Credit Card Research Project

Find a bank or credit union that offers American Express, Discover, MasterCard, and Visa. Find the following information about each one. List the bank or credit union that is providing the card in the “Provider” blank.

**American Express** – Provider\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* Minimum age to get a card.\_\_\_\_\_\_\_\_\_\_\_
* Annual Percentage Rate (APR). \_\_\_\_\_
* Is interest charged if you pay off in full every month?\_\_\_\_\_\_\_
* What are the minimum payment requirements?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Is an annual fee charged?\_\_\_\_\_\_\_
* Are there any other miscellaneous charges?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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* Is the introductory interest rate different? (in other words, does the rate go up or down after an introductory period?)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Do they offer loyalty points, rewards, cash back, etc.?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Discover** – Provider\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* Minimum age to get a card.\_\_\_\_\_\_\_\_\_\_\_
* Annual Percentage Rate (APR). \_\_\_\_\_
* Is interest charged if you pay off in full every month?\_\_\_\_\_\_\_
* What are the minimum payment requirements?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Is an annual fee charged?\_\_\_\_\_\_\_
* Are there any other miscellaneous charges?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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* Is the introductory interest rate different? (in other words, does the rate go up or down after an introductory period?)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Do they offer loyalty points, rewards, cash back, etc.?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Master Card** – Provider\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* Minimum age to get a card.\_\_\_\_\_\_\_\_\_\_\_
* Annual Percentage Rate (APR). \_\_\_\_\_
* Is interest charged if you pay off in full every month?\_\_\_\_\_\_\_
* What are the minimum payment requirements?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Is an annual fee charged?\_\_\_\_\_\_\_
* Are there any other miscellaneous charges?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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* Is the introductory interest rate different? (in other words, does the rate go up or down after an introductory period?)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Do they offer loyalty points, rewards, cash back, etc.?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Visa** – Provider\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* Minimum age to get a card.\_\_\_\_\_\_\_\_\_\_\_
* Annual Percentage Rate (APR). \_\_\_\_\_
* Is interest charged if you pay off in full every month?\_\_\_\_\_\_\_
* What are the minimum payment requirements?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Is an annual fee charged?\_\_\_\_\_\_\_
* Are there any other miscellaneous charges?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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* Is the introductory interest rate different? (in other words, does the rate go up or down after an introductory period?)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Do they offer loyalty points, rewards, cash back, etc.?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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