit Union – Equifax/Transunion

NFCU GoRewards Visa – Experian (660+ \$1,000)

Navy Federal Credit Union – Business –
Transunion

Nordstrom – Experian (620+ \$1,000)

OneMain Financial – Equifax

PayPal Cashback Mastercard (700+)

2% cashback on every purchase

PayPal Extras Mastercard - (700+)

PEX Card – Will Start Experian Business File

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PNC Bank – Experian (750+ \$10,000)

Prosper – Experian (640+ \$15,000) Allows you to prequalify with no hard hit

Petal - Experian (650+ \$500-\$5,000)

RBS – Citizens Bank – Equifax

Red Check – Equifax

Restoration Hardware – Experian (700+ \$2,000)

Extra

Road Loans – Equifax

Sam's Club - Experian (660+ \$700)

SchoolsFirst FCU – Experian (660+ \$12,000)

Sprint Nextel – Equifax

SunTrust Bank – Transunion

Stash (Synchrony) - Experian

Synchrony Bank (See store card listing below held by Synchrony bank). Note synchrony also pulls from Experian

Security Services Bank - (650+)

TD Signature Visa – Experian (700+ \$5,000)

Tempur-Pedic – Wells Fargo

Financial National Bank – Experian (745+

Secret Lender List

\$5,000)

TD Bank - Experian

T-Mobile – Equifax/Transunion

Extra

USAA - Equifax

USAA Secured Platinum & USAA Secured

American Express

\$250-\$5,000 deposit

Open an interest-earning 2-year CD as a security deposit for the card

Reports to the 3 major credit bureaus

Security deposit earns interest

Free credit score access

Account graduates

US Bank

Business credit cards will only report to consumer credit bureaus when in default

Verizon Wireless – Equifax/Experian

Vystar – Equifax (region specific)

Wells Fargo Bank – Experian

Wells Fargo Auto Finance – Experian/Equifax

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Well Fargo Secured Business Card

\$500 min deposit

Foreign transaction fees

\$25 annual fee

Cash Back Cards

Cash Back Card Benefits (Specific To These Cards):

1.5% on every purchase or rewards earning at 1 point per dollar spent

10% bonus when redeeming points 1% cash

back bonus on \$1,000 spend level per month

Walmart (Capital One) - Experian

Chexsystems Wells Fargo Credit Cards –

Equifax

Compass Bank CFNA Discover (Equifax 50% of the time)

KEMBA Financial CU (Angie's List Eligible, used to pull Equifax)

Michigan First CUPNC (Transunion 50% of the time)

Brand & Store Cards Explanation

Characteristics of store-branded credit cards can include:

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Accessible to customers with fair or better credit scores (some do not even pull your credit score)

Chances of approval quite high

Most often come with no annual fee Help

improve credit because they report to credit bureaus

Approval can be instant

Earn merchant rewards/discounts

Synchrony Bank Store Cards - TransUnion

ABT

Amazon Store Card

American Eagle Outfitters Store Card

American Signature Furniture Store Card

America's Tire Store Card

Ariens and Gravely Get the Gear Card

Ashley Furniture Home Store

Art Van

Athleta Store Card

At Home Store Card

Babies R Us

Banana Republic Store Card

Bargain Outlet

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Belk Store Card

Bernina

Big Sandy Superstore

Bjorn's

Blain's Farm & Fleet

BP Visa card

Briggs & Stratton

CareCredit

Synchrony Bank Store Cards - TransUnion

Carpet One

CarCareONE Store Card

Pep Boys CarCareONE Card

CheapOair

OneTravel

Chevron And Texaco: Techron Advantage Premium Card

Chevron And Texaco: Techron Advantage Card

Citgo Rewards Card

City Furniture

Conoco Store Card

Discount Tire Store Card plus

Dillards

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DX Engineering
Electronics Express
Ethan Allen Store Card
Evine Line Store Card
Flooring America
Furniture Row
Freedom To Ride
GAP Store Card

Synchrony Bank Store Cards - TransUnion

Guitar Center Store Card
Havertys Store Card
Hudson's Furniture
Husqvarna
Hyde Park Jewelers Precious Store Card
JCPenney
Jewelry Exchange Store Card
Kraft Music
La-Z-Boy
Lenscrafters
Levin Furniture
Lowe's Store Card
Lumber Liquidators

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Maaco

Mavis Tire

Mattress Firm

McCoy's

Meineke

Metro Mattress

Midas Store Card

Mohawk Flooring

Synchrony Bank Store Cards - TransUnion

Morris Home Furnishings

Musician's Friend

Napa EasyPay Store Card

Nautilus

Newegg

Old Navy

PayPal - Does NOT report to credit bureaus, yet pretty easy card to get

P.C. Richard & Son

Regency Furniture Showroom

Rooms To Go

Sam Ash

Sam's Club Store Card

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ScoreCard Store Card (Golf Galaxy, Dick's Sporting Goods, Field & Stream)

Sewing & More

Shaw Floors

Sheely's Furniture

Sleep Experts

Sleep Number

Sleepy's

Synchrony Bank Store Cards - TransUnion

Specialized

Stein Mart

Summit Racing Equipment Speedcard

Sutherlands

System Pavers

Sweetwater

Tire Pros

TJX Store Card

Walmart Store Card (cards transitioning to Capital One in Q3 or Q4)

Walmart Business Store Card (cards transitioning to Capital One in Q3 or Q4) Westrich Furniture & Appliances

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Value City Furniture

Barclays Store Cards - TransUnion

Ameriprise

Apple

Barclaycard Arrival BJ's

L.L.Bean

Priceline

Sallie Mae

Travelocity

UPromise

US Air

Williams Sonoma

Comenity Bank - Experian

Abercrombie & Fitch

American Home

American Kennel Club

Ann Taylor

Appleseeds

Arhaus Archarge

Ashley Stewart

Avenue

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Barneys New York - Just filed for bankruptcy

Bealls Florida

Bed Bath & Beyond

Bedford Fair

Big Lots

BJs- Bulk store, not restaurant

Blaire

Blue Nile

Boscovs

BrylaneHome

Buckle

Burkes Outlet

Camping World/Good Sam

Comenity Bank - Experian

Catherines

Chadwicks of Boston Children's
Place

Christopher & Banks

Colombian Emeralds

Crate & Barrel

David's Bridal

Drapers & Damons

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DSW

Eddie Bauer

El Dorado Furniture

Express Next

Forever 21

FullBeauty

Gamestop

Gardner-White

Gordmans

Haband

Home & Garden Showplace

Hot Topic

HSN

Comenity Bank - Experian

Iddeal

J Crew (Filed for Bankruptcy May 2020)

Jessica London

J Jill

Joss & Main (currently offer a prequal)

KingSize

Lane Bryant

Little Switzerland Jewels

Secret Lender List

LOFT

Marisota From JD Williams

Meijer

Modells

New York & Company

Old Pueblo Traders

Orbitz

Overstock.com – Experian (640+ \$2,200)

Palais Royal

Peebles

Piercing Pagoda

Pier 1 imports

Pottery barn

Comenity Bank - Experian

Roamans

Roomplace

Restoration Hardware

Smile Generation Financial

Sportsman's Guide – Experian (680+ \$2,500)

Stage Stores

Tile Shop

Tog Shop

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Torrid

Total Rewards

Trek

True Value – Experian (640 \$350)

Venus

Victoria's secret- Experian (640+) last 4 of social yet still hard hit

Wayfair - Experian (640+) (currently offer a prequal)

West Elm

Williams-Sonoma

Winter Silks

Woman Within

Ulta

Comenity Bank - Experian

Zales

Z Gallerie

Lexus Pursuits Visa

Toyota Rewards Visa

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Other Store Cards - TransUnion

Bridgestone (CFNA) eBay

(GECRB)

Firestone (Citibank)

Guide Dogs (UMB)

Hooters (Merrick Bank)

Linux (UMB)

Office Depot (Citibank)

Costco (Citibank)

Sears (Citibank)

Amazon Business (AMEX) Business Lines

NET 30 Accounts - Used for Building Business Credit

NET 30: This means that they give you the account to build your business credit and anything you charge to the account is owed in 30 days.

Will ask for your full SSN

At the time of publishing this, they don't add a hard inquiry on your personal credit or make you a

Personal Guarantor (PG)

Email them to make sure this is still true at this time

TigerDirect

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Bestbuybusiness.com - online payments only

Southwest Airlines

Other Types of Companies That Often Have NET 30

Accounts:

Social Media

Internet

Cable

Phone