Credit Card Comparison Shopping Worksheet

	MCU Visa® Platinum Smart Rate Card	MCU Visa® Platinum Smart Reward Card	MCU Visa® Credit Builder Card	Card #4	Card #5
Annual Percentage Rate [APR]	7.99%APR to 15.99%APR Based on Credit Score	9.99%APR to 16.99%APR Based on Credit Score	16.99%APR Pay for 12 months with no late payments & qualify for Visa Smart Rate or Reward Card		
Penalty Rate	None	None	None		
Grace Period	25 Days	25 Days	25 Days		
Minimum Finance Charges	None	None	None		
Annual Fees	$0.00	$0.00	$0.00		
Balance Transfer Fees	$0.00	$0.00	$0.00		
Transaction Fee For Cash Advances	3%, $10 minimum, $50 maximum	3%, $10 minimum, $50 maximum	3%, $10 minimum, $50 maximum		
Late Payment Fee	$25.00	$25.00	$25.00		
Over-The-Limit Fee	$0.00	$0.00	$0.00		
Fee if balance is paid in full each month	$0.00	$0.00	$0.00		
Inactivity Fee	$0.00	$0.00	$0.00		

Things to consider when choosing a credit card:

- If you're going to **pay the bill in full** every month, then the interest rate doesn't really matter to you. Look for a card with no annual fee and a longer grace period so you don't get hit with a finance charge.

- If you're going to **carry a balance**, you want the lowest possible interest rate and a low introductory rate.

- If this is going to be your **go-to-card for most of what you buy**, look for a card with a generous credit limit and a solid rewards program.

- If it's only going to be used for **emergencies**, go for a no-frills card with a low interest rate and low fees.

- A fixed-rate card offers security in knowing that your interest rate will be the same from month to month. Some fixed rate cards can change if you pay your card late, your credit score changes, or you go over your limit. Also, credit card issuers can change your rate if they make proper notification to you.

- A variable rate card can fluctuate at the card issuer's discretion.

If we can help you further with a comparison of credit card offers please contact your Mountain Credit Union Loan Officer.

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