



Capital One Financial Corporation
1680 Capital One Drive
McLean, VA 22102

Capital One, National Association
1680 Capital One Drive
McLean, VA 22102

August 7, 2024

Via EZFile

Brent Hassell
Assistant Vice President
Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

Via BankNet

Jason Almonte
Director For Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, 5th Floor
New York, NY 10173

Re: Applications by Capital One Financial Corporation and Capital One, National Association to Acquire and Merge with Discover Financial Services and Discover Bank (the “Applications”)

Dear Messrs. Hassell and Almonte:

On February 19, 2024, Capital One Financial Corporation (“Capital One,” “we,” “us” or “our,” as appropriate) announced that it reached an agreement to acquire Discover Financial Services (“Discover”) in a transaction (the “Proposed Transaction”) that would bring together two companies with long track records of success, award-winning customer experience and commitment to financial inclusion and positive community impact. These track records are the result of a decades-long commitment to investing in and serving our communities, including by providing simple, transparent and affordable products and services designed to meet the needs of the full spectrum of consumers and low- to moderate-income (“LMI”) communities.

Since our founding, we have sought to leverage data and technology to democratize banking for consumers that historically have been underserved by the traditional financial services industry. Our products and services have helped consumers use credit wisely, bringing millions of Americans into the mainstream of prime credit access. Since our founding, we have enabled more than 42 million customers with subprime or no FICO scores when they opened a card with the bank to achieve prime or better FICO scores.

Today, we are a fully diversified bank offering a range of financial products and services. We continue to believe that the ability to access credit and other financial services is a critical component of financial well-being, and we remain committed to that principle through offering credit products to populations that most financial institutions choose not to serve. Further, we serve these customers with products that offer significantly lower rates and substantially lower and fewer fees than those offered by other providers. We look forward to joining forces with Discover, leveraging the strengths from each company, to advance our mission of changing banking for good.

Public discourse and open deliberation of the merits of a proposed merger or acquisition are critical components of the application process, and we appreciate that the prudential regulatory agencies give voice to supporters, as well as those skeptical of a proposed transaction, by facilitating a formal feedback process. We welcome the opportunity to hear directly from the communities we serve. As discussed more fully below, beyond ongoing efforts to regularly solicit feedback from consumers, community groups and other key stakeholders, we proactively conducted an extensive cross-country listening tour to gather a wide range of perspectives from hundreds of community groups nationwide on opportunities related to the Proposed Transaction.

More than 7,000 comment letters have been submitted to the Board of Governors of the Federal Reserve System (the “Federal Reserve”) and the Office of the Comptroller of the Currency (the “OCC”) related to this Proposed Transaction. Additionally, on July 19, 2024, approximately 150 members of the public spoke at an open meeting facilitated by the Federal Reserve and the OCC. We will refer to these individuals, together with submitters of the comment letters, as “commenters.”

We are proud that nearly 80% of the comments that were not form letters were supportive of Capital One, Discover or the Proposed Transaction. Additionally, 120 speakers, representing approximately 80% of the participants at the public meeting on July 19, voiced support for Capital One, Discover or the Proposed Transaction. It was particularly heartening to hear so many of our partners, customers and members of the community share their compelling stories and positive experiences.

We also welcomed the opportunity to hear the concerns of those who have voiced opposition to the Proposed Transaction, including the National Community Reinvestment Coalition and its affiliates and allies that participated in the public meeting. We have carefully considered their views and assessments. In this letter, we respond to concerns raised regarding the Proposed Transaction, organized according to key elements of merger review under the Bank Holding Company Act of 1956 (the “BHC Act”) and the Bank Merger Act: (1) the convenience and needs of communities served; (2) effects on financial stability; (3) effects on competition; and (4) the managerial and financial resources available for risk management and compliance activities.

In this letter, we hope both to provide additional clarity regarding how this Proposed Transaction will result in beneficial outcomes for the communities served by Discover and us, and to correct the record in instances where commenters provided information that we believe to be inaccurate, unsubstantiated or misleading.

I. Convenience and Needs of Communities Served

Some commenters expressed concerns that: (1) the Community Benefits Plan does not represent a significant increase in activity beyond what we and Discover would likely undertake on a stand-alone basis; (2) the combined company would not continue to invest in community benefits to the same extent currently supported by us and Discover, and that the Proposed Transaction may put at risk up to \$300 million of Discover’s community development loans and

investments, including affordable housing investments made under the Community Reinvestment Act (“CRA”); (3) we did not fully meet the commitments in our 2012 community benefits plan related to the acquisition of ING Bank fsb (“ING Direct”); (4) our record of closing branches raises concerns about access to banking services by LMI consumers; and (5) our business model includes a larger share of subprime and LMI customers relative to other large financial institutions, as well as the interest rates paid and debt levels faced by these consumers, and the high volume of debt collection lawsuits and complaints filed.

We are committed to providing significant benefits to the constituents served by us and Discover through the Proposed Transaction, including our customers, communities and associates. The complementary nature of each company’s business model and CRA programs, which notably do not have overlapping footprints, as well as the historic Community Benefits Plan announced by us and described in greater detail below, will result in increased community benefits and expanded opportunities moving forward.

The combined organization and the communities it serves will benefit from the strength of our and Discover’s robust existing programs and unique abilities to address the needs of LMI and underserved communities and small businesses. Our recently announced Community Benefits Plan, the largest and most comprehensive ever proposed, outlines our vision to build and expand upon both companies’ legacies of substantial community investment. Importantly, the Community Benefits Plan demonstrates that the combination of Capital One and Discover will provide more lending, more investments and more services to underserved individuals and communities than the institutions would have undertaken on a stand-alone basis.

A. Community Benefits Plan and CRA Performance

Some commenters questioned the overall size of the Community Benefits Plan and criticized it for including credit card and automobile lending, which they felt overstated the amount of lending and investment. Other criticisms of the Community Benefits Plan are summarized below.

We have always believed that the success of our company is tied to the success of our customers and communities. Therefore, we have always sought to fully integrate our community and philanthropic initiatives into our business model. Our Community Benefits Plan continues this legacy and presents the opportunity to expand financial inclusion and financial well-being to millions of additional consumers and small businesses.

On July 17, 2024, we announced a historic Community Benefits Plan totaling more than \$265 billion in lending, investing and philanthropy over five years (2025 through 2029), including industry-leading financial and high-impact programmatic commitments. Our Community Benefits Plan will be more than twice as large as any community commitment previously developed in connection with a bank acquisition. As noted above, the Community Benefits Plan demonstrates that the combination of Capital One and Discover will create an opportunity to provide more lending for, investment in and services to underserved individuals and communities than either institution would have undertaken on a stand-alone basis. This Community Benefits Plan includes:

- **\$44 billion** in community development financing;
- **\$600 million** in capital for Community Development Financial Institutions (“CDFIs”);
- **\$575 million** in philanthropy, as well as pro bono engagements centered on capacity building for nonprofits, including CDFIs, and small businesses;
- **\$200 billion** in consumer lending to LMI consumers and consumers who reside in LMI census tracts to help increase access to the financial system through affordable and consumer-friendly products;
- **\$15 billion** in lending to small businesses in LMI communities and businesses with \$1 million in revenue or less;
- **\$5 billion** in anticipated spending with diverse suppliers;
- **expanded access to the banking system** through significant growth of our flagship 360 Checking account, which is Bank On certified and does not have any fees, minimum balance requirements or overdraft fees;
- **maintaining 30% of our retail locations (branches and Cafés) in LMI neighborhoods** to complement our digital delivery channels and support continued neighborhood economic stabilization and investment; and
- **new products and features focused on addressing the needs of underserved populations**, including: lending to traditionally underserved small businesses; building savings; adjusting existing experiences to enable greater customer control of their financial decisions; investing in financial literacy and education; and partnering with community-based organizations on high-impact, public-facing research and advocacy to identify and address key consumer and community policy concerns.

Some commenters expressed concerns that the Community Benefits Plan did not contain new investments beyond those that we and Discover would have accomplished as separate companies during 2025 through 2029.

We have ranked first or second in community development lending among all banks for nearly a decade, with more than \$59 billion in CRA-qualified loans during that period. Through our Community Finance line of business, which finances low-income housing tax credit supported affordable housing, we have financed over 170,000 affordable housing units in 39 states, territories and Washington, D.C., with thriving resident-centered communities focused on serving seniors, veterans, grandparent-headed households, artists, and individuals with special needs. The Community Benefits Plan builds upon this legacy and contains significant new increases across lending, investment, philanthropy and diverse supplier spend beyond the two companies’ baseline activities, including:

- Over \$9 billion in new lending and investment to community development, such as affordable housing, New Markets Tax Credits and alternative energy, which represents a 25% increase over baseline. Our \$44 billion community development financing commitment is the largest community development commitment in any community benefits plan based on public data as of April 2024.¹
- Over \$700 million in new investment to diverse suppliers, as well as diverse and culturally relevant marketers. The 70% growth in annual diverse supplier spend compared to baseline is the largest diverse supplier increase in any community benefits plan based on public data.²
- \$500 million in new capital to CDFIs, which represents a 500% increase compared to baseline. A \$500 million commitment is the largest CDFI commitment in any community benefits plan based on public data.³
- \$130 million in additional philanthropy, a nearly 30% increase compared to baseline. A \$130 million commitment is the largest philanthropic commitment in any community benefits plan based on public data.⁴

Additionally, the Community Benefits Plan includes considerable investment of operating and technology resources to build new and enhance existing products, tools, features and delivery channels. For several of these efforts, we will work with our negotiating partners and their members to design and deploy the products and tools. Examples of these investments, many of which have never been included in any prior community benefits plan, include:

- *Ventures Lending*: a new, mission-based credit card focused on closing gaps in equity and opportunity targeted to traditionally underserved small businesses. This product will provide below-market rate pricing, and we will partner with CDFIs to originate lending and deliver wrap-around services designed to enhance the long-term viability of these businesses;
- *Cash Flow Insights*: a new, free digital dashboard to help small businesses track and project expected income and expenses, improving business financial health and stability;
- *Savings Builder*: new features that can be used with our flagship savings product—these digital tools will include savings goals and auto-saving tools, and be integrated into financial counseling workshops with nonprofit partners;

¹ National Community Reinvestment Coalition, Community Benefits Agreements, <https://ncrc.org/cba/>.

² *Id.*

³ *Id.*

⁴ *Id.*

- new Capital One Cafés in LMI and underserved areas, providing significant community and consumer benefits, financial education programming, and free convening space for community groups and civic organizations;
- maintaining at least 30% of our branches and Cafés in LMI neighborhoods;
- growing Bank On-certified checking accounts by 50%, which represents millions more consumers obtaining safe and affordable checking accounts;
- providing a streamlined ability to opt out of proposed credit line increases through a simple and easy-to-use digital interface, allowing customers to more easily control decisions regarding their available credit;
- launching a “Second Look” automobile loan program to refer consumers declined through our Auto Navigator to CDFIs, and providing pro bono and technical assistance to CDFI partners to enhance and expand their ability to serve a critical need within this market; and
- bringing an additional 600,000 borrowers into Capital One Auto Finance’s “Keep Customers in their Cars” program, helping these individuals avoid repossession and stay in their vehicles.

In a July 24, 2024, comment letter to the Federal Reserve Bank of Richmond and the OCC, Melissa Koide, CEO and Director of FinRegLab, said: “Capital One’s Community Benefits Plan also proposes an expansion of the bank’s direct products and services to underserved small businesses and consumers in low- to moderate-income communities. This includes a mission-based credit card with below-market rate pricing that involves partnerships with CDFIs to deliver wrap-around services and a free digital dashboard to help small businesses manage budgets and understand their own cash flows. Access to affordable capital is critical to the growth and survival of small businesses, and with the proposed merger, Capital One may be well positioned to deliver this at scale.”

These investments will expand economic opportunity for underserved consumers, including those in LMI neighborhoods, rural areas and communities of color. Although the announcement of the Community Benefits Plan was a milestone event, both we and Discover have proud histories of commitments to their communities. As noted in the Applications, we have a long-standing track record of “Outstanding” CRA performance since 2007, the highest possible performance level. Similarly, Discover Bank has also demonstrated Outstanding CRA performance. We will continue to be committed to advancing our strong record of CRA performance and to serving the needs of our communities after consummation of the Proposed Transaction. The Proposed Transaction will provide us with an opportunity to bring the best CRA practices and products of both entities to the combined bank’s customers.

B. Process for Developing the Community Benefits Plan

Some commenters expressed concerns regarding the process in which the Community Benefits Plan was negotiated and criticized the transparency of this process.

We partnered with four lead negotiators in the process of developing the Community Benefits Plan: the National Association of Latino Community Asset Builders; NeighborWorks America; the Opportunity Finance Network; and the Woodstock Institute, who collectively represent over 800 nonprofits. Additionally, the four organizations serve as industry leaders across affordable housing and homeownership counseling, asset generation, economic mobility, CDFIs and research and advocacy for economic justice. This diverse and engaged group of partners brings deep knowledge of and connections to their communities, and new and innovative perspectives on the best way to advance economic opportunity for consumers and small businesses, particularly those who are underserved.

Our negotiating partners participated in almost weekly discussion sessions from April through July 2024 to share feedback on our proposals and shape how the plan will bring the community benefits to life. The partners brought forward and helped assess over 130 proposals, and played a central role in developing the Community Benefits Plan's lending, investment and philanthropic commitments, as well as programmatic commitments.

In addition to a robust process led by the four lead negotiators identified above, the plan's development was informed by conversations with approximately 15 members and affiliates of the negotiators, our 30-member Community Advisory Council and nationwide listening sessions that gathered direct feedback and input from over 200 community organizations in Illinois, Delaware, New York, Virginia, Maryland, Washington, D.C. and California. We also sought the input of over 100 elected officials.

Our decision to work with the four lead negotiating partners listed above to develop a Community Benefits Plan represents a different approach from that taken historically with respect to bank acquisitions, with all of the past nine community benefits plans related to large bank mergers or acquisitions having been negotiated exclusively or primarily by the same organization. Underscoring our commitment to openness and broad engagement, we invited that organization to participate in the negotiations to develop the Community Benefits Plan notwithstanding its public opposition to the Proposed Transaction first expressed at the time of the initial announcement, but that organization declined. As a result, our process adopted a new framework, bringing together four deeply knowledgeable and diverse leaders in the community in a collaborative effort that was, by design, inclusive and transparent. In doing so, it was our hope that we could challenge long-standing perceptions that banks and community groups must engage in contentious deliberations.

C. Prior Community Benefits Plan in the Acquisition of ING Direct

In connection with our acquisition of ING Direct, we made a 10-year \$180 billion public commitment spanning lending, investment and philanthropy to LMI communities. Commenters expressed concerns that because we exited the mortgage lending business before the end of the 10-year public commitment period and before reaching our LMI mortgage lending goals, we did not

fulfill the terms of the commitment. Some commenters in Delaware also expressed concerns about our continued commitment to that community after the commitments contained in the community benefits plan were completed.

Overall, we exceeded our initial \$180 billion commitment related to the acquisition of ING Direct, having reached \$193.9 billion through December 31, 2017, less than six years into the 10-year commitment. Home mortgage and home equity lending trailed the initial estimate because we made the strategic decision to close our mortgage lending business in 2017 due to significant structural changes in the mortgage industry. Indeed, nonbanks doubled their market share of mortgage lending between 2013 and 2016—from 30% to 60%—and grew it even further to more than 81% as of August 2023.⁵ We had invested significant resources to build this business, but ultimately could not make it successful strategically or financially.

Notwithstanding our completion of the commitment in December 2017, we continued to grow our substantial lending to LMI credit card and auto customers, and provided grants totaling over \$513 million during the 10-year period, exceeding our \$450 million commitment by the end of 2020. Additionally, since 2017 and following the public commitment, we provided \$635 million in community development lending and investment in Delaware—\$609.8 million in lending and \$24.9 million in investment—which counters the misperception that we did not fulfill our ING-related commitments in the state.

D. Business Model and Impact on LMI Communities

Some commenters expressed a concern that our business model, which includes providing credit to subprime customers, is predatory and does not enable wealth-building.

We are one of the largest consumer lenders in the country and have always prioritized our customers' holistic financial health, delivering innovative and compelling products and services to meet their financial needs. We also have long chosen to serve subprime and LMI consumers through our best-in-class credit card, automobile loans and retail banking products, where many other financial institutions, including large, midsize and small banks and credit unions, have made a strategic decision not to do so. Former Federal Deposit Insurance Corporation (“FDIC”) Chair Sheila Bair recently said: “I suspect Capital One’s subprime market share is relatively substantial because other banks simply have less (or no) interest in serving subprime customers. Subprime lending involves higher capital requirements, greater regulatory scrutiny and more resources to underwrite and manage those accounts. Any concentrations in the subprime market are the result of banks’ conscious investment decisions, not barriers to entry.”⁶

Capital One is often a consumer’s first experience with credit, and we work with these customers to help them build their credit safely and use it wisely through access to simple, transparent and affordable products. Compared to other issuers who seek to serve consumers with

⁵ Urban Institute, *Housing Finance at a Glance*, August 2023, <https://www.urban.org/sites/default/files/2023-08/Housing%20Finance%20At%20A%20Glance%20Monthly%20Chartbook%20August%202023.pdf>.

⁶ Sheila Bair, *How The Capital One/Discover Deal Could Boost Competition*, May 31, 2024, <https://www.ft.com/content/d1bf2f62-f194-4c03-a87a-a31970104141>.

limited credit histories or prior credit challenges, our card products have no account opening fees, credit line increase fees, authorized user fees, monthly statement fees, replacement card fees or foreign transaction fees of any kind. The annual fee on our flagship Platinum secured and unsecured cards for consumers with fair credit is \$0, compared to annual or membership fees ranging from \$50 to \$175 among other issuers. We also automatically enroll our credit card customers to receive payment alerts and sent out nearly 500 million of these alerts in the past year alone, saving our customers nearly half a billion dollars in potential late fees. As discussed more fully in the competition section below, Discover does not seek to serve credit card customers across the full spectrum of consumers; thus, this transaction will not lead to any reduction in available card products or services for these customers.

We also have a long-standing commitment to improving financial literacy and awareness. Our CreditWise application provides nearly 60 million users with free access to their credit reports, credit monitoring, credit simulation tools, dark web alerts and other financial resources. The vast majority of our digitally active customers have signed up for this service, and it is offered free to everyone, whether or not they are a customer. In 2023, we also began a partnership with Khan Academy to help bring a free online financial literacy course to anyone who wants to demystify personal finance and get one step closer to financial well-being. The course breaks down complex financial concepts into self-paced, easy-to-understand units, each with its own lessons, covering topics like budgeting, saving, credit, investments, insurance, taxes, scams, fraud and more. From its launch in fall 2023, to date, this course has been accessed by over 850,000 learners across the country, who have spent over 21 million minutes learning about financial literacy.

In its April 26, 2024, comment letter to the Federal Reserve Bank of Richmond and the OCC, The Latino Economic Development Center, a nonprofit and CDFI serving Greater Washington, stated: “While we have developed specific consumer lending products aimed at credit building, it is important that banks work to provide viable financial products to immigrants. In this complex landscape, Capital One often serves as an initial financial option by providing their first credit card—a crucial step towards establishing creditworthiness. This is an important role for the bank as it serves as an introduction to the American banking system.”

Credit cards are not merely a means to access other products, however. Credit cards are an essential part of the financial services ecosystem, enabling consumers to transact in a safe and secure manner, especially online, where cash and other payment options are not practical and generally not accepted. Indeed, credit cards are the most convenient, safe, secure and efficient form of payment available today.

Every year, we continue to provide responsible access to credit to millions of customers by providing their first credit card, and actively work with these customers to help them use it wisely and build their credit safely. Over time, many customers are eligible for product upgrades and credit line increases. Credit line increases provide customers with additional liquidity and flexibility, and can help to improve a customer’s credit score by increasing a customer’s available credit and typically lowering their utilization rate. This type of successful credit building and credit management enables these customers to advance their financial well-being journey, including gaining access to other financial products, such as mortgage loans, that support their

long-term financial goals. In the event that customers are not interested in a credit line increase, they can simply request to decline it. This process of establishing and growing one's credit over time is the most common pathway available to consumers to access the mainstream of financial services.

Beyond credit cards, we remain focused on providing products, services and programmatic offerings that expand access to the banking system to the full spectrum of consumers, including LMI individuals. We are a leading provider of auto loans, including to LMI consumers. In many parts of the country where public transportation is difficult to access or unavailable entirely, automobiles are a vital tool for consumers seeking to broaden their options for affordable housing, better employment prospects, better education opportunities for themselves and their children and greater access to essential services like health care. Like credit cards, automobiles are key contributors to financial well-being and catalysts for wealth-building.

Our consumer checking and savings accounts are simple, with no monthly fees, no minimum balance requirements and no overdraft fees, making them responsive to the needs of LMI individuals. In 2022, we became the first top-10 retail bank to eliminate all overdraft fees and non-sufficient fund (“NSF”) fees for our consumer banking customers. We remain the only top-10 bank to have eliminated overdraft and insufficient funds fees from all our products while still providing free overdraft protection on a checking account without fees or minimum balance requirements. Notably, our decision to eliminate overdraft and NSF fees has saved our customers over \$500 million since the policy was implemented.

In testimony at the Federal Reserve and OCC's July 19, 2024, public meeting, Paula Grieco, Senior Vice President at Commonwealth—a national nonprofit building financial security and opportunity for financially vulnerable people through innovation and partnerships—said: “Our perspective is informed by our work with Capital One for 15 years across research, social impact, and community-based projects and our participation in Capital One's community advisory council. Through these experiences, we've seen that, first, Capital One continues to offer leading low-cost widely accessible easy to use banking products. Their 360 checking and savings account, in particular, that addressed an essential need in the market, especially for those living on modest incomes who do not always feel well-served by traditional banks. Capital One's decision in January 2022 to eliminate overdraft fees is an example of how they continued to refine those projects to work for all customers.”⁷

As a result of these efforts, our flagship 360 Checking account was awarded “Bank On” certification by the Cities for Financial Empowerment Fund, a national nonprofit organization that works to ensure that everyone has access to a safe, affordable transactional banking account. The certification standards include core and strongly recommended features that address cost, functionality and consumer safety. The standards also establish an ambitious, but achievable, baseline for safe, affordable and appropriate accounts that meet the needs of consumers with low

⁷ Joint public meeting of the Federal Reserve and OCC, July 19, 2024.

incomes, particularly those outside the financial mainstream. Our choices help explain why we are ranked number one in U.S. National Banking Overall Satisfaction, according to J.D. Power.⁸

As detailed in our Applications, from 2020 through 2023, customers in LMI areas opened approximately 1.6 million new checking accounts with us, with no monthly fees, no minimum balance requirements and no-fee overdraft protection as of 2022. Additionally, customers in LMI areas opened more than 435,000 new checking accounts in 2023 in our local markets, which was 200,000 more (an increase of 89%) than the number opened during 2019.

Also between 2020 and 2023, customers opened over 1.2 million new savings accounts in our local markets. Customers in LMI areas opened over 390,000 new savings accounts in 2023 in our local markets, which was about 190,000 more (an increase of 93%) than the number opened during 2019.

Furthermore, there were more than 1.9 million open (i.e., retained) checking accounts, with no monthly fees, no minimum balance requirements and no overdraft fees, owned by customers in LMI areas in our local markets on December 31, 2023, which was an increase of more than 910,000 (87%) compared to the number of retained checking accounts held by customers in LMI areas in our local markets on December 31, 2019. Similarly, there were more than 1.6 million retained savings accounts held by customers in LMI areas in our local markets on December 31, 2023, which was an increase of more than 540,000 (49%) over the number of retained savings accounts held by customers in LMI areas in our local markets on December 31, 2019. These increases represent the successful retention of account holders in LMI areas and reinforce the effectiveness of our overall retail strategy in serving LMI populations through a combination of physical locations through our branches and our Cafés as well as our digital strategies with best-in-class products.

As stated in the Community Benefits Plan, Capital One intends to grow its Bank On certified checking account business by 50% over the next five years. Discover customers will gain access to a broader set of financial products and services, including a unique mix of best-in-class digital tools, our network of over 250 branches in the Washington, D.C., and New York City metro areas, and the Gulf Coast, 55 Cafés located in 21 of the top 25 metropolitan statistical areas, 17,000 cash deposit locations and more than 80,000 fee-free ATMs nationwide. The significant growth of new accounts and retained accounts demonstrates that past branch consolidations have not affected the bank's ability to reach and serve LMI populations. Even so, as part of our Community Benefits Plan, we have committed to maintaining 30% of our retail locations (branches and Cafés) in LMI neighborhoods to complement our digital delivery channels and support continued neighborhood economic stabilization and investment.

E. Footprint and Impact on LMI Communities

Some commenters criticized our closure of bank branches after our past acquisitions, such as Hibernia National Bank, arguing that such closures disproportionately reduce LMI

⁸ J.D. Power Finds, *Retail Bank Customer Satisfaction Holds Steady but Trust Declines*, March 28, 2024, <https://www.jdpower.com/business/press-releases/2024-us-retail-banking-satisfaction-study>.

communities' access to retail banking services. These commenters also criticized our reduction of certain employee positions after our acquisition of parts of the HSBC credit-card business in 2012. Commenters also expressed concern that the estimated synergies from the acquisition would be derived from the elimination of redundant operations and jobs, especially those in LMI communities.

We understand the importance of access to banking and access to jobs to communities in which we and Discover have a presence and have carefully considered the commenters' concerns. Despite customers increasingly engaging with the bank digitally, we know that many customers value a bank's physical presence to provide assurance, advice and the ability to facilitate and support some transactions. Our goal is to deliver a compelling and optimal customer experience across all channels.

As we have evolved our branch network in response to customer behavior, we have made considerable efforts to maintain access in LMI communities. For example, in 2013, 23.1% of our branches were in LMI communities, compared to the industry average of 22.4%. In 2023, 31.7% of our branches were in LMI communities, compared to the industry average of 23.5%.

As noted above, as part of the Community Benefits Plan, we have committed to maintain at least 30% of our retail locations (branches and Cafés) in LMI neighborhoods to complement our digital delivery channels and support continued neighborhood economic stabilization and investment. We have also committed to open three Cafés in LMI and underserved areas.

We also are focused on helping our customers access their money through digital means, which is increasingly a preferred method by customers for engaging with us. The bank continues to see steady growth in mobile banking, online banking, enhanced ATMs and remote deposit capture, among other digital tools. To enable our customers to navigate these tools successfully, we have invested heavily in improving financial literacy and awareness. In 2023, we began a partnership with Khan Academy to help bring a free online financial literacy course to life. The course breaks down complex financial concepts into self-paced, easy-to-understand units, covering topics like digital banking, budgeting, savings, credit, investments, insurance, taxes, scams, fraud and more. As stated above, this course has been accessed by over 850,000 learners since its launch. This program complements our unique and innovative Ready, Set, Bank! program, which features 40 videos of seniors teaching seniors how to use online banking as well as a Spanish language version, Listos, Clic, Avance!

With respect to concerns about job losses as a result of the Proposed Transaction, as part of the Community Benefits Plan, we have made several workforce, customer and community commitments related to Discover, including:

- committing to no layoffs of Discover's frontline associates in connection with the Proposed Transaction;

- supporting Discover’s innovative Customer Care and Community Center in the Chatham neighborhood on the South Side of Chicago, including keeping the original goal of employing more than 1,000 individuals at that location;
- committing to retain Discover’s recently opened Customer Care and Community Center in Whitehall, Ohio; and
- committing to retain Discover’s sole physical branch and CRA assessment area located in Greenwood, Delaware. This branch will convert to a physical branch of ours following conversion of Discover deposit accounts to our systems.

Beyond frontline associates, we believe there will be great opportunities for Discover associates following this acquisition. Furthermore, we hire thousands of associates every year. We have always focused on recruiting and retaining great talent.

We have a compelling track record of maintaining and growing our workforce after previous acquisitions. Since our acquisition of Hibernia in 2005, the number of associates has grown from 16,294 to 51,419—an increase of over 215 percent. The increase in headcount is consistent with the growth of our total assets over time, inclusive of previous acquisitions.

F. Comments about Rewards, Debt Collection and Complaints

Commenters also expressed concerns that the increased credit card reward opportunities we offer will not benefit LMI or diverse minority communities, because of the concern that borrowers with the highest credit scores account for the majority of reward redemptions, while below-prime customers make up only a small fraction of redemptions.

We believe that these comments reflect a misunderstanding of the modern credit card industry and are not accurate. Rewards cards have increasingly been offered across the income and credit spectrum. Since 2020, rewards card ownership has grown the fastest among the LMI income segment.⁹ In 2023, the percent of LMI and upper-income cardholders who utilize rewards cards was nearly identical, 69.2% and 69.8%, respectively.¹⁰ This result illustrates that rewards cards are popular among lower-income households, and that rewards programs do not exclusively serve upper-income customers. For example, we offer the Quicksilver Secured Card, which offers 1.5% cash back rewards for new-to-credit or subprime customers. In addition to having comparable access to rewards cards, consumers with different incomes earn rewards at similar rates. LMI, middle-income and upper-income rewards accounts earn approximately 1.8 cents in rewards per dollar spent. Furthermore, LMI accounts are most likely to redeem rewards for cash, demonstrating that this income segment uses rewards for everyday spending needs.

⁹ Electronic Payments Coalition, *New Data Reveals Credit Card Rewards are a Lifeline for Working Class Americans*, April 30, 2024, <https://electronicpaymentscoalition.org/2024/04/30/new-study-data-shows-credit-card-rewards-are-a-lifeline-for-working-class-americans/>.

¹⁰ *Id.*

In addition, some commenters criticized the number of our debt collection civil suits relative to other large financial institutions, alleging that we extend credit to nonprime borrowers beyond their ability to meet minimum payments and criticizing us regarding the volume of consumer complaints to the Consumer Financial Protection Bureau (the “CFPB”) related to our credit cards.

Our size and strategic decision to lend to a broader spectrum of consumers than other large financial institutions means that some portion of our customer base may at times face financial challenges. We have taken several steps to assist our customers with managing their accounts, and continue to innovate in this regard. We incorporate rigorous upfront underwriting practices to assess how much credit to extend to our customers and when not to make a credit offer. Specifically, we look at the consumer’s full financial picture when granting new exposure, including looking at the amount of credit card debt a consumer has already taken on. Our subprime card products are designed to help our customers succeed. The products start with low lines, have an annual percentage rate (“APR”)—unlike other high cost, small dollar loans like payday loans, auto title loans, and fintech cash advances where cost of credit is less transparent—and limited fees and incorporate many tools to assist on-time payments such as payment due alerts and AutoPay. As noted above, our flagship Platinum unsecured and secured cards for consumers with fair credit carry no annual or other membership fees.

Our ability to provide reasonably priced credit to those with no or less credit experience or those who are rebuilding their credit depends upon on our ability to collect debt owed. Even with leading efforts to help customers pay on time and pay down their debt, some customers do not repay amounts owed. When that happens, consistent with safe and sound banking, we must take reasonable action to mitigate our losses and do so in a way that balances the customer’s situation with business resilience and sustainability.

At the same time, we also understand that customers may at times experience financial difficulties, and we are committed to approaching each and every one of these cases with empathy and humanity. First, we have invested in technology to improve our ability to connect with and work with our customers digitally. For example, over the past several years, we have transformed our collections experience by creating digital ways for customers to enter into payment plans. As a result, we have tripled our digital engagement with past-due customers while more than halving the number of outbound collections calls per account it makes. Second, legal action is viewed as a last resort, and we continually make efforts to reduce the number of legal actions we must take to recoup unpaid amounts. Over the past several years, we have taken significant steps to reduce judgments by over 50%.

Additionally, for over a decade, we have provided multifaceted support to connect distressed consumers to holistic financial well-being services. Through focused support for credit counseling agencies (“CCAs”), we support both large and small agencies across the country to provide critical debt counseling and financial education services to thousands of individuals. Core services include both short- and long-term counseling efforts. In 2023, we invested over \$14 million to support 76 credit counseling agencies. As part of the Community Benefits Plan, we

have committed \$15 million in additional grant funding to CCAs, including more proactive referrals of customers to reputable and effective agencies.

In addition to core support, we invest in innovations not only in credit counseling that seek to support distressed customers but interventions that connect consumers to paths to rebuilding their credit. For example, in 2023, we provided a grant to Credit Builders Alliance (“CBA”) to address the challenge consumers face once they have repaid their debts through a debt management plan. A debt management plan involves consolidating multiple debts into a single monthly payment that is divided among creditors. Credit scores of debt management plan graduates suffer from lack of current regular payments during the debt management plan term. Our investment will support CBA’s work to address this problem by creating a credit-building network program to strengthen the referral system between nonprofit credit coaches, counselors, lenders and service providers to improve these critical services in several cities.

Our credit counseling partners recognize the value of our support. For example, GreenPath Financial Wellness stated at the public meeting of the Federal Reserve and OCC on July 19, 2024: “Over the years, the support from the credit card companies has diminished dramatically. That’s because financial contributions in our industry are voluntary and not contractually mandated. Capital One, however, has been a strong, longtime supporter of nonprofit financial counseling. They contribute significant funding to support this work and provide additional grant funding for work related to innovation and financial inclusion. Capital One’s acquisition of Discover should tangibly increase support for our nonprofit service, directly benefiting Discover cardholders who need help managing their debt.”¹¹

In our Automobile Finance business, we have leveraged innovative loan adjustments and modifications to enable one million customers—who may have experienced repossession at another lender—to keep their cars since 2011. This program is specifically designed to allow our customers to maintain ongoing access to transportation, a critical resource in accessing and maintaining jobs, affordable housing, healthcare and healthy food and other essential services. Over the five-year term of the Community Benefits Plan, we are committing to keep an additional 600,000 customers in their cars.

Commenters also expressed concerns about the number of complaints we received, as reported to the CFPB.

Given the fact that we serve the full spectrum of consumers in popular asset classes like credit cards and auto loans, we have a sizable customer base. On a per customer basis, our complaint rate is similar to or more favorable than our peer institutions. Notably, a meaningful portion of the CFPB complaints filed by our customers are requests to remove accurate negative marks from their credit reports. Because the Fair Credit Reporting Act emphasizes the accuracy and integrity of the credit reporting ecosystem and requires banks to furnish only accurate information to credit reporting agencies, banks are generally limited in their ability to honor such

¹¹ Joint public meeting of the Federal Reserve and OCC, July 19, 2024.

requests. We take all customer complaints seriously. We work closely with our customers to address all complaints and use their feedback to continuously improve our products and services.

II. Systemic Risk

Some commenters expressed a concern that the combined organization will become the sixth-largest bank in the United States, which could further concentrate risk in the U.S. financial system. Some further argued that the Federal Reserve and OCC should undertake a more robust review of financial stability risks when evaluating the Proposed Transaction. In connection with these concerns, commenters criticized the combined company's size, as compared to other global systemically important banks ("GSIBs"), and potential over-exposure in certain markets, including nonprime lending.

We believe the Proposed Transaction will result in a stronger, more resilient banking organization that is better positioned to compete both with the largest banking organizations and the larger regional banking organizations in the United States, while bringing Discover's networks and payments activities under significantly enhanced supervisory expectations and oversight as part of a Category III firm. As noted in the discussions of *Financial Stability Risk Considerations* in the Applications, there are several measures that demonstrate that the Proposed Transaction will not increase systemic risk to the U.S. banking or financial system. First, our GSIB score—the measure banking regulators use as an indicator of systemic importance—will remain well below the threshold to be considered systemically important following the closing of the Proposed Transaction. Second, the Proposed Transaction will not lead to a meaningful increase in any of the five individual metrics that the Federal Reserve uses to evaluate a financial institution's systemic risk to the financial system. Third, following the closing of the Proposed Transaction, our capital and liquidity resources and ratios will remain well above regulatory requirements and consistent with supervisory expectations, including resolution planning requirements.

A. GSIB Score

Following the closing of the Proposed Transaction, our GSIB score will remain well below the threshold score of 130 necessary to be considered systemically important. As noted in the Applications, as of December 31, 2023, we had a Method 1 GSIB score in the 20s, while our pro forma Method 1 GSIB score as of the same date—reflecting the proposed combination with Discover—would be in the low 30s. Additionally, following the closing of the Proposed Transaction, the GSIB score of the combined company would continue to be dwarfed by those of U.S. GSIBs such as JPMorgan (score as of December 31, 2023: 454), Citigroup (391), Bank of America (347) and Wells Fargo (170).¹² Notably, the pro forma GSIB score for the combined company would remain on the low end of peer domestic regional banks such as Charles Schwab

¹² Office of Financial Research, Bank Systemic Risk Monitor, <https://www.financialresearch.gov/bank-systemic-risk-monitor/>.

(58), U.S. Bank (43), PNC (36) and Truist (26), even based on dated figures from December 31, 2021.¹³

B. Federal Reserve's Financial Stability Factors

The Proposed Transaction will not lead to a meaningful increase in any of the five metrics that the Federal Reserve uses to evaluate a bank holding company's systemic risk to the financial system. By law, the Federal Reserve must consider in every application under section 3 of the BHC Act whether the proposed acquisition would result in greater or more concentrated risks to the stability of the U.S. banking or financial system.¹⁴ The metrics that the Federal Reserve uses to make this determination include: (1) the size of the resulting banking organization; (2) the availability of substitute providers for any critical products and services offered by the resulting firm; (3) the interconnectedness of the resulting firm with the banking or financial system; (4) the extent of the cross-jurisdictional activities of the resulting firm; and (5) the extent to which the resulting firm contributes to the complexity of the financial system. These five metrics are defined by discrete underlying indicators which banking organizations are required to report on quarterly in the FR Y-15 regulatory report, which is available for public consumption. Also interwoven into the Federal Reserve's analysis is the relative degree of difficulty of resolving the resulting firm if it were to experience financial distress.

Size. Following the closing of the Proposed Transaction, our balance sheet will not approach either the national deposit cap of 10% or the national liabilities cap of 10%, both of which the Federal Reserve can use to gauge financial stability risk under its size metric. As noted in the Applications, the pro forma total deposits of the combined company, as of December 31, 2023, would represent only 2.6% of adjusted U.S. domestic deposits. This is far less than the domestic deposit concentrations of the largest banks in the United States, for example, as of December 31, 2023: JPMorgan Chase Bank (11.6%); Bank of America (10.1%); Wells Fargo Bank (8.1%); and Citibank (4.4%). Moreover, pro forma total consolidated assets of the combined company, as of December 31, 2023, would be less than the total asset size of each of the seven largest U.S. banking organizations as of December 31, 2023.¹⁵ The Proposed Transaction should not raise systemic concerns under the size factor.

Substitutability. The substitutability factor recognizes that a banking organization is more systematically important if it provides important products or services that customers would have difficulty replacing if the banking organization were to fail. Notably, none of the products or services of us or Discover can be regarded as highly specialized or "critical" financial products or services that are available from only a small number of providers. In the United States, Capital One and Discover offer primarily retail and commercial deposit products, credit cards, payment services, consumer and commercial loan products and treasury management services.

¹³ *Comment Letter on the Advance Notice of Proposed Rulemaking on Resolution-Related Resource Requirements for Large Banking Organizations, January 23, 2023*, <https://www.fdic.gov/resources/regulations/federal-register-publications/2022/2022-resolution-resource-large-banking-3064-af86-c-026.pdf>.

¹⁴ BHC Act, Section 3(c)(7).

¹⁵ Based on December 31, 2023 FR Y-9C reports of bank holding companies.

Additionally, although the Discover Global Network provides payment services, substitutability is not a concern given the substantial size of other payment providers such as Visa, Mastercard, and American Express.

An evaluation of the Federal Reserve's substitutability indicators in the FR Y-15 report also shows that the Proposed Transaction would have little effect on financial stability, as noted in the Applications. Substitutability is measured by four indicators: payments activity, assets under custody, underwriting activity and trading volume. Of these, only payments activity would increase appreciably with the combination of Capital One and Discover, and combined payments activity as of December 31, 2023 would not only remain *de minimis* compared to activity at U.S. GSIBs, but would also continue to significantly lag the majority of other Category III U.S. banks.¹⁶ Trading activity is minimal at both institutions, and Discover reported no assets under custody or underwriting activity as of December 31, 2023. The combination of Capital One and Discover would simply not raise increased financial stability risk concerns under the substitutability metric.

Interconnectedness. The Federal Reserve measures interconnectedness by three main indicators: intra-financial system assets; intra-financial system liabilities; and securities issued by the banking organization. Neither we nor Discover currently engage in business activities or participates in markets to a degree that would pose significant risk to other institutions in the event of our financial distress in the future. As such, the measures of interconnectedness for the combined company would not suggest a material increase in systemic risk.

Cross-Jurisdictional Activity. We will not materially increase our limited cross-jurisdictional activities as a result of the Proposed Transaction. We currently engage in limited cross-jurisdictional activities, primarily related to credit card lending in the U.K. and Canada, local currency liabilities associated with these businesses, and *de minimis* cross-jurisdictional commercial lending activities. As of December 31, 2023, our cross-jurisdictional activities include claims of \$8.1 billion and liabilities of \$0.6 billion. For the same time period, Discover reported \$0.1 billion in cross-jurisdictional claims and just \$34 million in cross-jurisdictional liabilities. Pro forma estimates for the combined operations of the two companies would hardly register an increase from our stand-alone Capital One activity, which evidences that there would be no meaningful increase in cross-jurisdictional activity, and these resultant pro forma amounts for the combined company are *de minimis* when compared with the reported amounts for the U.S. GSIBs.¹⁷

¹⁶ Per Y-15 data by firm. Combined Capital One and Discover payments activity as of December 31, 2023 Y-15 filings is approximately \$1.8 trillion. GSIB payments activity as of December 31, 2023 Y-15 filings: JPMorgan (\$556 trillion); Bank of America (\$170 trillion); Wells Fargo (\$65 trillion); Citi (\$201 trillion). Combined Capital One and Discover also lagged each of PNC (\$4.9 trillion), Truist (\$2.6 trillion), and U.S. Bank (\$16.6 trillion) as of December 31, 2023.

¹⁷ The much larger cross-jurisdiction claims and cross-jurisdiction liabilities reported by the U.S. GSIBs on their respective FR Y-15 reports for December 31, 2023 were as follows: JPMorgan (\$946.8 billion and \$863.7 billion); Bank of America (\$536.6 billion and \$374.8 billion); Wells Fargo (\$175.5 billion and \$69.4 billion); Citigroup (\$1.1 trillion and \$1.2 trillion); Goldman Sachs (\$684.1 billion and \$577.9 billion); Morgan Stanley (\$394.2 billion and \$339.4 billion); Bank of New York Mellon (\$101.8 billion and \$158.6 billion); and State Street (\$101.2 billion and \$160.6 billion).

We are also not acquiring any material entities outside the United States as part of the Proposed Transaction. The cross-jurisdictional activities of Discover that we would acquire as part of the Proposed Transaction would be limited primarily to payment transaction processing and settlement services. As a result, the Proposed Transaction would not only not result in any meaningful increase in our cross-jurisdictional operations or activities, but it also would not create complexities in coordinating any resolution of the combined company due to cross-jurisdictional activities or entities, and would not otherwise increase the risk to U.S. financial stability.

Complexity. The Proposed Transaction would not contribute to the overall complexity of the U.S. banking or financial system. As noted in the Applications, on a pro forma basis after giving effect to the Proposed Transaction, we would have a total notional amount of over-the-counter derivatives, total adjusted trading, available-for-sale securities and equity securities with readily determinable fair values not held for trading, and total illiquid and hard-to-value assets, known as “Level 3 Assets,” as of December 31, 2023, that are all *de minimis* when compared with the average of such indicator totals reported by the U.S. GSIBs. Moreover, the Proposed Transaction does not involve the purchase or assumption of any complex assets or liabilities that would increase the currently low level of complexity of our operations. Accordingly, the Proposed Transaction would not cause the resulting organization to have a complex organizational structure, add complex interrelationships, or add any unique characteristics that would complicate resolution of the firm, or otherwise pose a significant risk to the financial system in the event of financial distress. We and Discover have successfully designed and implemented frameworks to address applicable regulatory requirements for resolution planning, and we will apply our more robust Category III framework following the consummation of the Proposed Transaction.

Finally, while we would make certain adjustments to our resolution plan as a result of the Proposed Transaction, we do not believe that the Proposed Transaction will make Capital One Financial Corporation or Capital One, National Association (“CONA”) more difficult to resolve if they were to fail. We are subject to the OCC’s recovery plan requirements, which establish minimum standards for recovery planning by national banks, federal savings associations and insured federal branches of foreign banks. Importantly, our FDIC-required resolution plan contains reasonable options to resolve our operations if we were to fail by separating the existing business into multiple components if necessary, and selling those components to multiple purchasers not limited to GSIBs or other large banking organizations within a reasonable period of time.¹⁸

As a Category III firm, we have a strong resolution planning function with greater managerial resources to devote to resolution planning and resolvability than Discover, and we plan to use these resources to integrate Discover into our resolution planning framework. While we will have a larger asset base after consummation of the Proposed Transaction and anticipate adding new material entities related to the Discover Global Network, the resulting institution will not be

¹⁸ *Comment Letter on the Advance Notice of Proposed Rulemaking on Resolution-Related Resource Requirements for Large Banking Organizations, January 23, 2023*, <https://www.fdic.gov/resources/regulations/federal-register-publications/2022/2022-resolution-resource-large-banking-3064-af86-c-026.pdf>.

materially more complex, and the anticipated adjustments to the resolution plan for a combined company will maintain similar reasonable options for resolving the business.

C. Capital, Liquidity and Resolution Planning

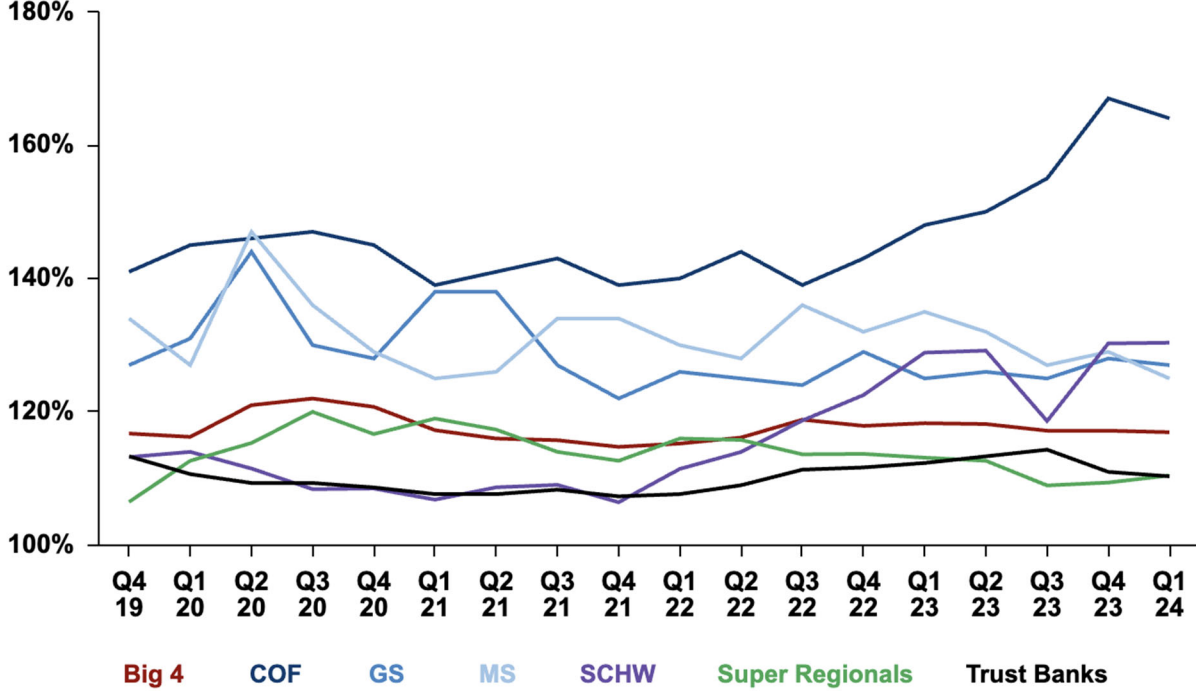
Some commenters voiced concerns related to the resilience of the combined company of the Proposed Transaction; in particular, the combined company's ability to withstand a severe financial downturn. Additionally, other commenters highlighted the concerns related to the ability to resolve the combined company without government intervention. This section highlights the extensive prudential requirements to which a Category III firm is subject and independent analyses that show the resilience of the firm from a liquidity and capital perspective, followed by a discussion of our resolution planning capabilities.

We have successfully navigated numerous financial downturns, including the financial crisis of 2007-2008, the economic turbulence resulting from the COVID pandemic and the turmoil in the banking sector in the spring of 2023, and have maintained our commitment to lending to the full spectrum of consumers, as well as small businesses and commercial enterprises, in a safe and sound manner. We were among the first group of nine banks to fully pay back funds obtained as part of the Troubled Asset Relief Program.

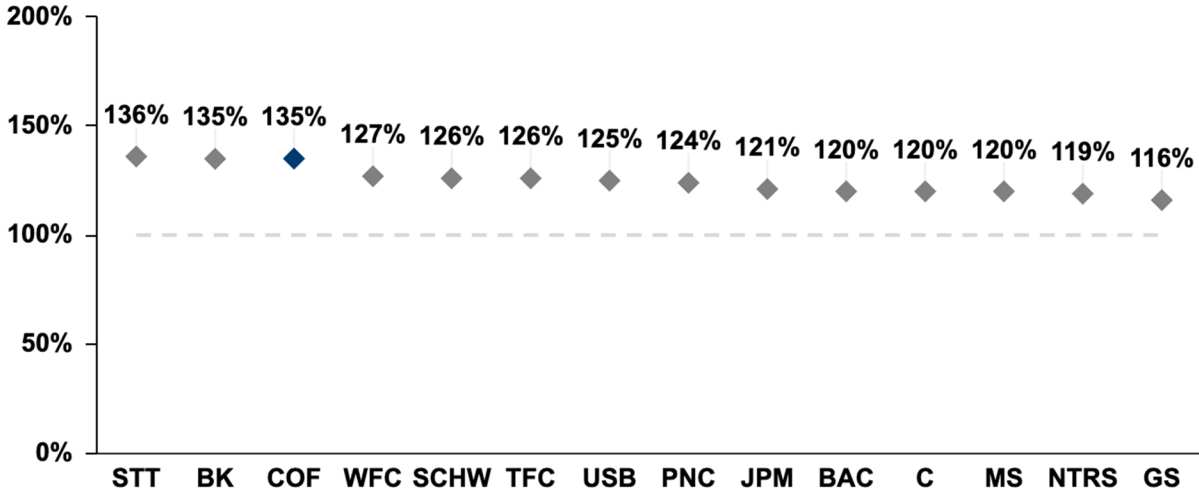
As a Category III firm, we are already subject to stringent capital and liquidity requirements as a part of the enhanced prudential standards framework under the Dodd-Frank Act, including being subject to annual capital planning and stress testing requirements, the LCR and the NSFR. Historically, we have satisfactorily met or exceeded all of the Federal Reserve and OCC's enhanced prudential supervisory standards and Heightened Standards, as noted in the Applications. This acquisition will not result in our moving categories or changing the already robust regulatory and supervisory regime based on the category in which it operates.

With regard to liquidity, the LCR is a measure of unencumbered high-quality liquid assets relative to projected net cash outflows over a 30-day stress period, while the NSFR represents a more long-term, non-stressed, structural view of balance sheet liquidity. We routinely report industry-leading LCR and NSFR ratios among the banking organizations that are required to publicly report these metrics. Our decision to maintain not only satisfactory liquidity ratios, but also the highest ratios among peer institutions, demonstrates our intentionality and dedication to promoting resilience under stress in our business operations.

Average Liquidity Coverage Ratio Over Time¹⁹
As Publicly Disclosed as of 1Q24



Net Stable Funding Ratio
As Publicly Disclosed as of 4Q23



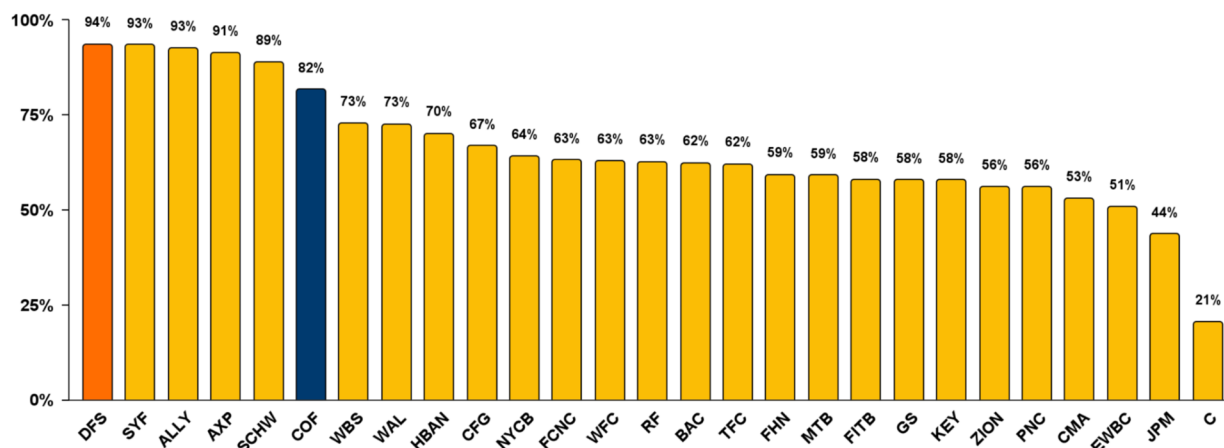
Additionally, Capital One Financial Corporation and CONA have capital ratios well in excess of the minimum capital ratios required in the supervisory stress testing exercises, as

¹⁹ “Big 4” are JPMorgan, Bank of America, Wells Fargo and Citigroup; “Trust Banks” are Bank of New York Mellon, State Street and Northern Trust; “Super Regionals” are PNC, U.S. Bank and Truist (Truist began reporting in 1Q20).

demonstrated by our most recent capital plan submitted as part of the Federal Reserve’s annual capital plan submission process under its capital plan rule. As noted in the original investor presentation on February 19, 2024, the transaction is expected to further strengthen our balance sheet, with a pro forma CET1 ratio of 13.9% and 84% of company deposits insured as of December 31, 2023.

Finally, we also maintain a ratio of FDIC insured deposits to total deposits that is one of the highest within the industry, especially relative to any bank that has a commercial business. On a pro-forma basis, including Discover, we estimate that the combined company’s insured deposit mix would increase by about 2 percentage points.

Percent of Deposits FDIC Insured²⁰
As Publicly Disclosed as of 4Q23



On consummation of the Proposed Transaction, the capital and liquidity resources and ratios of Capital One Financial Corporation and CONA will remain well above regulatory requirements and consistent with supervisory expectations. Additionally, results of the most recent supervisory stress testing suggest that the combination of the two firms would logically be expected to increase our resilience in a severe stress scenario. Based on the firm-specific results of the supervisory stress test released on June 26, 2024, Discover estimated their preliminary Stress Capital Buffer (“SCB”) to be 3.1%²¹, while our results implied a preliminary SCB of 5.5%.

The SCB is a reasonable proxy for the Federal Reserve’s view on the overall resilience of a financial institution under stress—a lower SCB implies that the business is less exposed to a severe economic shock.²² Arithmetically, a combination of the two firms would imply a lower SCB for us as a combined company post-acquisition. This view of financial institution resilience is predicated on a holistic assessment of all activities of a firm—including all lending activities—

²⁰ Per company 10-K filings.

²¹ Per company 10-Q filing on July 31, 2024.

²² The primary driver of a calculated SCB is the reduction in CET1 capital under stress as calculated by the Federal Reserve in the supervisory stress testing exercise. SCB calculations also include certain planned dividends as described in each firm’s annual capital plans.

using actual loan level balances and relevant credit data such as FICO scores. Criticisms of the transaction based on concerns about risks related to combining the credit card lending activity of Capital One and Discover, or our legacy lending activities in credit card and auto, are simply unfounded, as demonstrated by the SCBs of Capital One and Discover. We will also continue to have the governance, infrastructure and systems to meet all the relevant regulatory requirements and supervisory expectations for a Category III banking organization.

The Proposed Transaction will have the effect of bringing the assets, liabilities, and operations of the Discover organization under the heightened requirements applicable to Category III organizations relative to those applicable to Category IV organizations, such as Discover. The differences in requirements and supervisory expectations from Category IV to Category III financial institutions are substantial. For capital requirements and capital planning, Category IV firms are not subject to the capital planning guidance contained in Supervision and Regulation Letter (“SR Letter”) 15-18 or SR Letter 15-19, are subject only to supervisory stress testing every two years and are exempt from company-run stress testing, which requires firms to run the Federal Reserve’s severe stress scenario and publicly disclose the results. Category III firms, on the other hand, are subject to the stringent capital planning expectations required by SR Letter 15-19, are subject to supervisory stress testing on an annual basis, and are subject to company-run stress testing on a biannual basis.

The net result of this shift is clear—heightened supervisory expectations, capital adequacy requirements that are more reactive and indicative of current exposures and economic conditions, and increased transparency with regard to the firm’s own views on resilience under stress. With regard to liquidity, the differences are equally profound. For example, the vast majority of Category IV firms—including Discover—are not subject to either the LCR or the NSFR, both of which we calculate on a daily basis. In addition, the Proposed Transaction will bring Discover’s activities under the regulation and supervision of the OCC and subject it to that agency’s Heightened Standards and robust regime of continuous, on-site examination.

Finally, the Proposed Transaction would also have meaningful and strengthening impacts on the resolution planning activities concerning Discover’s business operations and the ability for regulatory agencies to critically assess resolution plans for Discover’s activities, including its payment network activities. Currently, as a Category IV institution, Discover is required only to submit a reduced plan on a triennial basis. As a Category III firm, we are, and the combined company would be, required to submit a much more fulsome plan every three years, as well as interim supplements to the resolution plans in years when a full plan is not filed. Additionally, guidance was recently finalized detailing enhanced expectations of resolution plans and related processes for banks subject to filing full plans, such as Capital One. The Proposed Transaction would bring all of Discover under this significantly more rigorous standard for resolution planning, actively enhancing the resilience of the combined operations and strengthening financial stability for the system as a whole.

D. 2023 Regional Bank Failures

Some commenters have pointed to the recent challenges of some regional banks, including Silicon Valley Bank (“SVB”) and its bank holding company Silicon Valley Bank Financial Group (“SVBFG”), as illustrative of the concerns the banking agencies should have for the Proposed Transaction. As outlined in detail below, we believe that any such comparisons are without grounding or merit.

The Federal Reserve, in its *Review of the Federal Reserve’s Supervision and Regulation of Silicon Valley Bank* report, highlights a number of factors that contributed to SVB’s failure, including acknowledging its outlier status, given “its highly concentrated business model, interest rate risk, and high level of reliance on uninsured deposits,”²³ characteristics that are in stark contrast to those of Capital One and the combined company after the Proposed Transaction. The report also notes that SVB’s failure demonstrated weaknesses in supervision and regulation, as well as a “slow transition to heightened standards”²⁴ of supervision and regulation. Similar characteristics were also present in the other regional bank failures of Signature Bank (“SBNY”) and First Republic Bank. Additionally, standards around capital and liquidity risk management applicable to most large bank holding companies and national banks were not applicable to First Republic Bank, as it did not have a bank holding company and did not hold a national bank charter, and thus was not subject to supervision and regulation by the Federal Reserve or the OCC.

In the report on SVB, the Federal Reserve highlights “foundational and widespread managerial weaknesses, a highly concentrated business model, and a reliance on uninsured deposits [that] left SVB acutely exposed to the specific combination of rising interest rates and slowing activity in the technology sector that materialized in 2022 and early 2023.”²⁵ The nature of the firm’s risk profile and depositor concentration in uninsured deposits was meaningful given the firm’s concentrated network of venture capital investors and technology firms that, “fueled by social media, withdrew uninsured deposits in a coordinated manner at an unprecedented rate.”²⁶

We are, and the combined company after the Proposed Transaction will be, a fully diversified financial institution, across commercial and consumer segments, across the credit spectrum, and as diverse as the U.S. economy. The combined company would build upon our strong and highly stable funding profile, with nearly 84% of the firm’s pro forma deposit funding insured by the FDIC. This presents a stark contrast to SVB’s deposit portfolio, where uninsured deposits represented over 94% of the firm’s total deposits and “[venture capital]-backed companies accounted for more than half of SVBFG’s deposits at year-end 2022.”²⁷ A similar statistic related to SBNY’s failure was cited in the *Office of the Inspector General’s Material Loss Review of SBNY*, noting SBNY’s growth strategy yielded a reliance on relationships with large depositors,

²³ *Review of the Federal Reserve’s Supervision and Regulation of Silicon Valley Bank* (April 28, 2023), <https://www.federalreserve.gov/publications/files/svb-review-20230428.pdf>.

²⁴ *Id.*, cover letter at 2.

²⁵ *Id.* at i.

²⁶ *Id.* at 4.

²⁷ *Id.* at 19.

resulting in concentrations of uninsured deposits and concentrations specific to a small number of large depositors and deposits from digital asset-related customers.²⁸ Additionally the Federal Reserve in its SVB report highlights that “as of year-end 2022, SVBFG’s securities portfolio as a share of total assets was more than double the large banking organization (LBO) peer group, and SVBFG’s HTM portfolio, as a percentage of total securities, was also nearly double that of the average LBO.”²⁹ SVBFG’s uninsured deposits as a percentage of total deposits were more than double the average of large banking organizations, further highlighting the outlier status of its risk profile,³⁰ which ultimately contributed to the firm’s failure.

The differences in the regulatory and supervisory regimes to which SVB and SVBFG were subject compared to the supervisory regime to which Category III companies, such as Capital One, are subject, are significant and meaningful. The Federal Reserve notes that SVB and SVBFG moved into the supervisory portfolio of large and foreign banking organizations (those over \$100 billion in total assets) due to extraordinary growth over a short period of time and that “the firm was not prepared for [enhanced prudential standards].”³¹ Unlike SVB and SVBFG and similarly sized regional banks, we have operated consistently in this regulatory and supervisory regime since the Federal Reserve’s adoption of its enhanced prudential standards in Regulation YY in 2014. Further, we have not grown rapidly in recent years, having last done a banking acquisition in 2012. As such, Capital One and the resulting company from the Proposed Transaction will continue to be subject to standards such as resolution planning, capital stress testing and daily LCR and NSFR compliance, while avoiding the “cliff effect”³² associated with smaller regional banks transitioning into the Regulation YY enhanced prudential standards requirements. Our compliance with these requirements was discussed in detail in the preceding sections and highlights the stark differences between us and the aforementioned small regional banks.

E. Borrower Risk Profile

Some commenters expressed concerns that the transaction would create a concentration in subprime lending that would create significant risk to the institution in the event of an economic downturn or credit shock. As previously discussed, we have a long history of strong performance through multiple, severe economic downturns. Looking forward, the results of the Federal Reserve’s stress tests demonstrate resilience in severe economic downturns for both firms

²⁸ “Based on data provided by the FDIC, as of December 31, 2022, Signature Bank ranked first in the proportion of uninsured deposits to total deposits amongst U.S. banks with at least \$100 billion in assets. The average proportion for this group at that time was about 44 percent. Uninsured deposits inherently present a higher risk to banks during times of actual or perceived stress because depositors are more likely to withdraw funds because their balance exceeds the FDIC’s statutory \$250,000 insurance limit.” FDIC Office of Inspector General, *Material Loss Review of Signature Bank of New York: Evaluation Report*, October 2023, at 11, <https://www.fdicigo.gov/sites/default/files/reports/2023-10/EVAL-24-02.pdf>.

²⁹ *Review of the Federal Reserve’s Supervision and Regulation of Silicon Valley Bank*, *supra* note 25, at 22.

³⁰ *Id.*

³¹ *Id.* at 35.

³² *See id.*

independently, and indicate that the Proposed Transaction would likely increase the resilience of the resulting firm.

Additionally, we are proud of our heritage as a lender to the full spectrum of American consumers, including those borrowers with limited or no credit history that have been historically underserved by the traditional banking industry. This commitment to financial inclusion has resulted in a larger percentage of loans on our balance sheet made to borrowers with subprime credit scores relative to most competitors, many of whom have made strategic decisions to avoid significant lending to such consumers. The Discover portfolio that we are acquiring has a lower percentage of subprime loans than ours. As a result, the percentage of loans in our portfolio that are subprime will decrease as a result of the Proposed Transaction. This normalization of concentrations within the lending portfolio will have no impact on our future commitment to lending to LMI consumers, as was clearly evidenced in the Community Benefits Plan and in the section of this letter addressing the convenience and needs of the community.

Importantly, credit scores are dynamic. Currently available borrower risk profile data reflect each issuer's distribution of consumer credit scores only at the time of reporting, and do not necessarily reflect a consumer's credit score at the time of credit issuance, which may have been substantially higher. Likewise, customers with lower credit scores at the time of reporting may have higher credit scores in a matter of months. Most financial institutions make strategic choices not to serve customers with subprime credit scores, and their subprime assets are typically the result of credit deterioration in customers who originated accounts with credit scores of prime or better. Unlike the majority of other institutions, however, we have a deliberate and effective strategy of serving populations who seek credit with subprime or no FICO scores, using policies and practices designed to govern subprime lending as part of a core long-standing and well-managed business, positioning us to more effectively and resiliently navigate the risks associated with subprime lending through a credit cycle.

F. Promoting Financial Stability

We believe that the Proposed Transaction would promote financial stability in the U.S. banking and financial system. The Proposed Transaction will result in a stronger banking organization, with a superior balance sheet and risk management, that is better positioned to compete with the largest banking organizations in the United States without creating a "too big to fail" institution in the process. The Proposed Transaction will enable us to implement our superior enterprise risk management framework at Discover and the Discover Global Network and will result in greater diversification of business lines, customers and geographies and a more resilient balance sheet. At the same time, the combined organization would still be a fraction of the size of the country's largest banks and would not appreciably increase the complexity or systemic risk profile of Capital One.

III. Competition (Credit Cards)

Some commenters stated that the Proposed Transaction would add the Discover Global Network's 305 million users to our existing 100 million customers, leading to consolidation in the

credit card industry, and expressed a concern that the Proposed Transaction may have the effect of reducing competition and lead to fewer choices and services available to consumers, increasing fees and costs to credit, or lessening economic inclusivity.

These claims conflate the global users of Discover’s Network with the number of Discover credit card customers. There are approximately 33 million Discover-issued credit cards. Discover represents only 3.7% of 2023 U.S. credit card purchase volume and 8.2% of U.S. credit card balances as of December 31, 2023, compared with our 9.9% and 10.8%, respectively.³³ As such, these claims overstate the Proposed Transaction’s impact on concentration levels in the credit card industry, which are and will remain unconcentrated post-closing. The Applications included an extensive analysis of the competitive effects of the Proposed Transaction. As shown in that analysis and further described below, the credit card industry is highly fragmented. Customers have thousands of credit card (and other payment) options, and issuers compete vigorously through rewards, partnerships and lower fees and rates. Indeed, with innovations like smartphones and digital wallets, it has never been easier for customers to obtain credit cards and to choose among numerous cards at the time of purchase. Post-transaction, the credit card industry will remain highly fragmented, customers will still have thousands of options and the combined entity will compete vigorously for customers. Simply, the Proposed Transaction will not lessen competition in the credit card industry. The Proposed Transaction will also promote economic inclusivity, as we have demonstrated a unique commitment to meeting the banking needs of all American consumers.

A. *The U.S. Credit Card Industry Is Highly Competitive*

Some commenters argued that the Proposed Transaction would lead to further concentration in the credit card industry and would reduce competition among credit card issuers. The Proposed Transaction does not pose any risk of harm to competition to the credit card industry. Credit card issuing is intensely competitive today—with over 5,000 institutions issuing credit cards³⁴—and will remain so post-transaction. As explained in further detail in the Applications, the OCC and the Federal Reserve (as well as federal courts) have consistently recognized that the credit card industry is “highly competitive.”³⁵ As credit card purchase volume has expanded in

³³ The Nilson Report, Issue Nos. 1257, 1258 (2024).

³⁴ See, e.g., *Capital One, National Association*, CRA Decision #149, at 3 (Mar. 9, 2012) (hereinafter, “Capital One Decision”), <https://www.occ.gov/topics/charters-and-licensing/interpretations-and-actions/2012/crad149.pdf> (OCC stating the parties “are two of roughly 5,000-plus institutions that offer credit cards in a highly competitive market.”).

³⁵ See, e.g., *id.*; *Bank of America Corporation*, Conditional Approval #625, at 2-3 (Feb. 24, 2004), <https://www.occ.gov/topics/charters-and-licensing/interpretations-and-actions/2004/ca625.pdf> (“The OCC and the FRB have recognized that the market for credit card services is national in scope. Credit card companies compete in soliciting and serving customers throughout the United States. This national market is highly competitive and not concentrated.”); *Citibank USA, National Association*, CRA Decision #117, at 3 (Oct. 16, 2003), <https://www.occ.gov/topics/charters-and-licensing/interpretations-and-actions/2003/crad117.pdf> (“The OCC and the Federal Reserve Board have recognized that the market for credit card services is national in scope . . . This national market is highly competitive and unconcentrated. . . . The nationwide population of credit card issuing depository institutions is extensive, and there are numerous alternative card lenders in the national marketplace”); *HSBC Holdings, plc*, Corporate Decision #2003-2, at 2 (Mar. 27, 2003), <https://www.occ.gov/topics/charters-and->

the last decade, so too has competition. Concentration levels have not increased since 1998,³⁶ and in the last ten years, concentration levels for credit card balances and purchase volume have in fact *declined*.³⁷ Post-transaction, credit card issuance will remain highly competitive.

A recent analysis by the Bank Policy Institute (BPI) delves into the intensely competitive nature of the credit card industry.³⁸ Under any share or concentration metric, the industry is unconcentrated today and will remain unconcentrated after the Proposed Transaction, with a long list of national, regional, local, and digital issuers competing for new accounts and for purchases on a daily basis. Whether applying the 1995 Bank Merger Guidelines or the antitrust agencies' recently issued 2023 Merger Guidelines, the merger of Capital One and Discover will not exceed federal concentration thresholds.³⁹ The parties' combined share of 2023 U.S. credit card purchase

licensing/interpretations-and-actions/2003/cd03-2.pdf (same); *Bank of America, National Association*, Corporate Decision No. 98-14, at 2 (Feb. 10, 1998), <https://www.occ.gov/topics/charters-and-licensing/interpretations-and-actions/1998/cd98-14.pdf> (“The [credit card servicing] market is very fragmented where even the leading lenders have relatively modest market shares.”); and *Associates National Bank (Delaware)*, Corporate Decision #97-23 at 3 (Apr. 9, 1997), <https://www.occ.gov/topics/charters-and-licensing/interpretations-and-actions/1997/cd97-23.pdf> (“Competition between issuers of major credit cards is intense”). For the Federal Reserve’s decisions, see *Bank of America Corporation*, 92 Fed. Res. Bull. C5, at 9-10 (Mar. 22, 2005), <https://www.federalreserve.gov/boarddocs/press/orders/2005/20051215/attachment.pdf> (“[I]ssuing credit cards is an activity that is conducted on a national or global scale, with relatively low barriers to entry and with numerous other large financial organizations providing these services.”); *JPMorgan Chase & Co.*, 90 Fed. Res. Bull. 352 (June 14, 2004), <https://www.federalreserve.gov/boarddocs/press/orders/2004/20040614/attachment.pdf>; *Travelers Group Inc.*, 84 Fed. Res. Bull. 985, at 75 (Sept. 23, 1998), <https://www.federalreserve.gov/boarddocs/press/bhc/1998/19980923/19980923.pdf> (“The record indicates that there are numerous, active competitors providing each of these products and services, [including credit card operations,] and that the markets for these products and services are unconcentrated.”); *Banc One Corporation*, 84 Fed. Res. Bull. 961, at 62 n.65 (Sept. 14, 1998), <https://www.federalreserve.gov/boarddocs/press/bhc/1998/19980914/19980914.pdf> (“The Board previously has determined that the markets for credit card issuers and credit card processors are national and are not concentrated.”); and *Banc One Corporation*, 83 Fed. Res. Bull. 602 (May 14, 1997), <https://www.federalreserve.gov/boarddocs/press/bhc/1997/19970514> (“Credit card issuers compete nationally for credit card customers. . . . The market would remain unconcentrated . . . and numerous competitors would remain.”). For federal court decisions, see for example, *United States v. Visa U.S.A., Inc.*, 344 F.3d 229, 237 (2d Cir. 2003) (“At the issuing level, approximately twenty thousand banks that issue Visa and MasterCard cards to customers compete with one another and with Amex and Discover.”); *SCFC ILC, Inc. v. Visa USA, Inc.*, 36 F.3d 958, 967 (10th Cir. 1994); *Discover Fin. Servs., Inc. v. Visa U.S.A., Inc.*, 2005 WL 8178488, at *3 (S.D.N.Y. Nov. 10, 2005).

³⁶ See *Bank of America, National Association*, Corporate Decision No. 98-14, *supra* note 35, at 2 (HHI would increase to approximately 873 as a result of the transaction); *Banc One Corporation*, 84 Fed. Res. Bull. 961, *supra* note 35, at 62 n.65 (HHI would increase 104 points to less than 1,000 as a result of the transaction). As of December 31, 2023, the HHI based on credit card outstanding balances was 882, comparable to HHI concentration levels in 1998.

³⁷ The Nilson Report, Issue Nos. 1258, 1257, 1236, 1235, 1214, 1213, 1192, 1191, 1170, 1169, 1148, 1147, 1126, 1125, 1104, 1103, 1081, 1080, 1058, 1057, 1035, 1034, 1012, 1011, 989, 988, 966, 965.

³⁸ Paul Calem and Benjamin Gross, Bank Policy Institute, *The Credit Card Market is Not Even Close to Being Overly Concentrated* (Apr. 18, 2024), <https://bpi.com/the-credit-card-market-is-not-even-close-to-being-overly-concentrated/>.

³⁹ U.S. Department of Justice, Antitrust Division, *Bank Merger Competitive Review – Introduction and Overview*, at 1 (1995), <https://www.justice.gov/sites/default/files/atr/legacy/2007/08/14/6472.pdf>; U.S. Department of Justice

volume was approximately 13.6%, and their combined share of U.S. credit card outstanding balances as of December 31, 2023 was approximately 19%; in each case, well below the 35% safe harbor threshold established in the Bank Merger Guidelines. Concentration levels as measured by the Herfindahl Hirschman Index (HHI) will similarly be safe harbor: Based on 2023 data, purchase volume HHI levels will increase only 74 points to 1,226 and outstanding balance HHI levels will increase 178 points to only 1,060,⁴⁰ in each case below thresholds established by both the Bank Merger Guidelines and the antitrust agencies' recently issued 2023 Merger Guidelines. Importantly, the combined company will continue to face significant competition from major financial entities like JPMorgan Chase, Citigroup, Bank of America, Wells Fargo, U.S. Bank, American Express, Barclays, Credit One Financial, First National of Nebraska, Inc., First Premier Bank, CardWorks, Inc. (through Merrick Bank), Navy Federal Credit Union, PNC, Synchrony Financial, Toronto-Dominion Bank (through its U.S. subsidiary TD Bank, N.A.), Truist Financial Corporation (“Truist”) and United Services Automobile Association (through its subsidiary USAA Federal Savings Bank), to name but a few. With technological and product innovations like digital wallets and Buy Now Pay Later (“BNPL”), competition in the broader short-term credit and payments industries is only becoming more fierce.

The Applications provide a detailed view of this highly competitive and dynamic industry and evidence that the Proposed Transaction will not lead to a lessening of competition in the credit card industry.

B. Consumers Have and Will Continue to Have Access to Numerous Credit Cards and Other Payment and Credit Products

Some commenters expressed concern that the Proposed Transaction would lead to fewer choices available to consumers. The Proposed Transaction will not limit consumer choice for credit cards. The credit card industry is dynamic and offers a variety of different products and services based on a wide range of consumer preferences from a similarly wide range of issuers.⁴¹ The persistently low and decreasing concentration level in credit card issuing reflects dynamism, innovation and competition in the industry. Thousands of issuers compete for new originations and for purchase volumes based on, *inter alia*, annual or other fees; point programs that can be redeemed for cash, merchandise, airline tickets, travel and entertainment (or all of them); variable and fixed cash back programs; amenities such as purchase protection and airport lounges; early spend and sign-up bonuses; and interest-free promotional periods. The Applications explain in further detail how issuers can develop or refine their credit card packages quickly in response to changes in consumer demand and spending, and provide numerous examples of differentiated credit card offerings by dozens of issuers. Exhibit A includes a list of credit cards offered by a wide range of banks, credit unions and fintechs (as of June 2024). Although far from

& Federal Trade Commission, Merger Guidelines, § 2.1 (Dec. 18, 2023), <https://www.justice.gov/d9/2023-12/2023%20Merger%20Guidelines.pdf>

⁴⁰ See FRB Application, Public Exhibits Volume, Exhibit 21, at 17.

⁴¹ See, e.g., Susan Herbst-Murphy, FEDERAL RESERVE BANK OF PHILADELPHIA, CREDIT CARD LANDSCAPE UPDATE 2 (Jan. 2018), <https://www.philadelphiafed.org/-/media/frbp/assets/consumer-finance/discussion-papers/dp18-01.pdf> (“The credit card industry is nothing if not dynamic. . . . New technologies, changes to funding or other costs, and new consumer entrants alter the status quo.”).

comprehensive, the list includes more than 370 credit cards offered by over 100 issuers and features a wide range of interest rates, fees, rewards, amenities and other cardholder services, bonuses and promotions, illustrating the numerosity and variability of credit card offerings.

Moreover, the Federal Reserve has recognized that “issuing credit cards is an activity . . . with relatively low barriers to entry,”⁴² and this is particularly true as data and information collection and solicitation and issuing technology have improved.⁴³ Examples of recent entry are numerous and include large banks acquiring credit card portfolios, private equity firms partnering with credit card issuing banks, small community banks partnering with fintech companies and fintech companies leveraging “banking-charter-as-a-service” offerings.⁴⁴ Further, existing issuers

⁴² *Bank of America Corporation*, Conditional Approval #625, *supra* note 35, at 9-10.

⁴³ New “card-as-a-service” offerings, in particular, have accelerated the timeline for product launches, providing an avenue for smaller banks and issuers to quickly modernize and improve their digital offerings and technology stack. *See, e.g.*, Christine Gibson, *How ‘Credit Cards as a Service’ Is Helping Banks Charge Ahead*, MASTERCARD NEWSROOM (Dec. 6, 2023), <https://www.mastercard.com/news/perspectives/2023/how-credit-cards-as-a-service-is-helping-banks-charge-ahead> (“Brim’s modular customizable platform can significantly accelerate the deployment of a credit card program for issuers of any size from months to weeks, fully empowering the institution to run and evolve that program according to their customer and market needs.”); Suman Bhattacharyya, *Inside Marqeta’s Plans to Grow its ‘Card-as-a-Service’ Offering*, PAYMENTS DIVE (Mar. 2, 2021), <https://www.paymentsdive.com/news/inside-marqetas-plans-to-grow-its-card-as-a-service-offering/595965> (API-based platform that helps clients launch card offerings in months instead of years); Press Release, First National Bank of Omaha, *First National Bank of Omaha Launches Credit Card-as-a-Service Solution* (Aug. 30, 2022), <https://www.businesswire.com/news/home/20220830005403/en/First-National-Bank-of-Omaha-Launches-Credit-Card-as-a-Service-Solution>.

⁴⁴ Ally Financial, a bank with a large car loan portfolio, acquired Fair Square Financial in 2021 to expand its banking product portfolio to include credit cards. Press Release, Ally, *Ally Financial closes acquisition of credit card platform Fair Square Financial* (Dec. 1, 2021), <https://media.ally.com/2021-12-01-Ally-Financial-closes-acquisition-of-credit-card-platform-Fair-Square-Financial>. Blackstone, a large private equity firm, recently announced credit card partnerships with both Barclays and KeyCorp alongside its acquisition of \$1.1 billion of credit card assets from Barclays. Blackstone, *Barclays and Blackstone Credit & Insurance Agree to Sale of Credit Card Receivables* (Feb. 27, 2024), <https://www.blackstone.com/news/press/barclays-and-blackstone-credit-insurance-agree-to-sale-of-credit-card-receivables>; Blackstone, *KeyCorp and Blackstone Credit & Insurance Announce Forward Flow Origination Partnership* (Mar. 18, 2024), <https://www.blackstone.com/news/press/keycorp-and-blackstone-credit-insurance-announce-forward-flow-origination-partnership>. Stride Bank, which was founded in 1913 and operated as a small community bank named Central National Bank of Enid for decades, rebranded in 2019 and refocused its strategy on offering credit cards through a partnership with Chime, and between 2019 and 2023 grew its credit card loans from almost nothing to \$1.6 billion. Amber Buker, *The Oklahoma Project*, BANK DIR. (Oct. 14, 2020), <https://stridebank.com/sft1172/the-oklahoma-project.pdf>; Federal Financial Institutions Examination Council, *Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than \$5 Billion – FFIEC 051: Stride Bank, National Association, 12/31/2019*, at 17 (Dec. 31, 2019) (reporting \$777,000 in domestic credit card loans as of December 19, 2019); Federal Financial Institutions Examination Council, *Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only and Total Assets Less than \$5 Billion – FFIEC 051: Stride Bank, National Association, 12/31/2023*, at 19 (Dec. 31, 2023) (reporting \$1,586,654,000 in domestic credit card loans as of December 31, 2023). Petal, which was founded in 2016 as a fintech credit card startup targeting U.S. consumers with no credit or bad credit history, partners with issuing bank WebBank to issue its portfolio of credit cards. Kevin Wack, *Startup Lender Petal Launches Its Subprime Credit Card*, AMERICAN BANKER (Oct. 2, 2018), <https://www.americanbanker.com/news/startup-lender-petal-launches-its-subprime-credit-card>. Many other banks provide similar “banking-charter-as-a-service” offerings as WebBank, such as Celtic Bank, Cross River Bank, Stride Bank and The Bancorp.

face no barriers in expanding their card offerings to offer competitive terms and benefits or to reach new consumers. Just in the first half of 2024, Chime, Citigroup, PNC, Robinhood, U.S. Bank and Wells Fargo, among other issuers, launched new cards or enhanced their existing card programs.⁴⁵

Innovations in payment and lending solutions have further increased competitive pressures on credit card issuers. Consumers have access to an increasing wealth of available payment and credit options that compete for each consumer transaction. These include:

- Debit cards, which are a preferred payment card of choice—with debit card transactions growing proportionally faster than credit card transactions;⁴⁶

⁴⁵ Chime added a cash back feature to its debit and credit cards and started offering deals at select retailers for up to 10% cash back. Chime, *Chime Introduces Chime Deals, Offering Members Cashback on Everyday Purchases* (Mar. 4, 2024), <https://www.chime.com/blog/chime-introduces-chime-deals-offering-members-cashback-on-everyday-purchases>. Citigroup updated its guidelines for credit scores eligible for the Custom Cash card, as well as its Double Cash card, which are now available to applicants with “fair” credit, launched a new travel portal (in partnership with Booking.com), offered up to 10X points on travel bookings to Citi Premier and Citi Prestige cardholders, and launched its new Citi Strata Premier Card with 3X points on many categories and additional travel protection benefits. Becky Pokora, *Citi Adds Two Cash-Back Credit Cards for Fair Credit*, FORBES ADVISOR (Feb. 5, 2024), <https://www.forbes.com/advisor/credit-cards/citi-adds-two-cash-back-credit-cards-for-fair-credit>; Elizabeth Gravier, *Citi Launches New Travel Portal With booking.com, Offers up to 10X Points for Certain Credit Cardholders*, CNBC (Apr. 18, 2024), <https://www.cnbc.com/select/citi-new-travel-portal>; Jerod Morales & Toni Perkins-Southam, *Citi Launches New Strata Premier Card With One Big Upside That’s Been Missing*, FORBES ADVISOR (May 16, 2024), <https://www.forbes.com/advisor/credit-cards/citi-launches-new-strata-premier-card>. PNC launched its PNC Cash Unlimited Visa Signature offering unlimited 2% cash back on all eligible purchases. Jae Bratton, *PNC Bank Debuts 2% Cash Back Credit Card*, NERDWALLET (May 10, 2024), <https://www.nerdwallet.com/article/credit-cards/pnc-bank-debuts-2-cash-back-credit-card>. Fintech company Robinhood launched its Robinhood Gold Card (with Coastal Community Bank as the issuer) offering unlimited 3% cash back on all purchases (with 5% cash back on travel booked via Robinhood) and available in a limited-edition 10-karat gold version. Jason Stauffer, *Robinhood Gold Card Announced — Earn 3% Cash Back Everywhere*, CNBC (Mar. 31, 2024), <https://www.cnbc.com/select/robinhood-gold-card-announcement>. US Bank launched its US Bank Shopper Cash Rewards Visa Signature Card offering 6% cash back at two retailers of choice (among popular retailers including Amazon, Apple, Best Buy, Disney, Home Depot, Ikea, Lowe’s, Macy’s, Nordstrom, Pottery Barn, Target and Walmart). Jae Bratton, *New U.S. Bank Shopper Cash Rewards Card: Up to 6% Back*, NERDWALLET (May 1, 2024), <https://www.nerdwallet.com/article/credit-cards/us-bank-shopper-cash-rewards-card-up-to-6-back>. Wells Fargo launched its new Attune World Elite Mastercard offering unlimited 4% cash back on many categories including fitness and wellness, entertainment, public transit, EV charging stations and thrift stores, and also launched Wells Fargo launched its Autograph Journey card, which offers 5X points on hotels, 4X points on airlines, and unlimited 3X points for other travel expenses. Wells Fargo, *Wells Fargo Introduces the New Attune World Elite Mastercard* (June 5, 2024), <https://newsroom.wf.com/English/news-releases/news-release-details/2024/Wells-Fargo-Introduces-the-New-Attune-World-Elite-Mastercard/default.aspx>; Ben Luthi & Dia Adams, *Wells Fargo Introduces Autograph Journey Credit Card With Standout Travel Rewards*, FORTUNE (May 7, 2024), <https://fortune.com/recommends/credit-cards/wells-fargo-autograph-journey-credit-card-launch-news>.

⁴⁶ See McKayla Wooldridge, *Debit surpasses credit as consumers’ preferred payment card*, S&P GLOB. MKT. INTEL. (Sept. 27, 2022), <https://www.spglobal.com/marketintelligence/en/news-insights/research/debit-surpasses-credit-as-consumers-preferred-payment-card>; THE FEDERAL RESERVE PAYMENTS STUDY: 2022 TRIENNIAL INITIAL DATA RELEASE, <https://www.federalreserve.gov/paymentsystems/fr-payments-study.htm> (last updated July 27, 2023); The Nilson Report, Issue No. 1257, at 10-12 (2024) (showing Visa and Mastercard debit growth as compared to credit growth).

- Peer-to-peer payment providers such as Venmo, Zelle and Apple Cash, which are growing in popularity and use;⁴⁷
- Personal loans, to which access expanded through new fintech offerings, including from SoFi and Upgrade;⁴⁸ and
- BNPL products offering consumers the ability to make a single purchase using a point-of-sale, short-term, and typically interest-free or low-interest loan with predetermined repayment schedules, such as Affirm, Afterpay, and Klarna, which already account for \$8 billion to \$10 billion in lost bank revenue annually and have, as reported by the Federal Reserve Bank of Kansas City, “the potential to replace credit card payments.”⁴⁹

As explained in further detail in the Applications, consumers typically carry multiple cards from a variety of issuers, and have access to a very large number of options for credit cards or other forms of payment and credit and will continue to do so following the Proposed Transaction. Thus, we must compete with other issuers not only at the time of origination, but also for each and every transaction.

C. The Proposed Transaction Will Not Result in Increased Fees or Costs to Credit

Some commenters argued that the Proposed Transaction would lead to increased fees and costs to credit for consumers. We are an industry leader in offering customer-friendly credit card products with the fewest fees, straightforward terms and features promoting financial health, and the Proposed Transaction will allow us to continue our longstanding commitment to offer

⁴⁷ See Kevin Foster et al., FEDERAL RESERVE BANK OF ATLANTA, 2022 SURVEY AND DIARY OF CONSUMER PAYMENT CHOICE: SUMMARY RESULTS 1 (2023), https://www.atlantafed.org/-/media/documents/banking/consumer-payments/survey-diary-consumer-payment-choice/2022/sdpc_2022_report.pdf (“Two-thirds of consumers reported that they had adopted an online payment account such as PayPal, Venmo, or Zelle.”).

⁴⁸ See *Credit Card Debt Consolidation Loans*, SOFI, <https://www.sofi.com/personal-loans/credit-card-consolidation-loans> (last accessed July 20, 2024); *Personal Loans*, UPGRADE, <https://www.upgrade.com/personal-loans> (touting benefit of refinancing credit card debt) (last accessed July 20, 2024).

⁴⁹ Julian Alcazar & Terri Bradford, Federal Reserve Bank of Kansas City, Payment Systems Research Briefing, the Rise of Buy Now, Pay Later: Bank and Payment Network Perspectives and Regulatory Considerations (Dec. 1, 2021), <https://www.kansascityfed.org/research/payments-system-research-briefings/the-rise-of-buy-now-pay-later-bank-and-payment-network-perspectives-and-regulatory-considerations>; see also Tom Akana, Federal Reserve Bank Philadelphia, Buy Now, Pay Later: Survey Evidence of Consumer Adoption and Attitudes (2022), <https://www.philadelphiafed.org/-/media/frbp/assets/consumer-finance/discussion-papers/dp22-02.pdf> (reporting on survey relating to BNPL usage with 31% of respondents having used BNPL in the previous 12 months); Board of Governors of the Federal Reserve System, Report to Congress: Profitability of Credit Card Operations of Depository Institutions 6 (July 2023), <https://www.federalreserve.gov/publications/files/ccprofit2023.pdf> (“[T]he buy-now-pay-later (BNPL) market has grown significantly over the past several years as an alternative payment method for consumers at point of sale.”). In May 2024, the Consumer Financial Protection Bureau issued an interpretive rule that “confirms that Buy Now, Pay Later lenders are credit card providers.” CFPB, *CFPB Takes Action to Ensure Consumers Can Dispute Charges and Obtain Refunds on Buy Now, Pay Later Loans* (May 22, 2024), <https://www.consumerfinance.gov/about-us/newsroom/cfpb-takes-action-to-ensure-consumers-can-dispute-charges-and-obtain-refunds-on-buy-now-pay-later-loans>.

competitive credit cards. Unlike many of our competitors, we do not charge foreign transaction fees, overlimit fees, activity fees, inactivity fees, closed account fees, alerts fees, account opening fees, statement reprinting fees, paper statement fees, authorized user fees or expedited payment fees. Our flagship Platinum unsecured and secured cards for consumers with “fair credit,” or who are building credit, carry no annual or other membership fees, compared to fees of \$75-150 among other issuers.

In addition, we offer industry-leading rewards for customers across the credit spectrum, with no caps, earn limits, spending floors or expiration dates. These terms apply to our entire credit card portfolio—including our flagship Platinum card—and will remain and apply to all Discover credit card products post-transaction. Beyond our core credit card offerings, we also have a deep commitment to enabling our customers to use our products and services wisely and responsibly. We automatically enroll our credit card customers to receive payment alerts and sent out nearly 500 million of these alerts in the past year alone, saving our customers nearly half a billion dollars in potential late fees.

Citing a “Data Spotlight” published in February 2024 by the CFPB, some commenters asserted that larger credit card issuers, such as Capital One and Discover, charge substantially higher rates of interest on credit cards than smaller banks, implying that larger banks are engaged in anti-competitive and anti-consumer behavior. However, a detailed analysis conducted in March 2024 by BPI demonstrated that the methodology, and therefore the findings, of this report, include “multiple flaws,” including significant factual omissions and paint an inaccurate picture of the credit card industry.⁵⁰ BPI concluded, “*When we control for differences due to credit unions, program type and program credit risk profile, we find only marginal gaps between the largest and smaller issuers,*” which “*likely reflect . . . factors on which information is lacking in the data.*” Among BPI’s key data findings rebutting the CFPB’s Data Spotlight:

- The analysis does not clarify that its population of “small banks” includes credit unions, whose lending rates are capped by law. Credit unions are tax-exempt, nonprofits who serve members limited to certain affinity groups like a common profession or community. According to a study⁵¹ by the Consumer Bankers Association (CBA), “after removing credit unions, the APR gaps narrow to just 2.2 percent for consumers with poor credit . . . [Furthermore], once credit unions are removed from the CFPB’s data set, only 13 small issuers (24 percent) reported products with specific APRs for consumers with lower credit scores — less than a quarter of the small issuer market. In contrast, 68 percent of large credit card issuers reported products with specific APRs for consumers with lower credit scores.”

⁵⁰ Paul Calem, Bank Policy Institute, *An Analysis of Credit Card Pricing Disparities Between Large and Small Issuers* (Mar. 8, 2024), <https://bpi.com/an-analysis-of-credit-card-pricing-disparities-between-large-and-small-issuers/>.

⁵¹ CBA, *Checking The Math Behind The CFPB’s Comparison Of Credit Card Interest Rates Between Large And Small Issuers* (Feb 29, 2024), <https://www.consumerbankers.com/cba-media-center/media-releases/checking-math-behind-cfpb%E2%80%99s-comparison-credit-card-interest-rate>.

- BPI also disputes “the CFPB’s unsubstantiated claim that [the study] incorporates a ‘representative’ sample of smaller issuers,” concluding that “there is reason to believe that the [study] underrepresents the population of small banks that rely on third parties to implement and manage their credit card programs and that consequently, the agency’s analysis likely overstates the degree to which lower-rate cards are available from smaller banks.”
- BPI’s analysis also notes, “the failure to separate out specialty card programs—retail co-branded, travel and entertainment, credit builder, secured and so on—which are almost entirely within the purview of the top 25 issuers, again obscur[e] important distinctions.” Smaller institutions typically offer fewer or lower rewards and other benefits compared to their larger counterparts, and do not offer retail store cards that often carry higher APRs. The data set utilized by the CFPB in the report overweights rewards and store cards among the products included for large banks.
- BPI also finds that “the agency gives no consideration to how the credit limits offered to consumers . . . might affect reported APRs.”

In cases where large and small competitors choose to pursue different business models and customer bases, we believe this dynamic provides additional evidence of a healthy and competitive credit card marketplace.

Moreover, and as described above, the credit card industry is highly competitive and will remain so after the Proposed Transaction. A primary driver of competition in the industry is the ease with which consumers can switch among credit cards,⁵² consumers hold an average of three to four credit cards at one time from a variety of issuers.⁵³ Moreover, consumers frequently transfer balances between competing card issuers in response to vigorous fee and rate competition, competition for added services and rewards, and other switching incentives, such as low introductory APRs, balance transfer APRs and early spend and sign-up bonuses.⁵⁴ Consumer

⁵² As the OCC has previously noted, “[i]n addition to the numerous [card issuer] alternatives, the market is characterized by the ability of card customers to switch among those card providers with ease and rapidity.” *Citibank USA, National Association*, CRA Decision #117, *supra* note 18, at 3; *see also United States v. Visa U.S.A., Inc.*, 163 F. Supp. 2d at 334 (“Cardholders today can choose from thousands of different card products with varying terms and features, including a wide variety of rewards and co-branding programs Consumers in the United States also have extensive information available to them about card offerings and can readily switch cards and issuers.”); CFPB, *The Consumer Credit Card Market*, at 88 (Oct. 2023), https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2023.pdf (“Since consumers often carry more than one card, credit card issuers compete to acquire and retain ‘top-of-wallet’ status as consumers’ primary method of payment. Issuers must refresh product offerings and provide new benefits regularly to ensure cardholders reach for their product first at checkout or keep their card as the default option in a mobile wallet.”).

⁵³ Stefan Lembo Stolba, Experian, *What Is the Average Number of Credit Cards per US Consumer?* (Apr. 8, 2021), <https://www.experian.com/blogs/ask-experian/average-number-of-credit-cards-a-person-has>.

⁵⁴ *See* Mark Furletti, THE FEDERAL RESERVE BANK OF PHILADELPHIA, CREDIT CARD PRICING DEVELOPMENTS AND THEIR DISCLOSURE 2 (Jan. 2003), https://www.philadelphiafed.org/-/media/frbp/assets/consumer-finance/discussion-papers/creditcardpricing_012003.pdf?la=en&hash=C681C5E95BF6626D8C0FDB0EFFBE0521 (“Product innovations, such as transferring balances and eliminating annual fees, have also made it easier for customers to

switching among credit card products is even easier today given the availability of digital credit card applications and digital wallets (which eliminated physical limitations on the number of cards consumers can carry).

As explained in further detail in the Applications, the ease with which consumers can switch between the very large number of options for credit cards or other forms of payment or credit that they have access to, particularly in an industry with so many competitors, makes the credit card industry highly competitive. We will continue to face these competitive pressures and dynamics post-closing and the Proposed Transaction will not lessen Capital One's ongoing efforts to compete for credit card originations and credit card purchases and to offer industry leading terms and services.

D. The Proposed Transaction Will Promote Economic Inclusivity

Some commenters expressed concern that the Proposed Transaction would reduce access to credit and other financial services, in particular for LMI consumers, and lessen economic inclusivity. We are unique among large banks in seeking to meet the needs of all American consumers regardless of credit history or standing and serves as an engine for financial inclusion and well-being at each stage of our customers' financial journey. We choose to serve consumers across the credit spectrum where other card issuers, including large, midsize and small banks, and credit unions—Discover among them—have made a strategic decision not to do so.

We also have a long-standing commitment to improving financial literacy and awareness and provide simple and transparent products to help new-to-credit customers build their credit safely and use it wisely. For example, as noted above, our free CreditWise application provides nearly 60 million users with free access to their credit reports, credit monitoring, credit simulation tools, dark web alerts and other financial resources. The vast majority of our digitally active customers have signed up for this service, which is offered free to everyone, whether or not they are one of our customers, with many seeing material increases in their credit scores in as few as six months. As a result, we have enabled millions of consumers to build their credit histories, grow and deepen their relationships with us, and enjoy access to a full suite of lending products offered to consumers of all incomes and credit profiles.

As described in greater detail above, the willingness and commitment to serve all consumers is a foundational principle of Capital One. The Proposed Transaction will only further our efforts in this regard by giving Discover's customers access to our more inclusive underwriting standards. This includes enabling credit card offers to some consumers who do not satisfy Discover's card requirements today,⁵⁵ resulting in more overall credit card issuance by the combined company.

switch cards. Customer loyalty, once ensured by an annual fee and a revolving balance built through years or months of purchases, can now be easily captured by competitors with a no-fee, low-rate offer to transfer balances”).

⁵⁵ Per the CFPB's Terms of Credit Card Plans data for January 1, 2023 through June 30, 2023, Capital One offered several unsecured credit cards in target credit tiers of borrowers with a credit score of 619 or less or no score, whereas Discover only offered one secured credit card with a target credit tier of borrowers with a credit score of

As explained in further detail in the Applications, the Proposed Transaction will increase access to credit and advance our mission to promote financial and economic inclusivity.

IV. Competition (Payments Networks)

Some commenters expressed a concern that the Proposed Transaction will reduce competition in the payments network industry, arguing that the Proposed Transaction would reduce the competitiveness of the Discover networks or cause the Discover networks to cease to exist, leaving only a handful of payments network providers in a concentrated industry. Others expressed concerns that the Proposed Transaction could result in an increase in credit or debit interchange fees on Discover's payments networks.

The Applications included an extensive analysis of the competitive effects of the Proposed Transaction. As shown in that analysis, with respect to payments networks, the Proposed Transaction will *deconcentrate* the marketplace and increase competition. As detailed further below, we do not own or operate any payments network, and thus, this acquisition will not reduce the number of participants in the marketplace. Instead, combining Discover's credit and debit payments networks with Capital One will enhance their competitiveness by adding scale to these networks and by enabling further investments in these networks.

A. The Proposed Transaction Will Deconcentrate the Payments Network Industry

The Proposed Transaction will *deconcentrate* the payments network industry. It does not create any incremental concentration because we do not own or operate a payments network today, and it will decrease concentration as we move our debit and credit purchase volume from the much larger Visa and Mastercard networks to the Discover networks.

The payments network industry is dominated by Visa and Mastercard. Discover is small, and its share of purchase volume has declined in recent years. For example, in 2023, Visa, Mastercard and American Express accounted for 96% of U.S. credit card purchase volume,⁵⁶ and Visa and Mastercard alone accounted for 85% of U.S. debit and prepaid general purpose card purchase volume.⁵⁷ Discover, on the other hand, accounted for just 4% of 2023 U.S. credit card purchase volume—down from 6% in 2011—⁵⁸and 6% of 2023 U.S. debit and prepaid general purpose card purchase volume—down from a high of 8% in 2012.⁵⁹

619 or less and did not offer any credit card with a target credit tier of borrowers with no score. CFPB, Terms of Credit Card Plans (TCCP) Survey, https://files.consumerfinance.gov/f/documents/cfpb_tccp-data_2023-01-01_2023-06-30.xlsx.

⁵⁶ The Nilson Report, Issue No. 1257 (2024).

⁵⁷ *Id.*

⁵⁸ The Nilson Report, Issue Nos. 1257, 1235, 1213, 1191, 1169, 1147, 1125, 1103, 1080, 1057, 1034, 1011, 988, 965, 942, 924.

⁵⁹ The Nilson Report, Issue Nos. 1237, 1235, 1216, 1213, 1201, 1191, 1176, 1168, 1155, 1147, 1131, 1125, 1109, 1103, 1084, 1080, 1062, 1057, 1039, 1034, 1016, 1011, 993, 988, 970, 965, 947, 942, 924, 923.

We plan to move all of our debit cards and a meaningful and growing portion of our credit card volume from the Visa and Mastercard networks (on which our debit and credit card transactions are currently processed) to the Discover networks by 2027, which will deconcentrate and improve competition in the payments network industry. Further, once we own the Discover networks, we will be incentivized to invest in and grow these networks into even stronger, more competitive networks to the benefit of consumers and merchants.

As explained in further detail in the Applications, given the high level of concentration in the payments network industry and the reduced and declining share—and limited current competitive significance—of Discover’s networks today, the Proposed Transaction will deconcentrate the industry and increase competition among payments networks.

B. The Proposed Transaction Will Increase Competition Among Payments Networks

Far from diminishing the Discover networks’ competitive significance or causing them to cease operations, the Proposed Transaction will play a pivotal role in reinvigorating the networks’ competitiveness, which has been in relative decline over the last decade.

As noted above, we intend to move all our debit volume and a meaningful portion of our credit volume to the Discover networks. The scale added to the Discover networks as a result of the Proposed Transaction will increase Discover’s competitive significance and has the potential to immediately increase competition among payments networks.

Moreover, we intend to make significant investments into Discover’s risk management and compliance functions. These investments will benefit Discover’s payments networks in the form of more secure and compliant transactions and will better enable the networks to evolve and improve as the payments industry continues to innovate and grow. The Proposed Transaction will also allow us to lower our per-payments-transaction costs. These improved economics will allow us to invest in and grow our banking, lending and payments products and services, including investments into the payments networks to reduce fraud, improve the network’s technology stack and strengthen the network’s risk management and compliance, improve dispute resolution processes, to the benefit of consumers and merchants.

We also plan to invest in brand awareness, international merchant acceptance and consumer perception of merchant acceptance, which will increase the value of the network to both consumers and merchants and lead to further growth of the network. Collectively, these investments will strengthen the Discover networks and position them to better compete with Visa, Mastercard, and American Express. The combined company will have greater financial and managerial resources and capabilities than are available to Discover on a standalone basis to make these investments and to successfully execute on strengthening and improving the Discover networks.

As explained in further detail in the Applications, by enabling added scale and investments in the Discover payments networks, the Proposed Transaction presents the most viable chance to

sustain and grow the Discover networks and to deconcentrate and increase competition among U.S. payments networks.

C. The Proposed Transaction Will Not Result in Increased Fees Across the Discover Networks

In our investor presentation following the announcement of the transaction, we indicated that the economic rationale of the Proposed Transaction assumes no changes in debit or credit network pricing. Discover's credit and debit networks accounted for only 4% and 6% of 2023 U.S. credit and debit purchase volume, respectively. In contrast, Visa and Mastercard respectively accounted for 52% and 25% of 2023 U.S. credit purchase volume and 63% and 23% of 2023 U.S. debit purchase volume.⁶⁰ Although we plan to move significant volumes of our credit card transactions to Discover's credit network, the Discover network will continue to be the smallest credit network by a wide margin.⁶¹ Although we intend to move all our debit volume to the Discover network, our debit volume is small, representing only approximately 1.3% of debit purchase volume,⁶² and the parties' combined U.S. debit volume will be well below 10%. Post-transaction, Discover will still need to compete vigorously with the much larger Visa and Mastercard networks through attractive and competitive offerings for both consumers and merchants.

Moreover, we will have the ability and incentive to make the aforementioned product and network improvements, including by making more attractive our customer-friendly checking-accounts business. As explained above, we also plan to invest in brand awareness, international merchant acceptance, and consumer perception of merchant acceptance, which will increase the value of the network to both consumers and merchants, leading to further growth of the network and encouraging industry competition and innovation.

V. Risk and Compliance

Some commenters expressed concerns related to past compliance issues, settlements and enforcement actions previously faced by us and Discover, including consent orders against Discover.

In recent years, we have committed significant investments to strengthen our Risk Management and Compliance functions to address past compliance issues and foster a culture of excellence in risk management, and today we maintain a best-in-class risk management framework. We have no outstanding consent orders or other enforcement actions with any of our

⁶⁰ The Nilson Report, Issue No. 1257 (2024).

⁶¹ Even if we were to move all of our credit cards to the Discover network, the network would still trail American Express by more than 30%. In 2023, American Express' credit purchase volume was \$1.114 trillion, whereas Discover's was \$218 billion. The Nilson Report, Issue No. 1257 (2023). Even if supplemented by all of our 2023 purchase volume, which was \$575.37 billion, The Nilson Report, Issue No. 1258 (2024), Discover's purchase volume would be \$793.37 billion, 30.4% lower than American Express' \$1.114 trillion.

⁶² The Nilson Report, Issue No. 1244 (2023).

regulators. All previous orders were fully remediated to the satisfaction of our regulators. The Proposed Transaction will result in a combined entity that will leverage our robust risk management system and compliance culture across the combined organization, enabling us to better serve our customers, businesses and communities. Further, following the closing of the Proposed Transaction, Discover, as part of us, will be subject to the enhanced prudential supervisory standards and requirements applicable to a Category III organization, as well as the OCC's Heightened Standards, and continuous, on-site supervision, whereas Discover is currently subject to less rigorous Category IV requirements and periodic examination. We believe that the opportunity to integrate Discover's businesses into our risk management framework presents a significant benefit of the Proposed Transaction.

A. Past Compliance and Risk Management Concerns at Capital One

Some commenters expressed concerns regarding our past enforcement actions related to anti-money laundering ("AML") laws as well as our risk management of technology and cyber risks, including over information security. These commenters cited a 2021 Financial Crimes Enforcement Network ("FinCEN") \$390 million civil money penalty against us for violations of the Bank Secrecy Act and our implementing regulations.⁶³ Commenters also referenced the 2020 OCC and Federal Reserve consent orders and the associated \$80 million civil money penalty against Capital One and Capital One Bank (USA), N.A. regarding deficiencies in the banks' risk assessment processes before migrating significant information technology operations to the public cloud environment.⁶⁴

The FinCEN fine represented settlement of an AML matter involving conduct from approximately 2008 and 2014. This matter was the subject of similar orders from the OCC that were fully resolved and closed in 2019. The OCC's and Federal Reserve's consent orders regarding information security stemmed from our cyber incident in 2019. Those orders were fully resolved and terminated in August 2022 and July 2023, respectively.

We have dedicated years of significant investment in risk and compliance management infrastructure, talent and processes, informed by our past experience. In addition, our decade-long technology transformation, including our migration to the cloud, has provided us with a number of risk-reducing benefits and improved our resiliency. Today, we believe we have a best-in-class risk and compliance management program, with continued significant investments planned to maintain a resilient, adaptable and robust risk management framework going forward.

With respect to compliance with AML laws in particular, our AML program is robust and administered in a safe and sustainable manner. Our AML program enables us to comply with applicable laws, rules, regulations and supervisory guidance related to anti-money laundering, counter-terrorist financing and economic sanctions risks and controls; to identify and manage these

⁶³ FinCEN, Press Release: FinCEN Announces \$390,000,000 Enforcement Action Against Capital One, National Association for Violations of the Bank Secrecy Act (Jan. 15, 2021), <https://www.fincen.gov/news/news-releases/fincen-announces-390000000-enforcement-action-against-capital-one-national>.

⁶⁴ OCC, Press Release: OCC Assesses \$80 Million Civil Money Penalty Against Capital One (Aug 6, 2020), <https://www.occ.gov/news-issuances/news-releases/2020/nr-occ-2020-101.html>.

risks and controls through sound governance and oversight, and operate in a manner consistent with our business strategy and risk appetite; and to protect our business and reputation, as well as the broader financial system, from financial crime and/or activities prohibited by law or regulation. In addition, we continue to invest in our AML program, adopting innovative approaches to meeting compliance obligations at scale through technology investments in machine learning for transaction monitoring, next-generation customer risk rating processes, and modern investigator platforms.

With respect to information security, we have made extensive investments in risk management, cybersecurity and resilience since the cybersecurity incident in 2019. Additionally, since 2020, we enhanced our cybersecurity talent by overinvesting and recruiting multiple senior level executives with deep expertise in information security and cybersecurity risk management. We also bolstered our risk management technology, building new tools and capabilities, and overhauled our control environment resulting in significant increases to our controls effectiveness.

More generally, we manage risk through our Enterprise Risk Management Framework that is applied across all risk categories and all three lines of defense to support effective risk identification, management and reporting. We manage compliance through our Compliance Management Program. Both the Risk Management Framework and Compliance Management Program provide an enterprise-wide approach to risk and compliance management. This approach promotes consistently high standards and oversight and supports a culture of compliance throughout the combined organization.

We have committed significant investments to address past deficiencies and remain committed to the continuous improvement of our risk and compliance management practices. Our investments to-date have resulted in a best-in-class risk and compliance management program and industry-leading risk and compliance management practices for information security. We are committed to investing continually to stay on the leading-edge of risk and compliance management, and in building a culture around that enterprise-wide priority.

B. Integrating Discover into Capital One's Risk Management Framework and Compliance Management Program

Commenters raised a concern with respect to deficiencies in Discover's compliance management system for consumer protection laws. In particular, commenters expressed concern regarding Discover's previously announced merchant misclassification issue, which resulted in various consent orders and penalties against Discover imposed by its banking regulators. Commenters also referenced the consent order issued against Discover Bank by the FDIC in September 2023 related to deficiencies in compliance with consumer protection laws and regulations.

We plan to make significant investments to enhance the compliance and risk management infrastructure and processes at Discover leveraging our robust risk management standards to integrate Discover into our Risk Management Framework and Compliance Management Program, which are fully aligned with the heightened supervisory requirements and expectations for a

Category III banking organization such as Capital One, as well as to fully remediate Discover's outstanding issues. The opportunity for us to enhance Discover's compliance and risk management programs is a benefit of the Proposed Transaction given our significant investments in our own programs and our experience in both remediation and integration.

We also plan to capitalize on our experience with prior large-scale integrations and acquisitions, including our significant experience integrating new organizations into our comprehensive risk and compliance management programs. We plan to implement and operate our disciplined integration process to align Discover's operations with our risk management and compliance standards and those of our regulators.

As Capital One and Discover conduct integration planning before the closing of the Proposed Transaction, we are assessing Discover's risk management and compliance programs in accordance with applicable banking and antitrust laws and regulations, and augmenting our expertise in payments networks and other areas of Discover's operations. Following the closing of the Proposed Transaction on legal day one, we will immediately oversee Discover's risk and compliance program and begin the integration of Discover's businesses and operations into their counterparts or equivalents at Capital One. This integration process will occur in phases, ultimately resulting in a single, cohesive risk management framework.

* * *

Accordingly, we anticipate that the Proposed Transaction will create substantial benefits for customers, communities and the financial system as a whole.

We appreciate the opportunity to respond to the comment letters submitted to the Federal Reserve and OCC on the Proposed Transaction and the testimony and the public meeting. If you have any questions about this submission, please do not hesitate to contact me.

Regards,



Andres L. Navarrete

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McLean, VA 22102

PUBLIC EXHIBITS VOLUME

APPLICATION

to the

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

for Prior Approval for

CAPITAL ONE FINANCIAL CORPORATION

to Acquire

DISCOVER FINANCIAL SERVICES

—

APPLICATION

to the

OFFICE OF THE COMPTROLLER OF THE CURRENCY

by

CAPITAL ONE, NATIONAL ASSOCIATION

for prior approval to merge with

DISCOVER BANK

August 7, 2024

PUBLIC EXHIBITS VOLUME
CAPITAL ONE FINANCIAL CORPORATION
CAPITAL ONE, NATIONAL ASSOCIATION

August 7, 2024

DOCUMENT INDEX

TAB

[Information on Credit Card Offerings](#)..... A.

EXHIBIT A

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
1	Abott Laboratories Employees Credit Union	ALEC Student Select Visa	<ul style="list-style-type: none"> * Earn 1 point for each dollar spent on all purchases * Redeem points for cash back, travel, merchandise, and gift card rewards * Earn extra points at participating local and national merchants through CURewards Mall — online or in store * Redeem your points for valuable merchandise, travel awards and gift cards at national merchants 	<ul style="list-style-type: none"> * Auto Rental Collision Damage Waiver * Travel Accident and Baggage Delay Insurance * 24-Hour Support * Travel and Emergency Services * Digital Wallet * Warranty Manager * Online Account Access * Visa E-Statements 	* 0% intro APR for the first 12 months	\$0
2	Alabama Credit Union	Student Bama Credit Card		<ul style="list-style-type: none"> * Cell Phone Protection * Identity Theft Resolution Services * Zero Liability Protection * Auto Rental Insurance * MasterCard Global Service 	* No current promotions	\$0
3	Alabama Credit Union	Student Traditions Credit Card	<ul style="list-style-type: none"> * Everyday Reward points * Each dollar spent on retail purchases earns one point 	* Cell phone and identity theft protection	* No current promotions	\$0
4	Alliant Credit Union ²	Alliant Visa Platinum Card	* Works with Google Pay, Apple Pay and Samsung Pay	* \$0 Fraud Liability Guarantee from Visa	* 0% introductory rate for 12 months	\$0

¹ Information on credit card offerings for listed issuers is provided as of June 2024.

² Membership in the credit union is open to anyone who makes a \$4 donation to or volunteers with the Alliant Credit Union Foundation; current or retired employees from one of the many businesses and organizations Alliant partners with in the United States; anyone who lives or works in eligible communities in Illinois; and family members of Alliant members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
5	Alliant Credit Union	Alliant Visa Signature Credit Card	<ul style="list-style-type: none"> * Earn unlimited cash back with no categories to track * Earn up to 2.5% cash back on your first \$10,000 of qualifying eligible purchases (1.5% for purchases over \$10,000) * Mobile payment with Google Pay, Apple Pay and Samsung Pay * No foreign transaction fees 	<ul style="list-style-type: none"> * \$0 Fraud Liability Guarantee from Visa * Visa Signature card benefits 	* No current promotions	\$0
6	Ally Bank	Ally Everyday Cash Back Mastercard	<ul style="list-style-type: none"> * 3% cash back at gas stations, grocery stores, and drugstores * 1% cash back on everything else * No minimum to redeem * No expiration dates and no limit on rewards * No over-the-limit fees * No returned payment fees * No rate hikes if you make a late payment * No foreign transaction fees 	<ul style="list-style-type: none"> * Zero Fraud Liability * Around-the-clock fraud monitoring * Lock your card instantly * Tap-to-pay technology * 24/7 customer care 	* No current promotions	\$0 - \$39
7	Ally Bank	Ally Platinum Mastercard	<ul style="list-style-type: none"> * Automatic credit line increase reviews * Free online FICO score * No foreign transaction fees * No over-the-limit fees * No returned payment fees * No rate hikes if you make a late payment 	<ul style="list-style-type: none"> * Zero Fraud Liability * Around-the-clock fraud monitoring * Lock your card instantly * Tap-to-pay technology * 24/7 customer care 	* No current promotions	\$0
8	Ally Bank	Ally Unlimited Cash Back Mastercard	<ul style="list-style-type: none"> * 2% cash back on all purchases * No benefits expiration dates * No minimum to redeem * No over-the-limit fees 	<ul style="list-style-type: none"> * Zero Fraud Liability * Around-the-clock fraud monitoring * Lock your card instantly 	* No current promotions	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * No returned payment fees * No rate hikes if you make a late payment * No foreign transaction fees 	<ul style="list-style-type: none"> * Tap-to-pay technology * 24/7 customer care 		
9	America First FCU	AFCU Credit Card	<ul style="list-style-type: none"> * Reward points for gift cards, merchandise, and travel * Contactless tap-to-pay * No cash advance or balance transfer fees 	<ul style="list-style-type: none"> * Zero Liability Protection * ID Theft Protection * Mastercard Global Services * Mastercard ID Theft Protection 	* No current promotions	\$0
10	America First FCU	Secured Credit Card	<ul style="list-style-type: none"> * Reward points for gift cards, merchandise, and travel * Contactless tap-to-pay * No cash advance or balance transfer fees 	<ul style="list-style-type: none"> * Zero Liability Protection * ID Theft Protection * Mastercard Global Services * Mastercard ID Theft Protection 	* No current promotions	\$0
11	American Express	Amex EveryDay Credit Card	<ul style="list-style-type: none"> * Use points for statement credits (cash back equivalent) * 2X points per dollar on purchases at U.S. supermarkets up to \$6,000 in annual purchases * 1X points on all other eligible purchases * 20% extra points on those purchases when Card is used 20 or more times on purchases in a billing period 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Dispute Resolution 	<ul style="list-style-type: none"> * Earn 10,000 Membership Rewards Points after spending \$2,000 in purchases within the first 6 months of Card Membership * 0% introductory APR for the first 15 months from the date of account opening 	\$0
12	American Express	Amex EveryDay Preferred Credit Card	<ul style="list-style-type: none"> * Use points for statement credits (cash back equivalent) * 3X Points at U.S. Supermarkets on up to \$6,000 per year in purchases * 2X Points at U.S. Gas Stations 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home 	* 0% intro APR on purchases and balance transfers for 12 months from the date of account opening,	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1X Points on All Other Eligible Purchases * 2X Membership Rewards Points at AmexTravel.com * 50% Extra Point when card is used 30 or more times on purchases in a billing period * Send & Split and Plan It (BNPL) payment plans 	<ul style="list-style-type: none"> * Return Protection * Dispute Resolution 	then a variable APR, 18.24% to 28.24%	
13	American Express	Blue Cash Everyday Card	<ul style="list-style-type: none"> * 3% cash back on the first \$6,000 of eligible purchases across the Card Account in a calendar year (then 1%) at supermarkets * Cash Back at Amazon.com checkout * 3% cash back on the first of \$6,000 of U.S. online retail purchases across the Card Account (then 1%) * 3% cash back on the first \$6,000 of purchases of gasoline at gas stations (then 1%) * 1% on all other eligible purchases * \$180 Home Chef Credit * \$84 Disney Bundle Credit * American Express Experiences (shows, tours, events) * BNPL "Plan It" feature (split \$100+ purchases into equal monthly installments with fixed fee) 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Purchase Protection * Dispute Resolution 	<ul style="list-style-type: none"> * 0% introductory APR for the first 15 months from the date of account opening * 0%, introductory APR for the first 15 months from the date of account opening on balance transfers requested within 60 days of account opening * Earn \$250 after spending \$2,000 in purchases 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
14	American Express	Blue Cash Preferred Card	<ul style="list-style-type: none"> * 6% cash back at U.S. supermarkets, on up to \$6K in purchases * 6% cash back on select U.S. streaming subscriptions * 3% cash back on transit purchases * 3% cash back at U.S. gas stations * 1% cash back on other purchases * \$84 annual Disney bundle credit * \$120 Equinox+ credit * American Express Experiences (shows, tours, events) * BNPL “Plan It” feature (split \$100+ purchases into equal monthly installments with fixed fee) * Cash back at Amazon.com checkout * Amex offers when shopping online or in store through Amex app 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Shopping return protection up to \$300 per item and max \$1,000 per year * Dispute Resolution * Purchase Protection * Return Protection * Extended Warranty 	<ul style="list-style-type: none"> * \$0 intro annual fee for the first year, then \$95 * 0% intro APR for 12 months * \$0 BNPL fee for 12 months when using Plan It by American Express * Earn \$300 after spend \$3,000 within first 6 months 	\$95
15	American Express	Cash Magnet Card	<ul style="list-style-type: none"> * Unlimited 1.5% cash back * American Express Access - Access tickets may be purchased by American Express Card Members for select events and select seats, during a specified period 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home 	<ul style="list-style-type: none"> * Intro APR (0% introductory APR for the first 15 months) & Intro Buy Now, Pay Later Plan It Fees - \$0 Buy Now, Pay Later intro 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* American Express Early Access and Experiences		Plan It fees on plans created during the first 15 months from the date of account opening and plans created after that will have a fixed monthly plan fee up to 1.33% of each purchase amount * Earn \$200 Back after spending \$2,000 in purchases within the first 6 months of Card Membership	
16	American Express	Delta SkyMiles Blue American Express Card	* 20% Back on In-flight Purchases * 2X Miles on Delta Purchases * 2X Miles at Restaurants * 2X Miles on Delta Purchases * 1X Miles on All Other Eligible Purchases * American Express Experiences * No foreign transaction fees	* Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Car Rental Loss and Damage Insurance * Extended Warranty * Purchase Protection * Dispute Resolution	* Earn 10,000 Bonus Miles after spending \$1,000 in purchases in the first 6 months of Card Membership	\$0
17	American Express	Delta SkyMiles Gold American Express Card	* 2X Miles at Restaurants, at U.S. Supermarkets & on Delta Purchases * 15% off anytime booking Award Travel with miles on	* Fraud Protection * Extended Warranty * Purchase Protection * Baggage Insurance Plan * Global Assist Hotline for	* \$0 introductory annual fee for the first year, then \$150 * Earn 65,000	\$150

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> Delta flights * \$200 Delta Flight Credit * First Checked Bag Free * Up to \$100 back per year as a statement credit after using a Delta Gold Card to book prepaid hotels or vacation rentals through Delta Stays * No foreign transaction fees 	<ul style="list-style-type: none"> 24/7 emergency when traveling more than 100 miles from home * Car Rental Loss and Damage Insurance 	<ul style="list-style-type: none"> Bonus Miles after spending \$3,000 in purchases within the first 6 months 	
18	American Express	Delta SkyMiles Platinum American Express Card	<ul style="list-style-type: none"> * 3X Miles on Delta Purchases * 20% Back on In-Flight Purchases * First Checked Bag Free * \$120 Resy Credit * \$150 Delta Stays Credit * Companion Certificate on Main Cabin domestic, Caribbean, or Central American roundtrip flights each year after renewal of Card * Receive \$2,500 Medallion Qualification Dollars each Medallion Qualification Year * 15% off anytime booking Award Travel with miles on Delta flights * No foreign transaction fees 	<ul style="list-style-type: none"> * Cell Phone Protection * Dispute Resolution * Extended Warranty * Purchase Protection * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Trip Delay Insurance * Baggage Insurance Plan 	<ul style="list-style-type: none"> * Earn 85,000 Bonus Miles after spending \$4,000 in purchases within the first 6 months 	\$350
19	American Express	Delta SkyMiles Reserve American Express Card	<ul style="list-style-type: none"> * 20% Back on In-Flight Purchases * Complimentary access to the Delta Sky Club, plus four One-Time Guest Passes each year * Complimentary access to The Centurion Lounge 	<ul style="list-style-type: none"> * Cell Phone Protection * Return Protection * Car Rental Loss and Damage Insurance * Purchase Protection * Premium Global Assist Hotline for 24/7 emergency 	<ul style="list-style-type: none"> * Earn 95,000 Bonus Miles after spending \$6,000 in purchases within the first 6 months 	\$650

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Receive \$2,500 Medallion Qualification Dollars each Medallion Qualification Year * Companion Certificate on Main Cabin domestic, Caribbean, or Central American roundtrip flights each year after renewal of Card * \$240 Resy Credit * \$200 Delta Stays Credit * No foreign transaction fees 	<ul style="list-style-type: none"> when traveling more than 100 miles from home * Trip Delay Insurance * Trip Cancellation and Interruption Insurance * Baggage Insurance Plan 		
20	American Express	Gold Card	<ul style="list-style-type: none"> * Use points for statement credits (cash back equivalent) * 4X Points at Restaurants Worldwide * 4X Points at U.S. Supermarkets * 3X Points on Flights booked directly with airlines or on amextravel.com * 1X Points on other eligible purchases on up to \$25,000 per calendar year in purchases, then 1X points for the rest of the year * Up to \$120 in Uber Cash * Up to \$10 in statement credits monthly at Grubhub, The Cheesecake Factory, Goldbelly, Wine.com, Milk Bar and select Shake Shack locations * Pay Over Time and Plan It payment plans * \$120 dining credit * \$100 experience credit with 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Baggage Insurance Plan * Extended Warranty * Purchase Protection * Dispute Resolution 	<ul style="list-style-type: none"> * Earn 75,000 Membership Rewards Points after spending \$6,000 on purchases 	\$250

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			2+ night stay when booking hotel collection through Amex travel * Pay with points * No foreign transaction fees			
21	American Express	Green Card	* Use points for statement credits (cash back equivalent) * 3X Points on Travel including airfare, hotels, cruises, tours, car rentals, campgrounds, vacation rentals, travel purchases on third party travel websites, and travel purchases on AmexTravel.com * 3X Points on Transit including trains, taxicabs, rideshare services, ferries, tolls, parking, buses, and subways * 3X Points Dining at Restaurants Worldwide * \$189 CLEAR Plus Credit * \$100 LoungeBuddy Credit * American Express Access - Access tickets may be purchased by American Express Card Members for select events and select seats, during a specified period * American Express Early Access and Experiences * No foreign transaction fees	* Car Rental Loss and Damage Insurance * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Trip Delay Insurance * Extended Warranty * Purchase Protection * Dispute Resolution	* Earn 40,000 Membership Rewards Points after spending \$3,000 in eligible purchases within the first 6 months of Card Membership	\$150
22	American Express	Hilton Honors American Express Aspire Card	* Complimentary Hilton Honors Diamond Status * \$400 Hilton Resort Credit * \$200 Flight Credit	* Car Rental Loss and Damage Insurance * Purchase Protection * Return Protection	* Earn 175,000 Hilton Honors Bonus Points with the Hilton	\$550

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * \$189 CLEAR Plus Credit * \$100 Property Credit * National Car Rental Emerald Club Executive Status * Global Dining Access by Resy * Send & Split and Plan It payment plans * No foreign transaction fees 	<ul style="list-style-type: none"> * Concierge services * Extended Warranty * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Dispute resolution * Fraud Protection * Cell Phone Protection * Trip Delay Insurance * Trip Cancellation and Interruption Insurance * Baggage Insurance Plan 	Honors American Express Aspire Card after you spend \$6,000 in purchases on the Card within your first 6 months of Card Membership	
23	American Express	Hilton Honors American Express Card	<ul style="list-style-type: none"> * 7X Hilton Honors Bonus Points for each dollar of eligible purchases * 5X Hilton Honors Bonus Points for each dollar of eligible purchases at U.S. restaurants, U.S. supermarkets and U.S. gas station * 3X Hilton Honors Bonus Points for each dollar of all other eligible purchases * Complimentary Hilton Honors Silver status * No foreign transaction fees 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Extended Warranty * Purchase Protection * Dispute Resolution * Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home 	* Earn 70,000 Hilton Honors Bonus Points + a Free Night Reward after you spend \$2,000 in purchases on the Hilton Honors Card in the first 6 months of Card Membership	\$0
24	American Express	Hilton Honors American Express Surpass Card	<ul style="list-style-type: none"> * Complimentary Gold Status * \$200 Hilton Credit * Free Night Reward from Hilton Honors after spending \$15,000 on eligible purchases * American Express Experiences 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Extended Warranty * Purchase Protection * Baggage Insurance Plan * Global Assist Hotline for 24/7 emergency when traveling 	* Earn 130,000 Hilton Honors Bonus Points + a Free Night Reward after you spend \$3,000 in purchases on the	\$150

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Send & Split and Plan It payment plans * No foreign transaction fees 	<ul style="list-style-type: none"> more than 100 miles from home * Dispute Resolution 	Hilton Honors American Express Surpass Card in the first 6 months of Card Membership	
25	American Express	Marriott Bonvoy Bevy American Express Card	<ul style="list-style-type: none"> * 6x points on hotels or eligible purchases at hotels participating in Marriott Bonvoy * 4X at restaurants worldwide [including takeout and delivery in the U.S.] and U.S. Supermarkets (on up to \$15,000 in combined purchases at restaurants and supermarkets per calendar year, then 2X points) * 2x points for each dollar spent on other eligible purchases * 1,000 Marriott Bonvoy bonus points per paid eligible stay booked directly with Marriott for properties participating in Marriott Bonvoy * Complimentary Marriott Bonvoy Gold Elite Status * 15 Elite Night Credits for Marriott Bonvoy Elite status each calendar year * Free in-room, premium Internet access * Exclusive access to ticket presales and Card Member-only events 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Premium Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Baggage Insurance Plan * Trip Delay Insurance * Purchase Protection * Extended Warranty 	<ul style="list-style-type: none"> * Earn 85,000 Marriott Bonvoy Bonus Points after you use your new Card to make \$5,000 in purchases within the first 6 months of Card Membership 	\$250

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 2-day shipping on eligible items at a growing network of 100+ online stores with ShopRunner * 1 Free Night Award after spending \$15,000 on eligible purchases on your Marriott Bonvoy Bevy American Express Card in a calendar year * No international transaction fees 			
26	American Express	Marriott Bonvoy Brilliant American Express Card	<ul style="list-style-type: none"> * \$100 Marriott Bonvoy Property Credit * 25 Elite Night Credits * Priority Pass Select * \$300 Dining Statement Credit * 3X Marriott Bonvoy Points at Restaurants Worldwide * 6 Marriott Bonvoy points per dollar on eligible purchases charged directly with hotels participating in Marriott Bonvoy * American Express Early Offers and Experiences * No foreign transaction fees 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Purchase Protection * Return Protection * Extended Warranty * Premium Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Trip Delay Insurance * Trip Cancellation and Interruption Insurance * Baggage Insurance Plan * Dispute Resolution * Cell Phone Protection 	<ul style="list-style-type: none"> * Earn 95,000 Marriott Bonvoy Bonus Points after spending \$6,000 in purchases within the first 6 months of Card Membership 	\$650
27	American Express	Platinum Card	<ul style="list-style-type: none"> * Use points for statement credits (cash back equivalent) * 5X Membership Rewards points for flights booked directly with airlines or through American Express Travel * 5X Points on prepaid hotels 	<ul style="list-style-type: none"> * Car Rental Loss and Damage Insurance * Premium Global Assist Hotline for 24/7 emergency when traveling more than 100 miles from home * Cell Phone Protection * Return Protection 	<ul style="list-style-type: none"> * Earn 175,000 Membership Rewards Points after spending \$8,000 on purchases in the first 6 months of Card Membership 	\$695

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1X Points on other eligible purchases * \$240 Digital Entertainment Credit * Complimentary access to more than 1,400 airport lounges across 140 countries * \$200 Hotel Credit * \$200 Uber Cash * Pay Over Time and Plan It payment plans * \$155 Walmart+ credit * \$200 Airline Fee Credit * \$189 CLEAR Plus credit * Global Dining Access by Resy * No foreign transaction fees 	<ul style="list-style-type: none"> * Purchase Protection * Extended Warranty * Trip Delay Insurance * Trip Cancellation and Interruption Insurance 		
28	AmFirst	Indie Visa for Students	<ul style="list-style-type: none"> * 25-day grace period on all purchases 	<ul style="list-style-type: none"> * Free balance transfers * No cash advance fee 	<ul style="list-style-type: none"> * No current promotions 	\$0
29	Apple Federal Credit Union	Student	<ul style="list-style-type: none"> * Visa Shopping Discounts 	<ul style="list-style-type: none"> * No Balance Transfer Fee * Visa zero liability policy 	<ul style="list-style-type: none"> * No current promotions 	\$0
30	Aspire Credit Union	Student Visa Card	<ul style="list-style-type: none"> * Rewards 	<ul style="list-style-type: none"> * Visa credit card purchase verification 	<ul style="list-style-type: none"> * No current promotions 	\$0
31	Banco Popular	AAdvantage Visa Signature Plus	<ul style="list-style-type: none"> * 3 AAdvantage miles for every \$1 in purchases on American Airlines, in hotels (includes hostels, resorts, timeshares, and Airbnb), and car rentals * 1 AAdvantage mile for every \$1 spent on other purchases * No limit to the number of AAdvantage miles you can earn on purchases using the Popular / 	<ul style="list-style-type: none"> * Auto Rental Insurance * Extended Warranty * Purchase Protection * Price Protection 	<ul style="list-style-type: none"> * Up to 50,000 AAdvantage welcome bonus miles for new accounts: 40,000 after making \$3,000 in purchases within the first 90 days after opening the 	\$50

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<p>AAAdvantage Signature Plus card</p> <ul style="list-style-type: none"> * Priority boarding for you and 4 companions * Airport experience with Visa Airport Companion * Visa Concierge * Visa Luxury Hotel Collection * No foreign transaction fees 		<p>account and an additional 10,000 after making \$25,000 in purchases within the first 12 months of opening the account</p> <ul style="list-style-type: none"> * 1.99% APR for 6 months 	
32	Banco Popular	Black Dual	<ul style="list-style-type: none"> * Points can be redeemed for cash back * Earn 2 PREMIA points for every \$1 on purchases * Also redeem points on Travel; Hotels; Cruise Ships; Rent Cars; Digital Gift Cards * Banking Privilege, receive personal assistance when you show your card to the bank host in our branches * First-class airport experience with Visa Airport Companion 		<ul style="list-style-type: none"> * 40,000 PREMIA welcome bonus points after \$3,000 in purchases within the first 90 days after opening the account * 1.99% intro APR during first 6 months * Intro 0% APR and 0 payments on balance transfers * 1.99% APR for 6 months 	\$150
33	Banco Popular	JetBlue Mastercard	<ul style="list-style-type: none"> * 2X TrueBlue points per every \$1 in purchases on JetBlue * 1X TrueBlue point per every \$1 on all other purchases 	<ul style="list-style-type: none"> * ID Theft Protection * Cellular Phone Protection * MasterCard Global Service * Trip Inconvenience * MasterRental - CDW 	<ul style="list-style-type: none"> * 10,000 TrueBlue welcome points for new accounts from April 15 to 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Points Pooling, earn and share TrueBlue points with your group * 10,000 TrueBlue welcome points for new accounts from April 15 to June 14, 2024 after \$1,000 in purchases within the first 90 days of account opening * JetBlue Mastercard Rewards Program * MasterCard Travel & Lifestyle Services * Concierge Service * 50% savings on eligible inflight purchases * \$50 statement credit once a year after the purchase of a JetBlue Vacations package of \$50 or more * Points don't expire and can be redeemed for any seat, at any time (no blackout dates) 		<ul style="list-style-type: none"> June 14, 2024 after \$1,000 in purchases within the first 90 days of account opening * 1.99% APR for 6 months 	
34	Banco Popular	JetBlue Mastercard Eleva	<ul style="list-style-type: none"> * 3X TrueBlue points per every \$1 in purchases on JetBlue * 1X TrueBlue point per every \$1 on all other purchases * 40,000 TrueBlue welcome points for new accounts from April 15 to June 14, 2024 after \$3,000 in purchases within the first 90 days of account opening * Free 1st checked bag for the card member and up to 3 companions on JetBlue flights 	<ul style="list-style-type: none"> * ID Theft Protection * Cellular Phone Protection * MasterCard Global Service * Trip Inconvenience * MasterRental - CDW * Luggage Protection * MasterAssist Black * Purchase Protection * Extended Warranty * MasterCard / Common Carrier Conveyance 	<ul style="list-style-type: none"> * 40,000 TrueBlue welcome points for new accounts from April 15 to June 14, 2024 after \$3,000 in purchases within the first 90 days of account opening 	\$99

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * TrueBlue Mosaic Status after \$50,000 in purchases per year * No foreign transaction fees * 50% savings on eligible inflight purchases * \$100 statement credit once a year, after the purchase of a JetBlue Vacations package of \$100 or more * Points don't expire and can be redeemed for any seat, any time (no blackout dates) * JetBlue Mastercard Eleva Rewards Program * MasterCard Travel & Lifestyle Services * Concierge Service * Priority Pass Airport VIP Lounge Access 		* 1.99% APR for 6 months	
35	Banco Popular	Visa Cash Rewards	<ul style="list-style-type: none"> * Earn 1.5% cash rewards per \$1 on purchases * Redeem as deposit to your Popular account or statement credit to reduce your credit card balance 	* Auto Rental Insurance	<ul style="list-style-type: none"> * Earn \$50 cash rewards bonus after \$1,000 in purchases within the first 90 days of opening the account * \$100 welcome bonus * 1.99% intro APR during first 6 months * Intro 0% APR and 0 payments 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
					on balance transfers	
36	Banco Popular	Visa PREMIA Rewards	<ul style="list-style-type: none"> * Points can be redeemed for cash back * Earn 1.5 PREMIA points per \$1 purchased * Also redeem points on Travel; Hotels; Cruise Ships; Rent Cars; Digital Gift Cards 	* Auto Rental Insurance	<ul style="list-style-type: none"> * Earn 5,000 bonus PREMIA points after a \$1,000 in purchases within the first 90 days after opening the account * 1.99% intro APR during first 6 months * Intro 0% APR and 0 payments on balance transfers 	\$0
37	Bank of America	Air France KLM World Elite Mastercard	<ul style="list-style-type: none"> * 3 Miles per \$1 spent directly on Air France, KLM Royal Dutch Airlines and SkyTeam member airlines purchases * 1.5 Miles per \$1 spent on all other purchases * 5,000 Miles every year on account anniversary after spending \$50 or more on purchases within the anniversary year * No foreign transaction fees * 60 XP (Experience Points) upon approval * FICO Score 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	* 50,000 Bonus Miles after making \$2,000 or more in purchases within the first 90 days of account opening	\$89

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
38	Bank of America	Alaska Airlines Visa Signature Credit Card	<ul style="list-style-type: none"> * 20% back on Alaska Airlines inflight purchases * Free checked bag + priority boarding * \$100 off an annual Alaska Lounge+ Membership * Alaska's Famous Companion Fare * Unlimited 3 miles for every \$1 spent on eligible Alaska Airlines purchases * Unlimited 2 miles for every \$1 spent on eligible gas, EV charging station, cable, streaming services and local transit purchases * Unlimited 1 mile per \$1 spent on all other purchases * Flexibility with no blackout dates on Alaska Airlines flights and when booking with miles or a companion fare * 10% rewards bonus * FICO Score 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	<ul style="list-style-type: none"> * 60,000 bonus miles plus Alaska's Famous Companion Fare (\$99 fare plus taxes and fees from \$23) after \$3,000 or more in purchases within the first 90 days of account opening * Additional 2,500 bonus miles when you add a cardholder as an authorized user in the first 90 days of account opening 	\$95
39	Bank of America	Allways Rewards Visa Credit Card	<ul style="list-style-type: none"> * 3 points per \$1 on Allegiant purchases (air, hotel, car rental and attractions) * 2 points per \$1 on qualifying dining purchases * 1 point per \$1 on all other purchases * No blackout dates, no destination restrictions, and no minimum points redemption 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	<ul style="list-style-type: none"> * 25,000 Bonus Points, equal to \$250 off a future Allegiant trip, after \$1,000 or more in purchases within the first 90 days of account opening 	\$59

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Complimentary priority boarding and one free beverage every time you fly Allegiant * Buy one, get one free airfare offer * FICO Score 			
40	Bank of America	Bank of America Customized Cash Rewards Credit Card	<ul style="list-style-type: none"> * 3% cash back in the category of choice * Automatic 2% cash back at grocery stores and wholesale clubs * Unlimited 1% cash back on all other purchases * 3% and 2% cash back on the first \$2,500 in combined purchases each quarter in chosen category, and at grocery stores and wholesale clubs, then earn unlimited 1% thereafter * \$200 online cash rewards bonus offer * Bank of America Preferred Rewards members earn 25%-75% more points on every purchase 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	<ul style="list-style-type: none"> * Low Introductory APR Offer * 0% for 15 billing cycles 	\$0
41	Bank of America	Bank of America Customized Cash Rewards Credit Card for Students	<ul style="list-style-type: none"> * 3% cash back in category of choice * 2% cash back at grocery stores and wholesale clubs * 1% cash back on all other purchases * 3% and 2% cash back on the first \$2,500 in combined purchases each quarter in the 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	<ul style="list-style-type: none"> * Low Introductory APR Offer * 0% for 15 billing cycles 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			choice category, and at grocery stores and wholesale clubs, unlimited 1% thereafter * Cash rewards don't expire as long as the account remains open			
42	Bank of America	Bank of America Customized Cash Rewards Secured Credit Card	* 3% cash back in category of your choice * Automatic 2% cash back at grocery stores and wholesale clubs * Unlimited 1% cash back on all other purchases * 3% and 2% cash back on the first \$2,500 in combined purchases each quarter in the choice category, and at grocery stores and wholesale clubs, then earn unlimited 1% thereafter * Conditional deposit return * FICO Score updated monthly for free * 2023 Certified Financial Health Support	* Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions	* No current promotions	\$0
43	Bank of America	Bank of America Premium Rewards Credit Card	* Up to \$200 in travel statement credits * Bank of America Preferred Rewards members earn 25%-75% more points on every purchase * Unlimited 2 points for every \$1 spent on travel and dining purchases * Unlimited 1.5 points for every	* Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions * Travel protections * Automotive protections * Purchase protections	* 60,000 online bonus points (\$600 value) after at least \$4,000 in purchases in the first 90 days of account opening	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> \$1 spent on all other purchases * No limit to earnable points * Points don't expire as long as account remains open * No foreign transaction fees * Concierge Service * Visa Signature Luxury Hotel Collection 			
44	Bank of America	Bank of America Premium Rewards Elite Credit Card	<ul style="list-style-type: none"> * Unlimited 2 points for every \$1 spent on travel and dining purchases * Unlimited 1.5 points for every \$1 spent on all other purchases * Bank of America Preferred Rewards members earn 25%-75% more points on every purchase * Up to \$300 annually in Airline Incidental Statement Credits for qualifying purchases such as seat upgrades, baggage fees, airline lounge fees and in-flight services * Up to \$150 annually for lifestyle conveniences including video streaming services, food delivery, fitness subscriptions and rideshare services * Up to \$100 in statement credits for either Global Entry or TSA PreCheck application fees, every four years * Airfare savings, travel and lifestyle perks 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions * Travel protections * Automotive protections * Purchase protections 	<ul style="list-style-type: none"> * 75,000 online bonus points (\$750 value) after \$5K in purchases in first 90 days of account opening 	\$550

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Concierge Service * Visa Signature Luxury Hotel Collection 			
45	Bank of America	Bank of America Travel Rewards Credit Card	<ul style="list-style-type: none"> * Unlimited 1.5 points for every \$1 you spend on all * Bank of America Preferred Rewards members earn 25%-75% more points on every purchase * No blackout dates or restrictions * Points do not expire as long as your account remains open * No foreign transaction fees 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	<ul style="list-style-type: none"> * 25,000 online bonus points offer * Low Introductory APR Offer * 0% for 15 billing cycles 	\$0
46	Bank of America	Bank of America Travel Rewards Credit Card for Students	<ul style="list-style-type: none"> * Unlimited 1.5 points for every \$1 you spend * Online Banking * FICO Score * No foreign transaction fees 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	<ul style="list-style-type: none"> * 25,000 online bonus points offer * Low Introductory APR Offer * 0% for 15 billing cycles 	\$0
47	Bank of America	Bank of America Travel Rewards Secured Credit Card	<ul style="list-style-type: none"> * Unlimited 1.5 points for every \$1 spent * Conditional deposit return * FICO Score * 2023 Certified Financial Health Support 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	<ul style="list-style-type: none"> * No current promotions 	\$0
48	Bank of America	Bank of America Unlimited Cash Rewards Credit Card	<ul style="list-style-type: none"> * Unlimited 1.5% cash back on all purchases * Bank of America Preferred Rewards members earn 25%-75% more points on every purchase 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	<ul style="list-style-type: none"> * Online \$200 cash rewards bonus after making at least \$1,000 in purchases in the 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* Cash rewards don't expire as long as account remains open		first 90 days of account opening	
49	Bank of America	Bank of America Unlimited Cash Rewards Credit Card for Students	* 1.5% cash back on all purchases * No limit to amount of cash back * Cash rewards don't expire as long as the account remains open * FICO Score updated monthly for free * Low Introductory APR Offer	* Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions	* \$200 online cash rewards bonus offer * Low Introductory APR Offer * 0% for 15 billing cycles	\$0
50	Bank of America	Bank of America Unlimited Cash Rewards Secured Credit Card	* Unlimited 1.5% cash back on all purchases * No limit to the amount of cash back * Cash rewards don't expire as long as your account remains open * Conditional deposit return * 2023 Certified Financial Health Support * FICO Score updated monthly for free	* Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions	* No current promotions	\$0
51	Bank of America	BankAmericard Credit Card	* No penalty APR * FICO Score	* Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions	* Low Introductory APR Offer * 0% for 18 billing cycles	\$0
52	Bank of America	BankAmericard Credit Card for Students	* No penalty APR * FICO Score	* Balance Connect for overdraft protection * Account Alerts * Fraud Protection	* Low Introductory APR Offer	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
				* \$0 Liability Guarantee for fraudulent transactions	* 0% for 18 billing cycles	
53	Bank of America	Celebrity Cruises Visa Signature Credit Card	<ul style="list-style-type: none"> * 2 MyCruise points for every \$1 spent on qualifying purchases with Celebrity Cruises and our sister brands, Royal Caribbean and Silversea * 1 MyCruise point for every \$1 spent on all other purchases * Choice of rewards use * FICO Score * No foreign transaction fees 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	* 25,000 bonus points after making at least \$1,000 in purchases in the first 90 days of account opening	\$0
54	Bank of America	Free Spirit Travel More World Elite Mastercard	<ul style="list-style-type: none"> * 3 points per \$1 spent on eligible Spirit purchases * 2 points per \$1 spent on eligible dining and grocery store purchases * 1 point per \$1 spent on all other purchases * No limit to the points earned * Points don't expire as long as account remains open * \$100 Companion Flight Voucher each anniversary after making at least \$5,000 in purchases within the prior anniversary year * Zone 2 shortcut boarding on all flights, plus a 25% rebate on all inflight food and beverage * FICO Score 	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions 	<ul style="list-style-type: none"> * Special Introductory Annual Fee; \$0 Intro Fee for the first year * 50,000 bonus points plus a \$100 Companion Flight Voucher after making at least \$1,000 in purchases within the first 90 days of account opening 	\$79
55	Bank of America	Norwegian Cruise Line	* 3 WorldPoints points for every \$1 spent on Norwegian purchases, 2 WorldPoints points	<ul style="list-style-type: none"> * Balance Connect for overdraft protection * Account Alerts 	* 20,000 bonus points after you make \$1,000 or	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
		World Mastercard	per \$1 spent on eligible air and hotel purchases and 1 WorldPoints point per \$1 spent on all other purchases * Choice of rewards use * Bank of America Preferred Rewards members earn 25%-75% more points on every purchase * FICO Score * No foreign transaction fees	* Fraud Protection * \$0 Liability Guarantee for fraudulent transactions	more in purchases in the first 90 days of account opening	
56	Bank of America	Royal Caribbean Visa Signature Credit Card	* 2 MyCruise points for every \$1 spent on qualifying purchases with Royal Caribbean and our sister brands, Celebrity Cruises and Silversea * 1 MyCruise point for every \$1 spent on all other purchases * FICO Score * No foreign transaction fees	* Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions	* \$50 Discount on Royal Caribbean's Air2Sea program after making at least \$3,500 in card purchases within the first 90 days of account opening * 25,000 bonus points after making at least \$1,000 in purchases in the first 90 days of account opening	\$0
57	Bank of America	Susan G. Komen Customized Cash Rewards Visa credit card from Bank of America	* 3% cash back in category of choice * Automatic 2% cash back at grocery stores and wholesale clubs * Unlimited 1% cash back on	* Balance Connect for overdraft protection * Account Alerts * Fraud Protection * \$0 Liability Guarantee for fraudulent transactions	* Low Introductory APR Offer * 0% for 15 billing cycles	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<p>all other purchases</p> <ul style="list-style-type: none"> * 3% and 2% cash back on the first \$2,500 in combined purchases each quarter in the choice category, and at grocery stores and wholesale clubs, then earn unlimited 1% thereafter * Help fight breast cancer * Bank of America Preferred Rewards members earn 25%-75% more cash back on every purchase 			
58	Bank of Missouri	FIT Platinum Mastercard	<ul style="list-style-type: none"> * Monthly reporting to the three major credit bureaus * Fast and easy application process * Use card at locations everywhere that Mastercard is accepted * Checking account required 	* Mastercard Zero Liability Protection (subject to Mastercard guidelines)	* \$99 annual fee for the first year	\$125
59	Barclays	AAdvantage Aviator Red World Elite Mastercard	<ul style="list-style-type: none"> * 50,000 AAdvantage bonus miles * 1X AAdvantage miles for every \$1 spent on all other purchases * Anniversary Companion Certificate * First checked bag free * 2X AAdvantage miles for every \$1 spent on eligible American Airlines purchases * \$25 back as statement credits on inflight Wi-Fi purchases * Inflight savings 	<ul style="list-style-type: none"> * Travel Coverage * \$0 Fraud Liability protection 	* Introductory APR on balance transfers	\$99

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Preferred boarding * Travel and Lifestyle Services * AAdvantage Benefit * Redeem miles for hotel stays, rental cars, vacation packages and other retail products * Earn miles faster with SimplyMiles * Earn more miles eShopping * Earn miles with AAdvantage Dining * No foreign transaction fees 			
60	Barclays	Athleta Rewards Credit Card	<ul style="list-style-type: none"> * 1 Point for every \$1 spent on all Mastercard purchases made outside our family of brands * 5 Points for every \$1 spent at Gap, Banana Republic, Old Navy, and Athleta * Free Fast Shipping on all online orders \$50 or more * Family of Brands Bonus * Donate rewards * Quarterly Bonus 	* \$0 Fraud Liability Protection	* 20% off first purchase at the Gap Inc. family of brands	\$0
61	Barclays	Banana Republic Rewards Mastercard	<ul style="list-style-type: none"> * 1 point for every \$1 spent on all Mastercard purchases made outside Banana Republic family of brands * 5 Points for every \$1 spent at Gap, Banana Republic, Old Navy, and Athleta * Free Fast Shipping * Early Access to select sales * Up to 2,000 bonus points annually when you shop at 2 or 	* \$0 Fraud Liability Protection	* 25% Off first purchase at Banana Republic	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> more Gap Inc. brands * Donate rewards * Quarterly Bonus 			
62	Barclays	Barnes & Noble Mastercard	<ul style="list-style-type: none"> * 5% back at any Barnes & Noble and Paper Source stores * 2x points for every \$1 spent at restaurants (excluding Barnes & Noble Café purchases) * 1x points for every \$1 spent on all other purchases * \$25 Barnes & Noble Gift Card every time you earn 2,500 points * 12 months of Barnes & Noble Premium Membership if you spend \$7,500/year on eligible purchases * FICO Score Access 	<ul style="list-style-type: none"> * \$0 Fraud Liability Protection 	<ul style="list-style-type: none"> * \$25 Barnes & Noble Gift Card after your first purchase or balance transfer 	\$0
63	Barclays	Breeze Easy Visa Credit Card	<ul style="list-style-type: none"> * 2X on No Flex Fares: * 1 BreezePoint for every \$1 spent on all other Net Purchases * 7,500 Anniversary Bonus BreezePoints after every account anniversary with eligible purchases * One-Way Bundle Upgrade with every \$15,000 in purchases * Priority Boarding * Unlimited Points Earning * Complimentary Inflight WiFi * BreezePoints Never Expire * Full Points Flexibility 	<ul style="list-style-type: none"> * ID Theft protection * Rental collision damage waiver * Cell phone protection 	<ul style="list-style-type: none"> * 50,000 bonus BreezePoints after \$2,000 on purchases in first 90 days 	\$89
64	Barclays	Emirates Skywards	<ul style="list-style-type: none"> * 70,000 bonus Skywards Miles 	<ul style="list-style-type: none"> * \$0 Fraud Liability protection 	<ul style="list-style-type: none"> * Emirates Gold tier membership 	\$499

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
		Premium World Elite Mastercard	<ul style="list-style-type: none"> * 3 Skywards Miles on eligible Emirates purchases * 10,000 anniversary bonus Skywards Miles * Skywards Miles earned will not expire * Global Entry or TSA PreCheck application fee credit * No limit to the number of Skywards Miles earnable * 25% savings on Miles * FICO Credit Score * Priority Pass Select lounge access * Emirates Gold tier membership * No foreign transaction fees 		<ul style="list-style-type: none"> during first year, retain it by spending \$40,000 each card membership year * 70,000 bonus Skywards Miles after \$3,000 on purchases in first 90 days 	
65	Barclays	Emirates Skywards Rewards World Elite Mastercard	<ul style="list-style-type: none"> * 60,000 bonus Skywards Miles * 3 Skywards Miles for every \$1 spent on emirates.com or at the Emirates Sales office * 2 Skywards Miles on eligible travel purchases and earn 1 Skywards Mile on all other purchases * Skywards Miles earned will not expire * No limit to the number of Skywards Miles * FICO Credit Score * 25% savings when you buying or gifting Miles * No foreign transaction fees 	* \$0 Fraud Liability protection	<ul style="list-style-type: none"> * Emirates Silver tier membership during first year * 60,000 bonus miles after spending \$3,000 on purchases 	\$99

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
66	Barclays	FRONTIER Airlines World Mastercard	<ul style="list-style-type: none"> * 5x miles on eligible purchases at flyfrontier.com * 3x miles on eligible restaurant purchases * 1x miles on all other purchases * Up to 60,000 Travel Miles * 1 Elite Status Point for every \$1 spent on purchases * Family Pooling * \$100 Flight Voucher every account anniversary after spending \$2,500 or more on purchases with during card membership year * No blackout dates, and keep miles from expiring * FICO Credit Score * Priority boarding * Award redemption fee waiver * No foreign transaction fees 	<ul style="list-style-type: none"> * World Mastercard Benefits (includes travel protection and concierge) 	<ul style="list-style-type: none"> * Low introductory APR on balance transfers * 40,000 miles after spending \$500 on purchases and paying full annual fee in first 90 days * 20,000 miles after \$2,000 on purchases within first 6 months 	\$89
67	Barclays	Gap Good Rewards Mastercard	<ul style="list-style-type: none"> * 1 Point for every \$1 spent on all Mastercard purchases made outside family of brands * 5 Points for every \$1 spent at Gap, Banana Republic, Old Navy, and Athleta * Free Fast Shipping * Early Access to select sales * 2,000 bonus points annually when you shop at 2 or more of Gap Inc. brands * Donate rewards * Members Only Exclusive 	<ul style="list-style-type: none"> * \$0 Fraud Liability Protection 	<ul style="list-style-type: none"> * 25% Off first purchase at Gap 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			Offers * Quarterly Bonus			
68	Barclays	Hawaiian Airlines World Elite Mastercard	* 3x miles on eligible Hawaiian Airlines purchases * 2x miles on gas, dining and eligible grocery store purchases * 1x miles on all other purchases * Share Miles * Two free checked bags on eligible flights * \$100 companion discount annually * One-time 50%-off companion discount * Discounted award flights on Hawaiian Airlines * Contactless Payment * No HawaiianMiles Expiration * No foreign transaction fees	* World Mastercard Benefits (includes travel protection and concierge)	* 70,000 bonus HawaiianMiles after spending \$2,000 on purchases within the first 90 days	\$89
69	Barclays	Holland America Line Rewards Visa Card	* 10,000 bonus points * 1 point for every \$1 spent on all other purchases everywhere Visa is accepted * Redeem points for discounts toward Holland America Cruises * 2 points per \$1 spent on all Holland America purchases, including onboard purchases * Redeem points for onboard amenities * Use points for statement credits toward airfare	* \$0 Fraud Liability protection	* 10,000 bonus points after spending \$500 within first 90 days	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Concierge service * No foreign transaction fees 			
70	Barclays	JetBlue Card	<ul style="list-style-type: none"> * 3X points on eligible JetBlue purchases * 2X points at restaurants and eligible grocery stores * 1X points on all other purchases * Earn toward Mosaic with every purchase * No blackout dates * Redeem for any seat, any time on JetBlue-operated flights * Points never expire * Points pooling * Combine Cash + Points to pay for flights * 50% savings on eligible inflight purchases on JetBlue-operated flights * Chip technology * No foreign transaction fees 	<ul style="list-style-type: none"> * \$0 Fraud Liability protection 	<ul style="list-style-type: none"> * 10,000 bonus points after spending \$1,000 on purchases in the first 90 days 	\$0
71	Barclays	JetBlue Plus Card	<ul style="list-style-type: none"> * 6X points on eligible JetBlue purchases * 2X points at restaurants and eligible grocery stores * 1X points on all other purchases * Free first checked bag * Earn toward Mosaic with every purchase * No blackout dates * Redeem for any seat, any time on JetBlue-operated flights 	<ul style="list-style-type: none"> * \$0 Fraud Liability protection 	<ul style="list-style-type: none"> * 50,000 bonus points after spending \$1,000 on purchases and paying the annual fee in full, both within the first 90 days 	\$99

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Points never expire * Points pooling * Combine Cash + Points to pay for flights * 50% savings on eligible inflight purchases on JetBlue-operated flights * 0% of your points back after you redeem for and travel on a JetBlue-operated Award Flight * \$100 statement credit after you purchase a JetBlue Vacations package of \$100 or more * Points Payback * No foreign transaction fees * 5,000 points bonus each year after your JetBlue Plus Card account anniversary 			
72	Barclays	Miles & More World Elite Mastercard	<ul style="list-style-type: none"> * 2 miles per \$1 spent on ticket purchases directly from Miles & More integrated airline partners * 1 mile per \$1 spent on all other purchases * Lounge access * Companion Ticket after each account anniversary * Redeem miles * Convert 5,000 to 25,000 miles earned on purchases into Points and Qualifying Point * No foreign transaction fees 	* World Mastercard Benefits (includes travel protection and concierge)	<ul style="list-style-type: none"> * 50,000 miles with \$3,000 in purchases and the annual fee, both within the first 90 days * Low Introductory APR 	\$89

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
73	Barclays	Navyist Rewards Mastercard	<ul style="list-style-type: none"> * 1 Point for every \$1 spent on all Mastercard purchases made outside our family of brands * 5 Points for every \$1 spent at Gap, Banana Republic, Old Navy, and Athleta * Free Fast Shipping * Early Access to select sales * Donate rewards * Up to 2,000 bonus points annually when you shop at 2 or more of our Gap Inc. brands. 2 brands = 500 pts // 3 brands = 1,000 pts // 4 brands = 2,000 pts * Quarterly Bonus 	<ul style="list-style-type: none"> * \$0 Fraud Liability Protection 	<ul style="list-style-type: none"> * 30% Off first purchase at Old Navy 	\$0
74	Barclays	Princess Rewards Visa Card	<ul style="list-style-type: none"> * 2X points per \$1 spent on all Princess purchases including onboard purchases * 1X points per \$1 spent on all other purchases * Redeem points for statement credits * Chip card technology * Concierge service * FICO Credit Score * No foreign transaction fees 	<ul style="list-style-type: none"> * \$0 Fraud Liability protection 	<ul style="list-style-type: none"> * 10,000 bonus points after spending \$500 within the first 90 days of account opening 	\$0
75	Barclays	RCI Elite Rewards Mastercard	<ul style="list-style-type: none"> * Redeem Rewards for Cash Back * 5X Rewards for every \$1 spent on all eligible RCI purchases * 2X Rewards for every \$1 spent on all eligible travel purchases 		<ul style="list-style-type: none"> * 2,500 Bonus Rewards after your first purchase – that’s worth \$25 in RCI Member Rewards * 0% intro APR 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1X Rewards for every \$1 spent on all other purchases * Redeem Rewards for RCI Member Rewards Credit * Redeem Rewards for Worldwide Travel * 5% Rewards back every time you redeem, as a bonus to use toward your next redemption * Earn a \$250 Vacation Credit * No foreign transaction fees 		on balance transfers	
76	Barclays	Upromise Mastercard	<ul style="list-style-type: none"> * 1.529% Cash Back Rewards when the Upromise Program account is linked to an eligible College Savings Plan * 1.25% bonus cash back rewards on your purchases if the Upromise Program account is not linked to a College Savings Plan * Up to \$250 in cash back rewards per calendar year on eligible gift card purchases at MyGiftCardsPlus, powered by Upromise * No foreign transaction fees 	* \$0 Fraud Liability protection	<ul style="list-style-type: none"> * \$100 bonus cash back rewards after spending \$500 on purchases in the first 90 days * Low Intro Balance Transfer Offer * 0% for 15 billing cycles 	\$0
77	Barclays	Xbox Mastercard	<ul style="list-style-type: none"> * 5X Points for every \$1 spent on eligible products at the digital Microsoft Store * 3X Points for every \$1 spent on eligible streaming services such as Netflix, Disney+ and Spotify * 3X Points for every \$1 spent 	* \$0 Fraud Liability protection	* 5,000 bonus card points after first purchase within the first 180 days of account opening	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> on eligible dining delivery services such as Grubhub and DoorDash * 1X Points for every \$1 spent on everyday purchases * Personalize your card * Two 3-month Game Pass Ultimate codes * 3 months of Game Pass Ultimate * Redeem card points on eligible purchases at xbox.com, Microsoft.com, on console, and in-game * 3 months of Spotify Premium Individual after first purchase * Complimentary FICO Credit Score * Digital wallets 			
78	Baxter Credit Union ³	Build or Rebuild Credit Card	<ul style="list-style-type: none"> * Credit Line Increases Opportunities * Builds Credit 	* Convenient Online Account Management	* 0% Introductory APR on purchases and balance transfers	\$0
79	Baxter Credit Union	Cash Rewards Credit Card	<ul style="list-style-type: none"> * Unlimited 1.5% cash back on all purchases * On-demand cash reward redemption right into your BCU account or redeemed as statement credit 	* Convenient Online Account Management	<ul style="list-style-type: none"> * \$200 Cash Bonus after \$1,000 in spend during first 90 days * 0% Intro APR on Purchases and 	\$0

³ Membership in the credit union is open to anyone who is subscribed to the “Life. Money. You” financial well-being program, which is free; permanent, temporary, or contract employees of the employer groups offering the credit union's services as an employee benefit; anyone who lives or works in one of seven community charter counties in Illinois, Wisconsin, or Puerto Rico; and family members of Baxter members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
					Balance Transfers for 12 months	
80	Baxter Credit Union	Lower Rate Credit Card	* No Penalty APR * Online Banking Transfer	* Convenient Online Account Management	* 0% introductory APR on purchases and balance transfers for the first 12 months	\$0
81	Baxter Credit Union	Travel Rewards Credit Card	* Earn unlimited 2X points for every dollar in purchases * Points never expire	* Convenient Online Account Management	* 35,000 Bonus Points after \$1,500 in Spend During First 90 Days * Save with 0% introductory APR on purchases and balance transfers for 12 months	\$0
82	BECU	BECU Affinity Partner Credit Cards	* No Balance Transfer Fees * No Cash Advance Fees * No foreign transaction fees	* Loan Payment Protection Program	* 0% Introductory APR for first 12 months on purchases and balance transfers	\$0
83	BECU	Cash Back Card Benefits	* 1.5% Cash Back * No Balance Transfer Fees * No Cash Advance Fees * Contactless tap technology credit card * No foreign transaction fees	* Price Protection * Avoid missed payments when your card expires with Automatic Bill Updater * Price Protection and Extended Warranty Protection * \$500,000 automatic travel accident insurance * Emergency assistance services, including roadside dispatch	* No current promotions	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
				<ul style="list-style-type: none"> * Lost luggage reimbursement & baggage delay protection * Trip cancellation/trip interruption coverage * Credit card fraud alerts * Stay informed of identity theft with NortonLifeLock ID Navigator * EMV security chip 		
84	BECU	Low Rate Card Benefits	<ul style="list-style-type: none"> * No Balance Transfer Fees * No Cash Advance Fees * Consolidate debt with balance transfers 	<ul style="list-style-type: none"> * Travel and emergency assistance services * Worldwide automatic travel accident insurance * Roadside dispatch * Extended warranty protection * Credit card fraud alerts * Stay informed of identity theft with NortonLifeLock ID Navigator * Contactless tap technology credit card * EMV security chip 	* 0% Introductory APR on purchases and balance transfers	\$0
85	BECU	Secured Card Benefits	<ul style="list-style-type: none"> * 1.5% Unlimited Cash Back * Travel and security perks * No Balance Transfer Fees * No Cash Advance Fees * No foreign transaction fees 	<ul style="list-style-type: none"> * Price Protection * Avoid missed payments when your card expires with Automatic Bill Updater * Price Protection and Extended Warranty Protection * \$500,000 automatic travel accident insurance * Emergency assistance services, including roadside dispatch 	* No current promotions	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
				<ul style="list-style-type: none"> * Lost luggage reimbursement & baggage delay protection * Trip cancellation/trip interruption coverage * Credit card fraud alerts * Stay informed of identity theft with NortonLifeLock ID Navigator * EMV security chip 		
86	Cadence Bank	Student Mastercard - Mastercard Student Credit Card	<ul style="list-style-type: none"> * Low Annual Percentage Rate on purchases and cash advances * Enroll in optional Overdraft Protection for Cadence Bank checking accounts * With our Rewards Program, for every dollar you spend, you'll earn a rewards point to redeem towards gift cards, air travel, car rentals, cruises and vacations 	<ul style="list-style-type: none"> * Overdraft protection - prevent overdrafts by transferring funds from another account * Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft Mastercard Global Service™ provides emergency customer service anywhere, anytime, in any language 	* No current promotions	\$0
87	Capital One	Bass Pro Shops CLUB Card	<ul style="list-style-type: none"> * Up to 5% points back on all Bass Pro Shops and Cabela's purchases * 1% points back on purchases everywhere else Mastercard is accepted * Up to \$40 in CLUB Points * AutoPay * Rewards tracking * CLUB Members get exclusive access to world-class hunting 	<ul style="list-style-type: none"> * Card management * Card lock 	* No current promotions	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			and fishing experiences all around the world * In-store events, extra point offerings & discounts, exclusive CLUB Member pricing, and giveaways			
88	Capital One	Cabela's CLUB Card	* Up to 5% points back on all Bass Pro Shops and Cabela's purchases * 1% points back on purchases everywhere else Mastercard is accepted * Up to \$40 in CLUB Points * AutoPay * Rewards tracking * CLUB Members get exclusive access to world-class hunting and fishing experiences all around the world * In-store events, extra point offerings & discounts, exclusive CLUB Member pricing, and giveaways	* Card management * Card lock	* No current promotions	\$0
89	Capital One	Pottery Barn Key Rewards Visa	* 10% back in rewards for your first 30 days, 5% thereafter at Pottery Barn, Williams Sonoma, West Elm, and more * 5% back online and in stores at Pottery Barn, Williams Sonoma, West Elm & more * 4% back at grocery stores, on food delivery & at restaurants	* Card management * Card lock	* 10% back in rewards for your first 30 days, 5% thereafter at Pottery Barn, Williams Sonoma, West Elm, and more * 0% intro for 12 billing cycle.	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1% back on any other purchases everywhere Visa is accepted * 12-month promotional financing * \$25 birthday reward * Free standard shipping at Williams Sonoma * AutoPay * Rewards tracking 			
90	Capital One	Quicksilver One Rewards	<ul style="list-style-type: none"> * Unlimited 1.5% cash back on every purchase * Redeem for Cash or Statement Credit; Shop With Your Rewards; Get Gift Cards * Automatic Credit Line Reviews * CreditWise Credit Score * Tap to Pay * Capital One Travel * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * \$0 Fraud Liability * Account Alerts * Security Alerts * Virtual Card Numbers * Card Lock * Emergency Card Replacement * ATM Location Services 	* No current promotions	\$39
91	Capital One	Quicksilver Rewards	<ul style="list-style-type: none"> * Unlimited 1.5% cash back on every purchase * Redeem for Cash or Statement Credit; Redeem Your Rewards with PayPal; Shop With Your Rewards; Get Gift Cards * Rewards don't expire for the life of the account * 50% off all beverages every day at any Capital One Café nationwide * Capital One Shopping 	<ul style="list-style-type: none"> * Extended Warranty * \$0 fraud liability * Security alerts * Card Lock * Travel Accident Insurance * Instant Purchase Notifications * Complimentary Concierge Service * 24-hour Travel Assistance Services 	* One-time \$200 cash bonus once spending \$500 on purchases within 3 months from account opening * 0% intro for 15 billing cycles	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Capital One Travel * No Foreign Transaction Fees 			
92	Capital One	Quicksilver Rewards for Students	<ul style="list-style-type: none"> * Unlimited 1.5% cash back on every purchase * Redeem for Cash or Statement Credit; Redeem Your Rewards with PayPal; Shop With Your Rewards; Get Gift Cards * Exclusively for Students * Capital One Shopping * 50% off all beverages every day at any Capital One Café nationwide * Capital One Travel * Capital One Dining * Capital One Entertainment * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * Extended Warranty * Travel Accident Insurance * Complimentary Concierge Service * 24-hour Travel Assistance Services * Instant Purchase Notifications * Security Alerts * Virtual Card Numbers * Card Lock * Emergency Card Replacement * ATM Location Services 	<ul style="list-style-type: none"> * One-time \$50 cash bonus after spending \$100 on purchases within 3 months from account opening 	\$0
93	Capital One	Quicksilver Secured Rewards	<ul style="list-style-type: none"> * Unlimited 1.5% cash back on every purchase * Redeem for Cash or Statement Credit; Shop With Your Rewards; Get Gift Cards * Refundable Deposits & Upgrades * No Hidden Fees * Balance Transfer * Autopay * Authorized User * Capital One Mobile App * CreditWise from Capital One * Eno, your Capital One assistant * Capital One Travel * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * \$0 Fraud Liability * Account Alerts * See Monthly Recurring Transactions * 24/7 Customer Service * Security Alerts * Virtual Card Numbers * Card Lock * Emergency Card Replacement * ATM Location Services * Emergency Card Replacement 	<ul style="list-style-type: none"> * No current promotions 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
94	Capital One	REI Co-op Mastercard	<ul style="list-style-type: none"> * 5% in card rewards on REI Co-op purchases * 1.5% in card rewards on all other purchases * Double card rewards * \$50 account credit toward REI Co-op Experiences, including classes, day trips or multiday outings led by outdoor experts * Autopay * Rewards tracking * No foreign transaction fees 	<ul style="list-style-type: none"> * Card management * Card lock 	<ul style="list-style-type: none"> * \$100 REI gift card after first purchase outside of REI within 60 days from account opening 	\$0
95	Capital One	Savor Rewards	<ul style="list-style-type: none"> * Unlimited 4% cash back on dining, entertainment, and popular streaming services * 3% at grocery stores * 1% on all other purchases * Redeem Your Rewards with PayPal; Shop With Your Rewards * 50% off all beverages every day at any Capital One Café nationwide * Capital One Shopping * Capital One Travel * Capital One Dining * Capital One Entertainment * CreditWise * Balance Transfer * Autopay * Authorized User * Capital One Mobile App * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * Extended Warranty * Travel Accident Insurance * Complimentary Concierge Service * 24-hour Travel Assistance Services * Instant Purchase Notifications * Account Alerts * See Monthly Recurring Transactions * 24/7 Customer Service * Security Alerts * Virtual Card Numbers * Card Lock * 24/7 Customer Service 	<ul style="list-style-type: none"> * One-time \$300 cash bonus after spending \$3,000 on purchases within 3 months from account opening 	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
96	Capital One	SavorOne Rewards	<ul style="list-style-type: none"> * 5% cash back on hotels and rental cars booked through Capital One Travel * 3% cash back on dining, entertainment, popular streaming services and at grocery stores * 1% cash back on every purchase and rewards don't expire for the life of the account * Redeem Your Rewards with PayPal; Shop With Your Rewards * Rewards don't expire for the life of the account, and cash back can be redeemed for any amount * Capital One Shopping * 50% off Handcrafted Beverages at CapitalOne Cafe * Capital One Travel * Capital One Dining * Capital One Entertainment * CreditWise * Balance Transfer * Autopay * Authorized User * Capital One Mobile App * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * Extended Warranty * Travel Accident Insurance * Complimentary Concierge Service * 24-hour Travel Assistance Services * Instant Purchase Notifications * Security Alerts * Virtual Card Numbers * Card Lock * 24/7 Customer Service * Account Alerts * \$0 Fraud Liability 	<ul style="list-style-type: none"> * \$200 as a one-time cash bonus after spending \$500 within 3 months of account opening * Low intro APR 	\$0
97	Capital One	SavorOne Rewards for Students	<ul style="list-style-type: none"> * Unlimited 3% cash back on dining, entertainment, popular streaming services and at grocery stores * 1% on all other purchases 	<ul style="list-style-type: none"> * Extended Warranty * Travel Accident Insurance * Complimentary Concierge Service * 24-hour Travel Assistance 	<ul style="list-style-type: none"> * Earn a one-time \$50 cash bonus once you spend \$100 on purchases within 3 months 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Redeem for Cash or Statement Credit; Redeem Your Rewards with PayPal; Shop With Your Rewards; Get Gift Cards * 50% off Handcrafted Beverages * Shop With Your Rewards * Capital One Travel * Capital One Shopping * Capital One Dining * Capital One Entertainment * CreditWise * Balance Transfer * Autopay * Authorized User * Capital One Mobile App * No Foreign Transaction Fees 	<ul style="list-style-type: none"> Services * Instant Purchase Notifications * Security Alerts * Virtual Card Numbers * Card Lock * 24/7 Customer Service * Account Alerts * \$0 Fraud Liability 	from account opening	
98	Capital One	The Key Rewards Visa	<ul style="list-style-type: none"> * 10% back in rewards for your first 30 days, 5% thereafter at Pottery Barn, Williams Sonoma, West Elm, and more * 5% back online and in stores at Pottery Barn, Williams Sonoma, West Elm & more * 4% back at grocery stores, on food delivery & at restaurants * 1% back on any other purchases everywhere Visa is accepted * 12-month promotional financing * \$25 birthday reward 	<ul style="list-style-type: none"> * Card management * Card lock 	<ul style="list-style-type: none"> * 10% back in rewards for your first 30 days, 5% thereafter at Pottery Barn, Williams Sonoma, West Elm, and more * 0% intro for 12 billing cycle 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * No annual fee * Free standard shipping at Williams Sonoma * AutoPay * Rewards tracking 			
99	Capital One	Venture Rewards	<ul style="list-style-type: none"> * 75,000 miles New cardmember offer * 2X miles per dollar on every purchase * 5X miles on hotels and rental cars booked through Capital One Travel * Redeem Miles for Travel * Global Entry or TSA PreCheck Credit * Capital One Shopping * Redeem Your Rewards with PayPal * Transfer Your Miles * Shop With Your Rewards * Capital One Travel * Capital One Dining * Capital One Entertainment * See Recurring Merchants * Balance Transfer * Autopay * Authorized User * Capital One Mobile App * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * 24-Hour Travel Assistance Services * Auto Rental Collision Damage Waiver * Travel Accident Insurance * Extended Warranty * Security Alerts * Virtual Card Numbers * Card Lock * 24/7 Customer Service * Account Alerts * \$0 Fraud Liability * CreditWise 	<ul style="list-style-type: none"> * 75,000 bonus miles when you spend \$4,000 within the first 3 months 	\$95
100	Capital One	Venture X Rewards	<ul style="list-style-type: none"> * 10,000 Miles Anniversary Bonus * \$300 Annual Travel Credit * \$100 Global Entry or TSA PreCheck Credit 	<ul style="list-style-type: none"> * Auto rental collision coverage * Cell Phone Protection 	<ul style="list-style-type: none"> * Earn 75,000 bonus miles once you spend \$4,000 on purchases within the first 3 	\$395

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 10X Miles on hotels & rental cars booked through Capital One Travel * 5X Miles on flights booked through Capital One Travel * 2X Miles on all other purchases, every day * Capital One Lounges/Partner Lounge Network * \$100 experience credit, daily breakfast for 2 and other premium benefits, plus earn 10X miles on hotel stays booked through Capital One Travel * Lifestyle Benefits Collection * Hertz President's Circle status * Capital One Dining * Capital One Entertainment * Free Additional Cardholders * Miles Don't Expire & No Blackout Dates * Miles Redemption * No Foreign Transaction Fees * Referrals Bonus 		months from account opening	
101	Capital One	VentureOne Rewards	<ul style="list-style-type: none"> * Unlimited 1.25 miles per dollar on every purchase * Unlimited 5 miles per dollar on hotels and rental cars booked through Capital One Travel * Redeem Miles for Travel * Capital One Shopping * Redeem Your Rewards with PayPal 	<ul style="list-style-type: none"> * Emergency Card Replacement * Auto Rental Collision Damage Waiver * Travel Accident Insurance * Extended Warranty * Transfer Your Miles * Security Alerts * Virtual Card Numbers 	<ul style="list-style-type: none"> * 20,000 bonus miles after spending \$500 on purchases within the first 3 months from account opening * Low Intro APR 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 50% off Handcrafted Beverages * Shop With Your Rewards * Capital One Travel * Capital One Dining * Capital One Entertainment * See Recurring Merchants * Balance Transfer * Autopay * Authorized User * Capital One Mobile App * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * Card Lock * 24/7 Customer Service * Account Alerts * \$0 Fraud Liability * CreditWise 	<ul style="list-style-type: none"> * 0% intro for 15 billing cycles 	
102	Capital One	West Elm Key Rewards Visa	<ul style="list-style-type: none"> * 10% back in rewards for your first 30 days, 5% thereafter at Pottery Barn, Williams Sonoma, West Elm, and more * 5% back online and in stores at Pottery Barn, Williams Sonoma, West Elm & more * 4% back at grocery stores, on food delivery & at restaurants * 1% back on any other purchases everywhere Visa is accepted * 12-month promotional financing * \$25 birthday reward * Free standard shipping at Williams Sonoma * AutoPay * Rewards tracking 	<ul style="list-style-type: none"> * Card management * Card lock 	<ul style="list-style-type: none"> * 10% back in rewards for your first 30 days, 5% thereafter at Pottery Barn, Williams Sonoma, West Elm, and more * 0% intro for 12 billing cycle 	\$0
103	Capital One	Williams Sonoma Key Rewards Visa	<ul style="list-style-type: none"> * 10% back in rewards for your first 30 days, 5% thereafter at Pottery Barn, Williams Sonoma, 	<ul style="list-style-type: none"> * Card management * Card lock 	<ul style="list-style-type: none"> * 10% back in rewards for your first 30 days, 5% 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<p>West Elm, and more</p> <ul style="list-style-type: none"> * 5% back online and in stores at Pottery Barn, Williams Sonoma, West Elm & more * 4% back at grocery stores, on food delivery & at restaurants * 1% back on any other purchases everywhere Visa is accepted * 12-month promotional financing * \$25 birthday reward * Free standard shipping at Williams Sonoma * AutoPay * Rewards tracking 		<p>thereafter at Pottery Barn, Williams Sonoma, West Elm, and more</p> <ul style="list-style-type: none"> * 0% intro for 12 billing cycles 	
104	Celtic Bank	Reflex Platinum Mastercard	<ul style="list-style-type: none"> * Monthly reporting to the three major credit bureaus * Free Monthly Credit Score available on Electronic Statements 	<ul style="list-style-type: none"> * Mastercard Zero Liability Protection * Continental Credit Protection * Online Account Management 	<ul style="list-style-type: none"> * Continental Finance Company is proud of our customer feedback. With more than 2.6 million credit cards managed since our founding, CFC prides itself on putting the customer first. We specialize in providing credit cards that help our customers build or establish credit 	\$99 - \$125

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
					with dignity and respect. If you have less than perfect credit, a CFC brand card can help you re-establish your credit history! * \$75 - \$125 intro first year annual fee	
105	Celtic Bank	Surge Platinum Master Card	<ul style="list-style-type: none"> * Monthly reporting to the three major credit bureaus * Free Monthly Credit Score available on Electronic Statements 	<ul style="list-style-type: none"> * Mastercard Zero Liability Protection * Continental Credit Protection * Online Account Management 	<ul style="list-style-type: none"> * Continental Finance Company is proud of our customer feedback. With more than 2.6 million credit cards managed since our founding, CFC prides itself on putting the customer first. We specialize in providing credit cards that help our customers build or establish credit with dignity and respect. If you have less than perfect credit, a CFC brand card 	\$75 - \$125

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
					can help you re-establish your credit history!	
106	Chase	Aer Lingus Visa Signature Card	<ul style="list-style-type: none"> * Earn 3 Avios per every \$1 spent with Aer Lingus, British Airways and Iberia purchases * Earn 2 Avios for every \$1 spent on hotel accommodations booked directly with the hotel * Earn 1 Avios for every \$1 spent on all other purchases * Commercial Airline Companion Ticket each year * Priority Boarding for you and any authorized users * One year DoorDash Pass * Contactless payments * No foreign transaction fees 	<ul style="list-style-type: none"> * Fraud Alerts * 24/7 Access to Customer Service * Automatic Account Alerts * Auto Rental Collision Damage Waiver * Authorized User Extended * Warranty Protection Purchase * Protection Trip Cancellation/Interruption Insurance 	* Earn 85,000 Avios after you spend \$5,000 on purchases within the first 3 months of account opening	\$95
107	Chase	Aeroplan Card	<ul style="list-style-type: none"> * 3x points for each dollar spent at grocery stores * Opens offer details overlay * 3x points for each dollar spent on dining at restaurants including takeout and eligible delivery services * 3x points for each dollar spent with Air Canada directly * 1x points for each dollar spent on all other purchases * 500 bonus points for every \$2,000 you spend in a calendar month - up to 1,500 points per month * Points do not expire as long as 	<ul style="list-style-type: none"> * Zero liability protection * 24/7 fraud monitoring * Purchase protection * Auto rental collision damage waiver * Trip delay reimbursement * Baggage delay insurance * Purchase protection * Roadside Insurance 	* Earn 70,000 bonus points after you spend \$3,000 on purchases in the first 3 months your account is open * New cardmembers will automatically receive Aeroplan 25K Status for the remainder of the calendar year, plus the following calendar year	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			your Aeroplan Credit Card account is open * No foreign transaction fees			
108	Chase	Amazon Visa	* Unlimited 3% back at Amazon.com, Amazon Fresh, Whole Foods Market, and on Chase Travel purchases with an eligible Prime membership * Unlimited 2% back at gas stations, restaurants, and on local transit and commuting (including rideshare) * Unlimited 1% back on all other purchases * Contactless payments * No foreign transaction fees	* Zero liability protection * Purchase protection * Auto rental collision damage waiver * Travel Accident Insurance * Extended Warranty Protection * Purchase protection * Lost luggage reimbursement	* Get a \$50 Amazon Gift Card instantly	\$0
109	Chase	British Airways Visa Signature Card	* Earn 3 Avios for every \$1 spent on British Airways, Aer Lingus, and Iberia flight purchases. Earn 2 Avios for every \$1 spent on hotel accommodations booked directly with the hotel. Earn 1 Avios for every \$1 spent on all other purchases. * British Airways, Aer Lingus, and Iberia flight purchases. Earn 2 Avios for every \$1 spent on hotel accommodations booked directly with the hotel. Earn 1 Avios for every \$1 spent on all other purchases. * Opens offer details overlay * Take 10% off British Airways	* Fraud Alerts * 24/7 Access to Customer Service * Automatic Account Alerts * Auto Rental Collision Damage Waiver * Authorized User Extended * Warranty Protection * Purchase * Protection Trip Cancellation/Interruption Insurance	* Earn 85,000 Avios after you spend \$5,000 on purchases within the first 3 months of account opening	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			flights starting in the US when you book through the website provided in your welcome materials * Up to \$600 Reward Flight Statement Credits * Earn a Travel Together Ticket every calendar year you make \$30,000 in purchases on your British Airways credit card * No foreign transaction fees * DoorDash pass * Contactless payments			
110	Chase	Chase Freedom Flex	* 5% cash back on different categories like gas stations, grocery stores (excluding Target and Walmart) and select online merchants on up to \$1,500 in total combined purchases each quarter you activate * 5% cash back on travel purchased through Chase Travel * 5% cash back on Lyft rides * 3% on drugstore purchases * 3% on dining at restaurants, including takeout and eligible delivery services * 1% on all other purchases * Cash back rewards do not expire * Contactless payments * \$0 delivery fee on DoorDash * Instacart+ benefits	* Zero liability protection * 24/7 fraud monitoring * Purchase protection * Auto rental collision damage waiver * Travel and Emergency Service Assistance services * Trip Cancellation/Interruption Insurance * Extended Warranty Protection * Purchase protection * Cell phone protection	* Earn a \$200 bonus after you spend \$500 on purchases in the first 3 months from account opening * 0% intro APR for 15 months from account opening on purchases and balance transfers	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
111	Chase	Chase Freedom Rise	<ul style="list-style-type: none"> * 5% cash back on Lyft rides * 1.5% on all purchases * Cash back rewards do not expire * Contactless payments * \$0 delivery fee on DoorDash * Instacart+ benefit * Free credit score 	<ul style="list-style-type: none"> * Zero liability protection * 24/7 fraud monitoring * Purchase protection * Trip Cancellation/Interruption Insurance * Extended Warranty Protection * Purchase protection 	<ul style="list-style-type: none"> * Earn a \$25 statement credit for enrolling in automatic payments 	\$0
112	Chase	Chase Freedom Unlimited	<ul style="list-style-type: none"> * 5% cash back on travel purchased through Chase TravelSM * 5% cash back on Lyft rides * 3% cash back on dining at restaurants, including takeout and eligible delivery services * 3% cash back on drugstore purchases * 1.5% cash back on all other purchases * Cash back rewards do not expire * Contactless payments * \$0 delivery fee on DoorDash * Instacart+ benefit 	<ul style="list-style-type: none"> * Zero liability protection * 24/7 fraud monitoring * Purchase protection * Auto rental collision damage waiver * Travel and Emergency Service Assistance services * Trip Cancellation/Interruption Insurance * Extended Warranty Protection * Purchase protection 	<ul style="list-style-type: none"> * Earn a \$200 bonus after you spend \$500 on purchases in the first 3 months from account opening. *0% intro APR for 15 months from account opening on purchases and balance transfers 	\$0
113	Chase	Disney Premier Visa Card	<ul style="list-style-type: none"> * Earn 5% in Disney Rewards Dollars on card purchases made directly at DisneyPlus.com, Hulu.com or ESPNPlus.com * Earn 2% in Disney Rewards Dollars on card purchases at gas stations, grocery stores, restaurants and most Disney U.S. locations 	<ul style="list-style-type: none"> * Baggage Delay Insurance * Extended Warranty Protection * Credit Card Purchase Protection 	<ul style="list-style-type: none"> * Enjoy 0% promotional APR for 6 months on select Disney vacation packages from the date of purchase * \$300 Statement Credit after you 	\$49

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Earn 1% on all your other card purchases * Subscribers can earn back \$14.99 per month for up to 3 consecutive months in statement credits on qualifying Disney Bundle subscription purchases, or other qualifying subscriptions or add-ons purchased directly at DisneyPlus.com, Hulu.com or ESPNPlus.com that total \$14.99 or more, when they use their Disney Premier Visa Card * Save 10% on select purchases at DisneyStore.com when you use your Disney Premier Visa Card * Airline Purchases benefits * Disney Rewards Dollars * One year complimentary DoorDash Pass 		<ul style="list-style-type: none"> spend \$1000 on purchases in the first 3 months from account opening 	
114	Chase	Disney Visa Card	<ul style="list-style-type: none"> * Earn 1% in Disney Rewards Dollars on all card purchases * Redeem toward most anything Disney at most Disney U.S. locations. Enjoy special vacation financing and shopping savings * Save 10% on select purchases at DisneyStore.com when you use your Disney Visa Card * Receive 10% off select merchandise purchases at select locations at the Disneyland 	<ul style="list-style-type: none"> * Baggage Delay Insurance * Extended Warranty Protection * Credit Card Purchase Protection 	<ul style="list-style-type: none"> * Enjoy 0% promotional APR for 6 months on select Disney vacation packages from the date of purchase * \$150 Statement Credit after you spend \$500 on purchases in the first 3 months 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			Resort and Walt Disney World Resort when you use your Disney Visa Card * Earn 1% in Disney Rewards Dollars on all your card purchases with no limits to the amount you can earn * Disney Rewards Dollars * One year complimentary DoorDash Pass		from account opening	
115	Chase	DoorDash Rewards Mastercard	* 4% Cash back on DoorDash and Caviar orders * 3% Cash Back on dining when purchased directly from a restaurant * 2% Cash Back on grocery stores online or in-store * 1% cash back on all other purchases * DashPass Anniversary bonus * Contactless payments * No foreign transaction fees	* Fraud Alerts * 24/7 Access to Customer Service * Automatic Account Alerts * Auto Rental Collision Damage Waiver * Authorized User Extended * Warranty Protection Purchase * Protection Trip Cancellation/Interruption Insurance	* Free DashPass (\$96 Value) for a year	\$0
116	Chase	Iberia Visa Signature Card	* Earn 3 Avios for every \$1 spent on Iberia, British Airways, and Aer Lingus flight purchases * Earn 2 Avios for every \$1 spent on hotel accommodations booked directly with the hotel * Earn 1 Avios for every \$1 spent on all other purchases * \$1,000 Airfare Discount Voucher each calendar year * Get a 10% discount on airfare	* Fraud Alerts * 24/7 Access to Customer Service * Automatic Account Alerts * Auto Rental Collision Damage Waiver * Authorized User Extended * Warranty Protection Purchase * Protection Trip Cancellation/Interruption Insurance	* Earn 85,000 Avios after you spend \$5,000 on purchases within the first 3 months of account opening	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * One year DoorDash Pass * Contactless payments * No foreign transaction fees 			
117	Chase	IHG One Rewards Premier Credit Card	<ul style="list-style-type: none"> * Up to 26X total points per \$1 spent when you stay at IHG Hotels and Resorts * Plus up to 10X points from IHG on stays for being an IHG One Rewards member * Plus up to 6X points from IHG on stays with Platinum Elite Status, a benefit of this card * Earn 5X total points on travel, dining, and at gas stations * Earn 3X points per \$1 spent on all other purchases * Earn a \$100 statement credit and 10,000 bonus points after spending \$20,000 each calendar year * Earned each account anniversary year with a current point redemption cap of 40,000 points. You can also use existing points from your IHG One Rewards account to redeem your Anniversary Night at hotels above the 40,000 point redemption level * Automatic Platinum Elite Status as long as you remain an IHG One Rewards Premier Cardmember 	<ul style="list-style-type: none"> * Baggage Delay Insurance * Purchase Protection * Lost Luggage Reimbursement * Trip Cancellation/Trip Interruption Insurance 	<ul style="list-style-type: none"> * Earn 140,000 Bonus Points after you spend \$3,000 on purchases in the first 3 months from account opening 	\$99

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * One year complimentary DoorDash Pass * No foreign transaction fees 			
118	Chase	IHG One Rewards Traveller Credit Card	<ul style="list-style-type: none"> * Up to 17X total points at IHG Hotels and Resorts That's 5X points with this card * Plus up to 10X points from IHG on stays for being an IHG One Rewards member * Plus up to 2X points from IHG on stays with Silver Elite Status, a benefit of this card * Earn 3X total points on dining, utilities, select streaming services, and at gas stations * Earn 2X points per \$1 spent on all other purchases * When you redeem points for a consecutive four-night IHG hotel stay, you can receive a fourth Reward Night free redeemable at that same hotel during that same stay * Earn 10,000 bonus points after you spend \$10,000 each calendar year * Automatic Silver Elite Status as long as you remain an IHG One Rewards Traveler Cardmember * No foreign transaction fees 	<ul style="list-style-type: none"> * Baggage Delay Insurance * Purchase Protection * Lost Luggage Reimbursement * Trip Cancellation/Trip Interruption Insurance 	<ul style="list-style-type: none"> * Earn 80,000 Bonus Points after you spend \$2,000 on purchases in the first 3 months from account opening 	\$0
119	Chase	Instacart Mastercard	<ul style="list-style-type: none"> * 5% Cash Back on Instacart.com and Instacart app purchases from more than 1,400 	<ul style="list-style-type: none"> * Fraud Alerts * 24/7 Access to Customer Service 	<ul style="list-style-type: none"> * Get a \$50 Instacart credit 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			retail brands delivering from 80,000+ stores across 14,000+ cities in North America * 5% Cash Back on Chase Travel purchases, including flights, hotels and more * 2% Cash Back at restaurants, gas stations, and on select streaming services * 1% cash back on all other purchases * Instacart+ benefits * Contactless payments * No foreign transaction fees	* Automatic Account Alerts * Auto Rental Collision Damage Waiver * Authorized User Extended * Warranty Protection Purchase * Protection Trip Cancellation/Interruption Insurance	automatically upon approval	
120	Chase	Marriott Bonvoy Bold Credit Card	* Earn 3X points for every \$1 spent at over 7,000 hotels participating in Marriott Bonvoy with the Marriott Bonvoy Bold credit card * Plus, earn up to 10X points from Marriott for being a Marriott Bonvoy member * Plus, earn up to 1X point from Marriott with Silver Elite Status, a benefit you qualify for by being a Marriott Bonvoy Bold cardmember * Earn 2X points for every \$1 you spend on other travel purchases (from airfare to taxis and trains) through 7/10/2024 * Plus, earn 1X point for every \$1 you spend on all other purchases and your points don't	* Travel and purchase coverage	* Earn 1 Free Night Award (valued up to 50,000 points) after you spend \$1,000 on purchases in your first 3 months from your account opening	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<p>expire as long as you make purchases on your credit card every 24 months</p> <ul style="list-style-type: none"> * Receive 15 Elite Night Credits annually *Opens offer details overlay qualifying you for Silver Elite status through 7/10/2024 * Contactless pay * No foreign transaction fees 			
121	Chase	Marriott Bonvoy Boundless Credit Card	<ul style="list-style-type: none"> * Earn 6X points for every \$1 spent at over 7,000 hotels participating in Marriott Bonvoy with the Marriott Bonvoy Boundless credit card * Plus, earn up to 10X points from Marriott for being a Marriott Bonvoy member * Plus, earn up to 1X point from Marriott with Silver Elite Status, a benefit of being a Marriott Bonvoy Boundless cardmember * Earn 3X points for every \$1 on the first \$6,000 spent in combined purchases each year on grocery stores, gas stations, and dining * Earn 2X points for every \$1 you spend on all other purchases and your points don't expire as long as you make purchases on your credit card every 24 months 	<ul style="list-style-type: none"> * Travel and purchase coverage 	<ul style="list-style-type: none"> * Earn 3 Free Night Awards (each night valued up to 50,000 points) after you spend \$3,000 on purchases in your first 3 months from your account opening 	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<p>* As a Marriott Bonvoy Boundless Cardmember, you'll enjoy a Free Night Award every year after your account anniversary, valid for a one night hotel stay at a property with a redemption level up to 35,000 points. Certain hotels have resort fees</p> <p>* Free Night Awards start at 7,500 points</p> <p>* Contactless payments</p>			
122	Chase	Marriott Bonvoy Bountiful Credit Card	<p>* Earn 6X points for every \$1 spent at over 7,000 hotels participating in Marriott Bonvoy with the Marriott Bonvoy Bountiful credit card</p> <p>* Plus, earn up to 10X points from Marriott for being a Marriott Bonvoy member</p> <p>* Plus, earn up to 2.5X points from Marriott with Gold Elite Status, a benefit of being a Marriott Bonvoy Bountiful Cardmember</p> <p>* Earn 4X points for every \$1 on the first \$15,000 in combined purchases each year on grocery stores and dining</p> <p>* Earn 2X points for every \$1 you spend on all other purchases</p> <p>* Earn 1,000 Bonus Points per eligible stay at hotels</p>	* Travel and purchase coverage	* Earn 85,000 Bonus Points after you spend \$4,000 in purchases in your first 3 months from your account opening	\$250

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			participating in Marriott Bonvoy * Your points don't expire as long as you make purchases on your credit card every 24 months * As a Marriott Bonvoy Bountiful Cardmember, you'll enjoy a Free Night Award every calendar year, after \$15,000 in spend, valid for a one night hotel stay at a property with a redemption level of up to 50,000 points. Certain hotels have resort fees. * Free Night Awards start at 7,500 points * Contactless pay * No foreign transaction fees			
123	Chase	Prime Visa	* Unlimited 5% back at Amazon.com, Amazon Fresh, Whole Foods Market, and on Chase Travel purchases with an eligible Prime membership * Unlimited 2% back at gas stations, restaurants, and on local transit and commuting (including rideshare) * Unlimited 1% back on all other purchases * Contactless payments * No foreign transaction fees	* Zero liability protection * Purchase protection * Auto rental collision damage waiver * Travel Accident Insurance * Extended Warranty Protection * Purchase protection * Lost luggage reimbursement	* Prime members, get a \$100 Amazon Gift Card	\$0
124	Chase	Sapphire Preferred	* Redeem points for cash through account statement	* Zero liability protection * 24/7 fraud monitoring and	* Earn 60,000 bonus points after	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			credit (similar to cash back) * 5x total points on travel purchased through Chase Travel, excluding hotel purchases that qualify for the \$50 Annual Chase Travel Hotel Credit * 5x points on Lyft rides * 3x points on dining, including eligible delivery services, takeout and dining out * 3x points on online grocery purchases (excluding Target, Walmart and wholesale clubs) * 3x points on select streaming services * 2x on other travel purchases * 1 point per dollar spent on all other purchases * Earn up to \$50 in statement credits each account anniversary year for hotel stays purchased through Chase Travel * \$150 in additional partnership benefit value * Get 25% more value when you redeem for travel through Chase * DoorDash DashPass subscription * Instacart+ Subscription * Earn more points with Peloton * Eligible cardmembers can break up card purchases of \$100	customer support * Purchase protection * Auto rental collision damage waiver * Travel and Emergency Service Assistance services * Trip Delay Reimbursement * Extended Warranty Protection * Purchase protection * Cell phone protection * Baggage delay insurance	you spend \$4,000 on purchases in the first 3 months from account opening	

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<p>or more into fixed monthly payments with Chase Pay Over Time</p> <p>* No foreign transaction fees</p>			
125	Chase	Sapphire Reserve	<p>* Redeem points for cash through account statement credit (similar to cash back)</p> <p>* 10x total points on Chase Dining purchases with Ultimate Rewards</p> <p>* 10x total points on hotels and car rentals when you purchase travel through Chase after the first \$300 is spent on travel purchases annually</p> <p>* 10x total points on Lyft rides</p> <p>* 5x total points on flights when you purchase travel through Chase Travel after the first \$300 is spent on travel purchases annually</p> <p>* 3x points on dining at restaurants, including eligible delivery services, takeout, and dining out</p> <p>* 3x points on other travel worldwide after the first \$300 is spent on travel purchases annually</p> <p>* Earn more points with Peloton</p> <p>* Get 50% more value when you redeem for travel through Chase</p> <p>* \$300 Annual Travel Credit</p>	<p>* Zero liability protection</p> <p>* 24/7 fraud monitoring and customer support</p> <p>* Purchase protection</p> <p>* Auto rental collision damage waiver</p> <p>* Travel and Emergency Service Assistance services</p> <p>* Trip Delay Reimbursement</p> <p>* Extended Warranty Protection</p> <p>* Purchase protection</p> <p>* Cell phone protection</p> <p>* Baggage delay insurance</p> <p>* Emergency Medical and Dental Benefit</p> <p>* Roadside Assistance</p>	<p>* Earn 60,000 bonus points after you spend \$4,000 on purchases in the first 3 months from account opening</p>	\$550

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * DoorDash DashPass subscription * Instacart+ subscription * Global Entry or TSA Precheck Credit * Nexus Fee Credit * Airport lounge access * No foreign transaction fees 			
126	Chase	Slate Edge	<ul style="list-style-type: none"> * Contactless payments * \$0 delivery fee on DoorDash * Instacart+ benefit * Free credit score * Lower your interest rate by 2% each year 	<ul style="list-style-type: none"> * Zero liability protection * 24/7 fraud monitoring * Purchase protection * Extended Warranty Protection * Purchase protection * Auto Rental Collision Damage Waiver * Roadside Dispatch 	* 0% intro APR for 18 months from account opening on purchases and balance transfers	\$0
127	Chase	Southwest Rapid Rewards Plus	<ul style="list-style-type: none"> * Earn 2 points for each dollar spent on Southwest purchases * Earn 2 points for each dollar spent on Rapid Rewards hotel and car rental partners *Opens offer details overlay * Earn 2 points for each dollar spent on local transit and commuting, including rideshare *Opens offer details overlay * Earn 2 points for each dollar spent on internet, cable, and phone services; select streaming *Opens offer details overlay * Earn 1 point for each dollar spent on all other purchases 	* Travel and purchase coverage	* Earn 50,000 points after you spend \$1,000 on purchases in the first 3 months from account opening	\$69

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 3,000 points every year on your Cardmember anniversary * 2 EarlyBird Check-In each year * 25% back on inflight purchases * 10,000 Companion Pass qualifying points boost each year * Bags fly free * No change fees * Unlimited reward seats with no blackout dates or seat restrictions * Your points don't expire, a benefit of the Rapid Rewards program 			
128	Chase	Southwest Rapid Rewards Premier	<ul style="list-style-type: none"> * 25% back on inflight purchases * Earn 3 points for each dollar spent on Southwest purchases *Opens offer details overlay * Earn 2 points for each dollar spent on Rapid Rewards hotel and car rental partners *Opens offer details overlay * Earn 2 points for each dollar spent on local transit and commuting, including rideshare *Opens offer details overlay * Earn 2 points for each dollar spent on internet, cable, and phone services; select streaming *Opens offer details overlay 	* Travel and purchase coverage	* Earn 50,000 points after you spend \$1,000 on purchases in the first 3 months from account opening	\$99

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Earn 1 point for each dollar spent on all other purchases * 6,000 points every year on your Cardmember anniversary * 2 EarlyBird Check-In each year * 4 Upgraded Boardings per year when available * Unlimited tier qualifying points (TQPs): Earn 1,500 TQPs toward A-List status for every \$5,000 you spend—there is no limit on the amount of TQPs you can earn * 10,000 Companion Pass qualifying points boost each year * Bags fly free * No change fees * Unlimited reward seats with no blackout dates or seat restrictions * Your points don't expire, a benefit of the Rapid Rewards program 			
129	Chase	Southwest Rapid Rewards Priority	<ul style="list-style-type: none"> * Earn 2 points for each dollar spent on Southwest purchases * Opens offer details overlay * Earn 2 points for each dollar spent on Rapid Rewards hotel and car rental partners * Earn 2 points for each dollar spent on local transit and commuting, including rideshare 	* Travel and purchase coverage	* Earn 50,000 points after you spend \$1,000 on purchases in the first 3 months from account opening	\$149

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Earn 2 points for each dollar spent on internet, cable, and phone services; select streaming *Opens offer details overlay * Earn 1 point for each dollar spent on all other purchases * 7,500 points every year on your Cardmember anniversary * \$75 Southwest annual travel credit * 4 Upgraded Boardings per year when available * Unlimited tier qualifying points (TQPs): Earn 1,500 TQPs toward A-List status for every \$5,000 you spend—there is no limit on the amount of TQPs you can earn * 25% back on inflight purchases * 10,000 Companion Pass qualifying points boost each year * Bags fly free * No change fees * Unlimited reward seats with no blackout dates or seat restrictions * Your points don't expire, a benefit of the Rapid Rewards program *No foreign transaction fees 			
130	Chase	United Explorer Credit Card	* 25% back as a statement credit on purchases of food,	* Travel and purchase coverage	* \$0 intro fee for first year	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			beverages and Wi-Fi on board United-operated flights and on Club premium drinks when you pay with your Explorer Card * 2 miles per \$1 spent on purchases from United, including tickets, Economy Plus, inflight food, beverages and Wi-Fi, and other United charges * 2 miles per \$1 spent on dining, including eligible delivery services * 2 miles per \$1 spent on hotel accommodations when purchased directly with the hotel * 1 mile per \$1 spent on all other purchases * Free first checked bag * Up to \$100 as a statement credit for Global Entry, TSA PreCheck or NEXUS every 4 years as reimbursement for the application fee for either program when charged to your card * Priority boarding - the primary Cardmember and companions on the same reservation will be invited to board United-operated flights prior to general boarding * Contactless pay		* Earn 50,000 bonus miles after you spend \$3,000 on purchases in the first 3 months your account is open	

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* MileagePlus program benefits			
131	Chase	United Quest Credit Card	<ul style="list-style-type: none"> * 3 miles per \$1 spent on United purchases immediately after earning your \$125 annual United purchase credit * 2 miles per \$1 spent on all other travel, including airfare, trains, local transit, cruise lines, hotels, car rentals, taxicabs, resorts, ride share services and tolls * 2 miles per \$1 spent on dining, including eligible delivery services * 2 miles per \$1 spent on select streaming services * 1 mile per \$1 spent on all other purchases * Receive up to \$125 in statement credits each account anniversary year as reimbursement for United purchases charged to your United Quest Card * Starting with your first anniversary, you'll get 5,000 miles back in your MileagePlus account after you take a United or United Express-operated award flight booked with your miles - up to 2 times every anniversary year 	* Travel and purchase coverage	* Earn 60,000 bonus miles + 500 Premier qualifying points (PQP) after you spend \$4,000 on purchases in the first 3 months your account is open	\$250

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Free first and second checked bags for you and a companion, save up to \$320 per roundtrip * You'll earn 25 PQP for every \$500 you spend on purchases with your United Quest Card (up to 6,000 PQP in a calendar year) that can be applied toward your Premier status qualification, up to and including the Premier 1K level * MileagePlus program benefits * All United Travel benefits 			
132	Chase	United Gateway Credit Card	<ul style="list-style-type: none"> * 25% back as a statement credit on purchases of food, beverages and Wi-Fi on board United-operated flights and on Club premium drinks when you pay with your Gateway Card * 2 miles per \$1 spent on purchases from United, including tickets, Economy Plus, inflight food, beverages and Wi-Fi, baggage service charges and other United purchases * 2 miles per \$1 spent at gas stations * 2 miles per \$1 spent on local transit and commuting, including ride share services, taxicabs, train tickets, tolls, and mass transit 	* Travel and purchase coverage	<ul style="list-style-type: none"> * 0% intro APR for 12 months from account opening on purchases * Earn 20,000 bonus miles after you spend \$1,000 on purchases in the first 3 months your account is open 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1 mile per \$1 spent on all other purchases * No foreign transaction fees * Mileage program benefits 			
133	Chase	United Gateway Credit Card	<ul style="list-style-type: none"> * 25% back as a statement credit on purchases of food, beverages and Wi-Fi on board United-operated flights and on Club premium drinks when you pay with your United ClubSM Infinite Card * 4 miles per \$1 spent on purchases from United, including tickets, Economy Plus, inflight food, beverages and Wi-Fi, and other United charges * 2 miles per \$1 spent on all other travel purchases, including airfare, trains, local transit, cruise lines, hotels, car rentals, taxicabs, resorts, ride share services and tolls * 2 miles per \$1 spent on dining including eligible delivery services * 1 mile per \$1 spent on all other purchases * United ClubSM membership – up to a \$650 value per year * Free first and second checked bags for you and a companion, save up to \$320 per roundtrip 	<ul style="list-style-type: none"> * Travel and purchase coverage 	<ul style="list-style-type: none"> * Earn 80,000 bonus miles after you spend \$5,000 on purchases in the first 3 months from account opening 	\$525

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Up to \$100 as a statement credit for Global Entry, TSA PreCheck or NEXUS every 4 years as reimbursement for the application fee when charged to your card * Earn up to 10,000 Premier qualifying points. You'll earn 25 PQP for every \$500 you spend on purchases with your United Club Card (up to 10,000 PQP in a calendar year) that can be applied toward your Premier status qualification, up to and including the Premier 1K level * Premier Access travel services - receive preferential treatment to ease your way through the airport with priority check-in, security screening, boarding, and baggage handling privileges (where available) * United Club * All United travel benefits * All MileagePlus program benefits 			
134	Chase	World of Hyatt Credit Card	<ul style="list-style-type: none"> * 4 Bonus Points per \$1 spent on purchases at all Hyatt hotels * Plus, 5 Base Points from Hyatt per eligible \$1 spent for being a World of Hyatt member * 2 Bonus Points per \$1 spent at restaurants, on airline tickets purchased directly from the 	<ul style="list-style-type: none"> * Fraud Alerts * 24/7 Access to Customer Service * Automatic Account Alerts * Auto Rental Collision Damage Waiver * Authorized User Extended 	<ul style="list-style-type: none"> * Up to 60,000 Bonus Points; 30,000 Bonus Points after you spend \$3,000 on purchases in your first 3 months from account 	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			airline, local transit and commuting as well as fitness club and gym memberships * Plus, earn 1 Bonus Point per \$1 spent on all other purchases * Opens offer details overlay Points don't expire as long as your World of Hyatt Credit Card account is open * Get a Free Night Every Year * Contactless payment * No foreign transaction fees	* Warranty Protection Purchase * Protection Trip Cancellation/Interruption Insurance	opening; Plus, up to 30,000 More Bonus Points by earning 2 Bonus Points total per \$1 spent in the first 6 months from account opening on purchases that normally earn 1 Bonus Point, on up to \$15,000 spent	
135	Chime	Chime Credit Builder Secured Visa Credit Card	* No annual fee or interest * No credit check to apply * No minimum security deposit required * Start building credit	* Covered fee-free through SpotMe on transactions up to \$200		\$0
136	Citi	AA AAdvantage Mileup Card	* Earn 2 AAdvantage miles for each \$1 spent at grocery stores, including grocery delivery services, and eligible American Airlines purchases * Earn 1 AAdvantage mile for every \$1 spent on all other purchases * No limit on the miles you can earn * 25% savings on American Airlines inflight food and beverage * Add authorized users and earn miles on their purchases * No Mileage Cap	* \$0 Liability on Unauthorized Charges * Mastercard ID Theft Protection	* Earn 15,000 American Airlines AAdvantage bonus miles after \$500 in purchases within the first 3 months of account opening	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
137	Citi	AT&T Points Plus Card	<ul style="list-style-type: none"> * ThankYou Points can be used toward cash back, statement credit, or travel expenses * 3 ThankYou Points for every \$1 spent at gas stations * 2 ThankYou Points for every \$1 spent at grocery stores, including grocery delivery services * 1 ThankYou Point for every \$1 spent on all other purchases * No limit on the points you can earn and points don't expire * Contactless pay * Free access to your FICO score * Citi Entertainment 	<ul style="list-style-type: none"> * \$0 Liability on Unauthorized Charges * Fraud Early Warning * Citi Quick Look 	<ul style="list-style-type: none"> * Earn a \$100 statement credit after you spend \$1,000 on purchases in the first 3 months of account opening * Earn up to \$240 back toward your qualifying AT&T wireless bills every year after qualifying activities 	\$0
138	Citi	Costco Anywhere Visa Card	<ul style="list-style-type: none"> * Earn 4% on eligible gas and EV charging with the Costco Anywhere Visa card for the first \$7,000 per year and then 1% thereafter * Unlimited 3% on restaurants and eligible travel * Unlimited 2% on all other purchases from Costco and Costco.com * Unlimited 1% on all other purchases * Contactless Payments * Citi Entertainment * No foreign transaction fees 	<ul style="list-style-type: none"> * Damage & theft purchase protection * Travel and emergency assistance * Worldwide car rental insurance * Travel accident insurance * Roadside assistance dispatch service 		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
139	Citi	Custom Cash Card	<ul style="list-style-type: none"> * Redeem ThankYou Points for cash back as a statement credit, direct deposit, or check * 5% cash back on your top eligible spend category each billing cycle up to \$500 spent * 1% cash back thereafter on all other purchases * Earn an additional 4% cash back on hotels, car rentals, and attractions booked on Citi Travel portal * Other redemption options include gift cards, travel and Shop with Points at Amazon.com * Contactless Payments * Choose your Payment Due Date * Free Access to Your Fico Score * 24/7 Customer Service * Citi Entertainment 	<ul style="list-style-type: none"> * Fraud Early Warning * Account Alerts * \$0 Liability on Unauthorized Charges * Citi Quick Lock * Mastercard ID Theft Protection 	<ul style="list-style-type: none"> * Earn \$200 cash back after you spend \$1,500 on purchases in the first 6 months of account opening. * Get 0% Intro APR for 15 months on purchases and balance transfers. Balance Transfers must be completed within 4 months of account opening. 	\$0
140	Citi	Diamond Preferred Card	<ul style="list-style-type: none"> * Free Access to Your Fico Score * Get special access to purchase tickets to thousands of events, including presale tickets and exclusive experiences for the year's most anticipated concerts, sporting events, dining experiences and more * Choose your Payment Due Date 	<ul style="list-style-type: none"> * Account Alerts * \$0 Liability on Unauthorized Charges * Citi Quick Lock * Mastercard ID Theft Protection 	<ul style="list-style-type: none"> * Enjoy 0% Intro APR on balance transfers for 21 months from date of first transfer * Enjoy 0% Intro APR on purchases for 12 months from date of account opening 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 24/7 Customer Service * Contactless Payments 			
141	Citi	Double Cash Card	<ul style="list-style-type: none"> * Earn 2% cash back on all purchases * Earn 5% total cash back on select Citi travel bookings * Redeem ThankYou Points for cash back as a statement credit, direct deposit, or check. Or explore other redemption options like gift cards, travel and Shop with Points at Amazon.com * Contactless Payments * 24/7 Customer Service * Citi Entertainment 	<ul style="list-style-type: none"> * 24-Hour Fraud Protection * Account Alerts * \$0 Liability on Unauthorized Charges * Mastercard ID Theft Protection 	<ul style="list-style-type: none"> * Earn \$200 cash back after you spend \$1,500 on purchases in the first 6 months of account opening * 0% Intro APR for 18 months on balance transfers 	\$0
142	Citi	Executive World Elite Mastercard	<ul style="list-style-type: none"> * Earn 4 AAdvantage miles for every \$1 spent on eligible American Airlines purchases. After \$150,000 spent, earn 5x AAdvantage Miles on American Airlines purchases * First checked bag free on American Airlines domestic itineraries * No limit on the miles you can earn * Global Entry or TSA PreCheck application fee credit up to \$100 every 4 years * Earn 1 AAdvantage mile for every \$1 spent on all other purchases 	<ul style="list-style-type: none"> * \$0 Liability on Unauthorized Charges 	<ul style="list-style-type: none"> * Earn 70,000 American Airlines AAdvantage bonus miles after making \$7,000 in purchases within the first 3 months of account opening 	\$595

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Earn a 10,000 Loyalty Points bonus after reaching 50,000 Loyalty Points in a status qualification year. Earn another 10,000 Loyalty Points bonus after reaching 90,000 Loyalty Points in the same status qualification year * No Mileage Cap * Up to \$120 in Lyft Credits * Up to \$120 Back on Eligible Avis and Budget car rentals * Up to \$120 Back on Eligible Grubhub purchases * Citi Entertainment * Admirals Club membership * No foreign transaction fees 			
143	Citi	Home Depot Consumer Credit Card	<ul style="list-style-type: none"> * Up to 24-Month Financing during Special Promotions throughout the year * Card members get 1 year to make returns, not just 3 months * Choose your payment due date 	<ul style="list-style-type: none"> * 24/7 customer service * \$0 liability on unauthorized charges 	<ul style="list-style-type: none"> * Save up to \$100 on your qualifying purchase when you open a new credit card account with The Home Depot * No Interest if Paid in Full Within Promotional Period on Qualifying Purchases 	\$0
144	Citi	Macy's American Express Card	* Earn points on every Macy's purchase (except gift cards, services and fees). 1,000 points	* Manage account online	* Apply today, Shop today Get 20% off today and	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> = \$10 in Star Money to use at Macy's * 3 points per \$1 spent at restaurants including delivery * 2 points per \$1 spent at gas stations and supermarkets * 1 point per \$1 spent everywhere else * Star Money Bonus Days Shop during these exclusive times to earn rewards faster * Member Exclusives * Star Passes * Silver members get Free Shipping at \$25, Gold & Platinum members get Free Shipping with no minimum, with a Card at Macy's * Presale tickets to shows, sporting events and concerts 		tomorrow up to a total of \$100 over the two days when you open a Macy's card	
145	Citi	Macy's Credit Card	<ul style="list-style-type: none"> * Earn points on every Macy's purchase (except gift cards, services and fees). 1,000 points = \$10 in Star Money to use at Macy's * Star Money Bonus Days Shop during these exclusive times to earn rewards faster * Member Exclusives * Star Passes * Silver members get Free Shipping at \$25, Gold & Platinum members get Free 		* Apply today, Shop today Get 20% off today and tomorrow up to a total of \$100 over the two days when you open a Macy's card	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			Shipping with no minimum, with a Card at Macy's			
146	Citi	My Best Buy Credit Card	<ul style="list-style-type: none"> * 3% back in rewards on gas purchases * 2% back in rewards on grocery, dining and takeout purchases * 1% back in rewards on other purchases * Choose rewards and get a \$5 reward certificate for every \$100 spent at Best Buy with your Card or Choose financing and enjoy the flexibility of low monthly payments * Free shipping * 24/7 customer service 		* Get 10% back in rewards on your first day of purchases at Best Buy	\$0 - \$59
147	Citi	My Best Buy Visa Card	<ul style="list-style-type: none"> * 3% back in rewards on gas purchases * 2% back in rewards on grocery, dining and takeout purchases * 1% back in rewards on other purchases * Choose rewards and get a \$5 reward certificate for every \$100 spent at Best Buy with your Card or Choose financing and enjoy the flexibility of low monthly payments * Free shipping * 24/7 customer service 	* 24/7 customer service	* Get 10% back in rewards on your first day of purchases at Best Buy	\$0 - \$59

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* No foreign transaction fees			
148	Citi	Platinum Select World Elite Mastercard	<ul style="list-style-type: none"> * Earn 2x AAdvantage miles for every \$1 spent at restaurants, gas stations, and eligible American Airlines purchases * Earn 1x AAdvantage mile for every \$1 spent on all other purchases * Earn 1x Loyalty Point for every 1 eligible mile earned from purchases * First checked bag free on American Airlines domestic itineraries * No limit on the miles you can earn * Preferred boarding on American Airlines flights * 25% savings on American Airlines inflight food and beverage purchases * \$125 American Airlines Flight Discount * Citi Entertainment * Contactless Payments * No foreign transaction fees 	* Travel Protection Benefits	<ul style="list-style-type: none"> * Earn 50,000 American Airlines AAdvantage bonus miles after making \$2,500 in purchases within the first 3 months of account opening * No annual fee the first year 	\$99
149	Citi	Rewards+ Card	<ul style="list-style-type: none"> * Redeem points for statement credits (equivalent to cash back) * 5x Hotel and Car Rentals Points * 2x Points per \$1 spent at supermarkets and gas stations for the first \$6,000 spent per year 	<ul style="list-style-type: none"> * 24-Hour Fraud Protection * Account Alerts * \$0 Liability on Unauthorized Charges * Mastercard ID Theft Protection 	<ul style="list-style-type: none"> * Earn 20,000 bonus points after spending \$1,500 within the first 3 months of account opening, redeemable for \$200 in gift cards 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1x Points on all other purchases * Round Up to the nearest 10 points on every purchase * Get 10% Points Back when you redeem, up to the first 100,000 points redeemed per year * Use ThankYou Points to shop online at Amazon.com or BestBuy.com * Contactless Payments * 24/7 Customer Service * Citi Entertainment 		<ul style="list-style-type: none"> or travel rewards at thankyou.com * 0% Intro APR for 15 months on purchases and balance transfers * Intro fee of 3% of each transfer (\$5 minimum) completed within the first 4 months of account opening; after that, 5% of each transfer (\$5 minimum) * 5x Hotel and Car Rentals Points booked on CitiTravel.com through Dec. 31, 2025 	
150	Citi	Secured Mastercard	<ul style="list-style-type: none"> * Choose from available payment due dates at the beginning, middle, or end of the month Tools to help you stay on track, including auto pay and account alerts * Free access to your FICO score online * Contactless pay 	<ul style="list-style-type: none"> * \$0 Liability on Unauthorized Charges * Mastercard ID Theft Protection * Account Alerts * 24/7 Customer Service 		\$0
151	Citi	Shell Fuel Rewards Card	<ul style="list-style-type: none"> * Save 10¢/ gal up to 35 gallons every time you fill up. Savings 	<ul style="list-style-type: none"> * \$0 liability on unauthorized charges 	<ul style="list-style-type: none"> * Save 30¢/ gal up to 35 gallons on your first 5 Shell 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			applied instantly at the pump at participating Shell locations * Pay at the pump convenience		fuel purchases made by 4/30/25 * Get 10% rebates on your first \$1,200 of Shell non-fuel purchases (per year)	
152	Citi	Shell Fuel Rewards Mastercard	* Save 10¢/ gal up to 35 gallons every time you fill up. Savings applied instantly at the pump at participating Shell locations * Pay at the pump convenience * Contactless pay	* \$0 liability on unauthorized charges	* Save 30¢/ gal up to 35 gallons on your first 5 Shell fuel purchases made by 4/30/25 * Get 10% rebates on your first \$1,200 of Shell non-fuel purchases (per year) * 2% rebates on your first \$10,000 in dining and groceries purchases and 1% Shell rebates on other qualifying purchases (per year)	\$0
153	Citi	Shop Your Way Mastercard	* 5% in points on eligible purchases at gas stations, and 3% in points on eligible purchases at grocery stores & restaurants. On the first \$10,000 of combined gas,	* Price Protection * \$0 liability on unauthorized charges * Extended warranty * Identity theft protection	* Earn a \$75 statement credit for every \$500 spent, up to \$225, on eligible purchases in the	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			grocery and restaurant purchases per calendar year, then 1% thereafter * 2% in points on eligible purchases at Shop Your Way Merchants * 1% in points on all other eligible purchases		first 90 days after you are approved for a new Shop Your Way Mastercard	
154	Citi	Simplicity Card	* No late fees * No penalty rate * Contactless Payments * 24/7 Customer Service * Citi Entertainment * Choose your Payment Due Date	* Account Alerts * \$0 Liability on Unauthorized Charges * Mastercard ID Theft Protection	* 0% Intro APR for 21 months on balance transfers from date of first transfer * 0% Intro APR for 12 months on purchases from date of account opening	\$0
155	Citi	Strata Premier Card	* ThankYou Points can be used toward cash back, statement credit, or travel expenses * Earn a total of 10 ThankYou Points per \$1 spent on Hotel, Car Rentals and Attractions booked through CitiTravel.com * Earn a total of 10 ThankYou Points per \$1 spent on Hotel, Car Rentals and Attractions booked through CitiTravel.com * Earn 1X point per \$1 on All Other Purchases. * Once per calendar year, enjoy \$100 off a single hotel stay of \$500 or more (excluding taxes	* Travel Protection Benefits	* For a limited time: Earn 75,000 bonus points after spending \$4,000 in the first 3 months of account opening, redeemable for \$750 in gift cards or travel rewards on thankyou.com	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			and fees) when booked through CitiTravel.com * Transfer ThankYou Points to participating airline loyalty programs * Add an authorized user to your account at no additional cost * Citi Entertainment * Contactless Payments * No Foreign Transaction Fees			
156	Citizens	Citizens Cash Back Plus World Mastercard	* 1.8% cash back on everything * Earn more with CitizensPlus * Easily track and redeem cash back rewards * No penalty APR for late payments * 25-day grace period on all purchases * No foreign transaction fees	* Extended Warranty Protection doubles the original manufacturer's or store brand warranty for up to two years * MasterRental Insurance for collision, loss or damage * ID Theft Protection * Trip Cancellation and Trip Interruption Insurance * Contactless Card technology * Zero Liability Protection	* 0% intro APR on balance transfers for the first 15 billing cycles	\$0
157	Citizens	Citizens Clear Value Mastercard	* No annual fee * Promotional APR * 25-day grace period on all purchases	* Extended Warranty Protection doubles the original manufacturer's or store brand warranty for up to two years * ID Theft Protection * Travel accident and baggage delay insurance * Contactless Card technology * Zero Liability Protection	* 0% intro APR on balance transfers for the first 18 billing cycles	\$0
158	Citizens	Citizens Private Client World Elite Mastercard	* 2% cash back on everything you buy	* Mastercard ID Theft Protection * Zero Liability Protection	* \$195 annual fee waived for Private	\$195

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Annual fee waived for Private Client Checking customers * Global Entry & TSA PreCheck * Priority Pass * World Elite Concierge Service * Monthly statement credit of \$3 on a Peacock Premium subscription or \$5 on Peacock Premium Plus * 2 free months of Instacart+ and \$10 off second order each month * Free ShopRunner membership (\$79 value), which includes complimentary two-day shipping and free returns * \$5 Lyft credit after taking three rides in a calendar month * 10% off scheduled Lyft rides to the airport * 50% off Alo Moves membership. Receive 300 bonus points to Alo Access, Alo yoga's loyalty program upon signup * 7% off prepaid stays on booking.com/Mastercardus * Mastercard Airport Concierge * Mastercard Travel & Lifestyle Services * Mastercard Golf 	<ul style="list-style-type: none"> * Mastercard Global Service * HealthLock * Identity Fraud Expense Reimbursement * Extended Warranty – Two-Year Benefit * Lost or Damaged Luggage coverage * MasterRental Coverage * Trip Cancellation and Interruption coverage 	Client Checking customers	

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * \$30 statement credit on all ResortPass Bookings over \$200 * Travel Assistant Services * Mastercard Travel Rewards 			
159	Comenity (Bread)	Bread Cashback American Express Credit Card	<ul style="list-style-type: none"> * 2% unlimited cash back on everyday purchases with no caps, opt-ins or categories to manage * There is no maximum on everyday purchases and cashback rewards do not expire * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * Purchase Protection * Zero Fraud Liability * ID Theft Insurance 		\$0
160	Consumers Credit Union	CCU Student Visa	<ul style="list-style-type: none"> * Credit limits starting at \$250 * No annual fee * Student's name appears on card as "Authorized User" 	<ul style="list-style-type: none"> * Theft protection through NortonLifeLock 		\$0
161	Cred.ai	Cred.ai	<ul style="list-style-type: none"> * Cred.ai Guaranty to Never Pay Interest Or Fees * 24/7 Phones Answered By Humans * 55,000+ Free ATM's * We Will Never Share Your Data * exclusive cred.ai tech like Check Please and Flux Capacitor, and get your paycheck up to two days early 	<ul style="list-style-type: none"> * Deposits FDIC Insured Up To \$250,000 * PCI DSS & EI3PA Certified 		\$0
162	Credit One	Best Friends Credit Card	<ul style="list-style-type: none"> * 5% Cash Back Rewards on the First \$5,000 of Eligible Purchases Each Year, Then 1% Thereafter * 10% More Cash Back Rewards from some of the nation's top retailers 	<ul style="list-style-type: none"> * Zero Fraud Liability 		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Best Friends receives a donation in an amount equal to 1% of eligible purchases made with this card * If no offers to activate or points to redeem, automatically earn Cash Back Rewards on your eligible purchases * Contactless Payment * Free to credit score * Mobile App * Choose a New Payment Due Date 			
163	Credit One	Credit One Bank American Express Card	<ul style="list-style-type: none"> * Unlimited 1% Cash Back Rewards * American Express Offers * Contactless Payment * Free credit score * Mobile App * Choose a New Payment Due Date 	<ul style="list-style-type: none"> * Retail Protection * Zero Fraud Liability 		\$39
164	Credit One	Credit One Bank Wander Card	<ul style="list-style-type: none"> * 10X points on eligible hotels and car rentals booked using the Credit One Bank travel partner * 5X points on eligible travel including flights, dining, and gas purchases * 1X points on all other purchases * Contactless Payment * Free to credit score * Mobile App * Choose a New Payment Due Date 	<ul style="list-style-type: none"> * Zero Fraud Liability 		\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* Redeem Wander Card rewards points for statement credits, gift cards, travel, merchandise, and more			
165	Credit One	NASCAR American Express Card	* Unlimited 1% Cash Back Rewards * American Express Offers * Contactless Payment * Free credit score * Mobile App * Choose a New Payment Due Date	* Retail Protection * Zero Fraud Liability		\$0
166	Credit One	Platinum Rewards Visa with No Annual Fee	* 2% Cash Back Rewards on Eligible Purchases * 10% More Cash Back Rewards from some of the nation's top retailers * If no offers to activate or points to redeem, automatically earn Cash Back Rewards on your eligible purchases * Contactless Payment * Free credit score * Mobile App * Choose a New Payment Due Date	* Zero Fraud Liability		\$0
167	Credit One	Platinum Visa	* 1% cash back rewards on eligible gas and grocery purchases as well as mobile phone, internet, cable and satellite TV services * 10% More Cash Back Rewards from some of the nation's top retailers	* Zero Fraud Liability		\$39

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * If no offers to activate or points to redeem, automatically earn Cash Back Rewards on your eligible purchases * Contactless Payment * Free to credit score * Mobile App * Choose a New Payment Due Date 			
168	Credit One	Platinum Visa For Rebuilding Credit	<ul style="list-style-type: none"> * 1% Cash Back Rewards on Eligible Purchases * 10% More Cash Back Rewards from some of the nation's top retailers * Credit Line Increase Opportunities * If no offers to activate or points to redeem, automatically earn Cash Back Rewards on your eligible purchases * Contactless Payment * Free credit score * Mobile App * Choose a New Payment Due Date 	* Zero Fraud Liability	* Annual fee discounted to \$75 for the first year	\$99
169	Credit One	Platinum X5 Visa	<ul style="list-style-type: none"> * 5% Cash Back Rewards on the First \$5,000 of Eligible Purchases Each Year, Then 1% Thereafter * Unlimited 1% Cash Back Rewards on All Other Purchases 	* Zero Fraud Liability		\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 10% More Cash Back Rewards from some of the nation's top retailers * If no offers to activate or points to redeem, automatically earn Cash Back Rewards on your eligible purchases * Contactless Payment * Free credit score * Mobile App * Choose a New Payment Due Date 			
170	Credit One	Secured Card	<ul style="list-style-type: none"> * 1% Cash Back Rewards on Eligible Purchases * Build or Rebuild Your Credit * Earn Interest on Your Security Deposit Account * Contactless Payment * Free credit score * Mobile App * Choose a New Payment Due Date 	* Zero Fraud Liability		\$0
171	Credit One	Vegas Golden Knights Credit Card	<ul style="list-style-type: none"> * Team-branded card design for fans. "Show Off Your Vegas Golden Knights Pride" * 1% Cash Back Rewards on Eligible Purchases * Deals, discounts, and experiences for Vegas Golden Knights fans * Contactless Payment * Free credit score * Mobile App 	* Zero Fraud Liability		<p>Excellent credit: \$0</p> <p>Average credit: \$39</p> <p>Rebuilding credit: \$75 first year, then \$99</p>

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* Choose a New Payment Due Date			
172	Delta Community Credit Union ⁴	Visa Platinum Rewards Credit Card	* Points can be redeemed for cash back * 1x Reward Point for every \$1 spent on all eligible purchases * Mobile Payments	* Zero Liability Protection * Roadside Dispatch * Set card alerts, lock and unlock cards, notify Delta Community of upcoming travel, cancel a lost or stolen card or report a damaged card	* 10,000 Reward Points when you spend \$2,500 in the first 90 days of account opening	\$0
173	Delta Community Credit Union	Visa Signature Credit Card	* Points can be redeemed for cash back * 1.5x Reward Points for every \$1 spent on all eligible purchases * Complimentary 24/7 Concierge Service * Travel discounts * Exclusive experiences	* Zero Liability Protection * Roadside Dispatch	* 20,000 bonus points when you spend at least \$3,000 in the first 60 days, a \$200 value	\$0
174	Digital FCU	DCU Visa Platinum Credit Card	* Mobile Wallet Compatible * Monthly FICO score * Same-Day Delivery with Shipt * Live music experiences with sofar sounds * No balance transfer fees * No foreign transaction fees * No cash advance fees	* Identity Theft Protection * Extended Warranty Manager Service * Travel Accident Insurance * Fraud Notifications		\$0
175	Digital FCU	DCU Visa Platinum Rewards	* Mobile Wallet Compatible * Monthly FICO score	* Identity Theft Protection * Extended Warranty Manager Service		\$0

⁴ Membership in the credit union is open to anyone joining any of 10+ associations that Delta Community partners with; anyone who lives or works in one of fifteen counties in Georgia; current, former, or retired employees of the many businesses Delta Community partners with; and family members of Delta Community members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Same-Day Delivery with Shipt * Live music experiences with sofar sounds * Earn Points while you shop * No annual, balance transfer, foreign transaction, or cash advance fees 	<ul style="list-style-type: none"> * Travel Accident Insurance * Fraud Notifications 		
176	Digital FCU	DCU Visa Platinum Secured	<ul style="list-style-type: none"> * Mobile Wallet Compatible * Monthly FICO score * Same-Day Delivery with Shipt * Live music experiences with sofar sounds * Earn Points while you shop * No annual, balance transfer, foreign transaction, or cash advance fees 	<ul style="list-style-type: none"> * Identity Theft Protection * Extended Warranty Manager Service * Travel Accident Insurance * Fraud Notifications 		\$0
177	Discover	Discover it Cash Back Credit Card	<ul style="list-style-type: none"> * 5% cash back on everyday purchases (grocery stores, restaurants, gas stations, etc.) based on quarterly revolving categories up to the quarterly maximum upon activation * 1% cash back on all other purchases * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) 	<ul style="list-style-type: none"> * \$0 Fraud Liability Guarantee * Online Privacy Protection * Turn your account on/off with Freeze it * Free Social Security Number Alerts 	<ul style="list-style-type: none"> * 0% Intro APR† for 15 months on purchases and balance transfers and 3% Intro Balance Transfer Fee until September 10, 2024 * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
178	Discover	Discover it Chrome Gas & Restaurant Credit Card	<ul style="list-style-type: none"> * 2% Cashback Bonus at gas stations and restaurants on up to \$1,000 in combined purchases each quarter * 1% cash back on all other purchases * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) 	<ul style="list-style-type: none"> * \$0 Fraud Liability Guarantee * Online Privacy Protection * Turn your account on/off with Freeze it * Free Social Security Number Alerts 	<ul style="list-style-type: none"> * 0% Intro APR† for 15 months on purchases and balance transfers and 3% Intro Balance Transfer Fee until September 10, 2024 * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) 	\$0
179	Discover	Discover it Miles Credit Card	<ul style="list-style-type: none"> * 1.5x miles on every dollar spent * 2x miles on every dollar spent for the first year with Discover Match 	<ul style="list-style-type: none"> * Online Privacy Protection * View FICO score for free * SSN alerts * Freeze it account on/off * \$0 Fraud Liability 	<ul style="list-style-type: none"> * 2x miles on every dollar spent for the first year with Discover Match * 0% intro APR for 15 months from date of account opening 	\$0
180	Discover	Discover it Secured Credit Card	<ul style="list-style-type: none"> * 2% Cashback Bonus at gas stations and restaurants on up to \$1,000 in combined purchases * 1% cash back on all other purchases * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) 	<ul style="list-style-type: none"> * Online Privacy Protection * Free SSN alerts * Turn your account on/off with Freeze it * \$0 Fraud Liability Guarantee * 100% U.S. Based Customer Service * View FICO Credit Score for free 	<ul style="list-style-type: none"> * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
181	Discover	Discover it Student Cash Back	<ul style="list-style-type: none"> * 5% cash back on everyday purchases (grocery stores, restaurants, gas stations, etc.) based on quarterly revolving categories * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) * Redeem rewards for cash at any time 	<ul style="list-style-type: none"> * Online Privacy Protection * Free SSN alerts * Turn your account on/off with Freeze it 	<ul style="list-style-type: none"> * No annual fee. No credit score required to apply * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) * 0% Intro APR for 6 months on purchases 	\$0
182	Discover	Discover it Student Chrome	<ul style="list-style-type: none"> * 2% Cashback Bonus at gas stations and restaurants on up to \$1,000 in combined purchases * 1% cash back on all other purchases * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) 	<ul style="list-style-type: none"> * Online Privacy Protection * Free SSN alerts * Account on/off with Freeze it 	<ul style="list-style-type: none"> * No annual fee. No credit score required to apply * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) * 0% Intro APR for 6 months on purchases 	\$0
183	Discover	NHL Discover it Credit Card	<ul style="list-style-type: none"> * Show your loyalty to an NHL team with a team-branded card * 5% cash back on everyday purchases (grocery stores, restaurants, gas stations, etc.) based on quarterly revolving categories 	<ul style="list-style-type: none"> * \$0 Fraud Liability Guarantee * Online Privacy Protection * Turn your account on/off with Freeze it * Free Social Security Number Alerts 	<ul style="list-style-type: none"> * 5% Cashback Bonus at Gas Stations & Electric Vehicle Charging Stations, Home Improvement Stores, and Public 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1% cash back on all other purchases * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) 		<ul style="list-style-type: none"> Transit, now-June 30, 2024, on up to \$1,500 in purchases * 0% Intro APR† for 15 months on purchases and balance transfers and 3% Intro Balance Transfer Fee until August 10, 2024 * Unlimited dollar-for-dollar match of all the cash back earned at the end of the first year (no limit) 	
184	Elan Financial	College Real Rewards Card	<ul style="list-style-type: none"> * 1.5X points for every \$1 you spend on eligible purchases (equal to 1.5% cash back) * No cap or limit on the points you can earn, plus you have five years to redeem points for rewards * Redeem points for travel, cash back and more 	<ul style="list-style-type: none"> * Chip-enhanced acceptance, zero fraud liability, emergency card replacement, travel and emergency assistance, extended purchase warranties and 24/7 U.S.-based customer service 	<ul style="list-style-type: none"> * 2,500 bonus rewards points awarded after first purchase *0% introductory APR for the first 6 billing cycles 	\$0
185	Fifth Third	1% Cash/Back Card	<ul style="list-style-type: none"> * Earn unlimited 1% cash back on every purchase * Redeem Cash back anytime with no minimum * No caps or expiration * Contactless 	<ul style="list-style-type: none"> * Cell phone protection * Temporarily lock and unlock your Fifth Third credit card from anywhere, any time with our mobile app 	<ul style="list-style-type: none"> * 0% intro APR for 15 months on purchases and balance transfers 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* No foreign transaction fees			
186	Fifth Third	1.67% Cash/Back Card	<ul style="list-style-type: none"> * Earn unlimited 1.67% cash back with every purchase * No caps or expiration * Contactless * No foreign transaction fees 	<ul style="list-style-type: none"> * Cell phone protection * Temporarily lock and unlock your Fifth Third credit card from anywhere, any time with our mobile app * Mastercard ID Theft Protection * Zero Liability against unauthorized purchases 	<ul style="list-style-type: none"> * Reward yourself a Fifth Third Better with unlimited 1.67% cash back * Turn everyday purchases into unlimited cash back with a credit card rewards program. From grocery runs to gas fill-ups to dining out, whenever you use your Cash/Back card, you get 1.67% cash back. 	\$0
187	Fifth Third	Preferred Cash/Back Card	<ul style="list-style-type: none"> * Earn unlimited 2% cash back with every purchase * Redeem Cash back anytime with no minimum * Mastercard Travel & Lifestyle * Mastercard Airport Concierge * Mastercard Global Service * Travel Support Services * Contactless 	<ul style="list-style-type: none"> * Cell phone protection * Temporarily lock and unlock your Fifth Third credit card from anywhere, any time with our mobile app * Mastercard ID Theft Protection * Zero Liability against unauthorized purchases 	<ul style="list-style-type: none"> * Available exclusively to Fifth Third Preferred Banking clients 	\$0
188	First Bank and Trust Company	Low Rate Card	<ul style="list-style-type: none"> * 25-day Grace Period on all purchases. No grace period for cash advances or cash equivalent transactions * Concierge service * Online account access 	<ul style="list-style-type: none"> * Price protection * Car rental collision damage waiver * Extended warranty * Purchase assurance * Travel accident insurance 	<ul style="list-style-type: none"> * 2.9% introductory APR for the first 6 months 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* 24-hour toll-free live customer assistance	* Travel assistance * Roadside assistance * Baggage delay insurance		
189	First Bank and Trust Company	Preferred Points Card	* Points can be redeemed for cash back * One point for each dollar spent up to 10,000 points per month * 25-day Grace Period on all purchases. No grace period for cash advances or cash equivalent transactions * Points can also be redeemed for travel, merchandise, and retail gift cards * Concierge service * Online account access * 24-hour toll-free live customer assistance	* Price protection * Car rental collision damage waiver * Extended warranty * Purchase assurance * Travel accident insurance * Travel assistance * Roadside assistance * Baggage delay insurance	* 2.9% introductory APR for the first 6 months	\$0
190	First Bank and Trust Company	World Card	* Points can be redeemed for cash back * One point for each dollar spent up to 10,000 points per month * Points can also be redeemed for travel, merchandise, and retail gift cards * 25-day Grace Period on all purchases. No grace period for cash advances or cash equivalent transactions * Concierge service * Online account access	* Price protection * Car rental collision damage waiver * Extended warranty * Purchase assurance * Travel accident insurance * Travel assistance * Roadside assistance * Baggage delay insurance	* 2.9% introductory APR for the first 6 months	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* 24-hour toll-free live customer assistance			
191	First Commonwealth Bank	Student Credit Card	* Earn 1% rewards on your everyday purchases * Rewards automatically credited to your account quarterly		* 0% introductory APR on purchases and balance transfers for 6 months * No balance transfer fee for 3 months from account opening	\$0
192	First National Bank	FNB SmartCash Credit Card	* 2% cash back on all qualified purchases * No limit to the amount of cash back * No rotating reward categories or quarterly rewards activation * Enjoy the flexibility to either redeem the rewards directly into your FNB checking account, or turn them into gift cards for a vast array of popular retailers and services		* 0% introductory APR for 12 months	\$0
193	First National Bank	FNB SmartRate Credit Card	* Lower rates on purchases * Lower rates on balance transfers * No annual fee		* 0% introductory APR for 12 months	\$0
194	First National Bank	FNB SmartReward Credit Card	* Earn 1 point per \$1 in qualifying purchases * No earning limit		* 0% introductory APR for 12 months * Earn double points on purchases for the	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
					first 90 days from account opening	
195	First National Bank	FNB SmartSecured Credit Card	* Choice of credit line with a one-time deposit, starting at \$500 * Contactless Purchases	* 24/7 fraud monitoring		\$0
196	First National Bank	Penguins Cash Back Credit Card	* 2% cash back on all qualified purchases * Receive discounts on tickets to Penguins games when using your Penguins Cash Back Credit Card * Receive a 15% merchandise discount on all purchases made at any of the PensGear retail shops * Exclusive benefits when paying for Penguins season tickets with your Penguins Power Play Package account * Additional benefits throughout the season for Penguins Power Play Package customers * No limit to the amount of cash back * No rotating reward categories or quarterly rewards activation		* 0% introductory APR for 12 months	\$0
197	First Premier	PREMIER Credit Card	* Credit limit increases are available after 12 months of responsible use of your card * Helps build Credit	* Premier Credit Protection		\$50 - \$125

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
198	First Premier	PREMIER Secured Credit Card	<ul style="list-style-type: none"> * Refundable Security Deposit * No Checking Account Required * Credit limit increases are available after 12 months of responsible use of your card 			\$50
199	First Progress	Platinum Elite Secured Credit Card	<ul style="list-style-type: none"> * Reports to all 3 major credit bureaus * First Progress Secured Credit Card is accepted wherever Mastercard is accepted * Pay 6-months-on-time and apply to get a second credit card in your wallet! * Manage your statements, transactions and rewards on-the-go with the First Progress Card Mobile App * See your VantageScore+. Easy, Free Access to Credit Education in the First Progress Card Mobile App * No minimum credit score * No credit history required 			\$29
200	First Progress	Platinum Prestige Secured Credit Card	<ul style="list-style-type: none"> * 1% Cash Back Rewards on payments made to your First Progress Secured credit card account * Reports to all 3 major credit bureaus * First Progress Secured Credit Card is accepted wherever Mastercard is accepted 			\$49

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Pay 6-months-on-time and apply to get a second credit card in your wallet! * Manage your statements, transactions and rewards on-the-go with the First Progress Card Mobile App * See your VantageScore+. Easy, Free Access to Credit Education in the First Progress Card Mobile App * No minimum credit score * No credit history required 			
201	First Progress	Platinum Select Secured Credit Card	<ul style="list-style-type: none"> * 1% Cash Back Rewards on payments made to your First Progress Secured credit card account * Reports to all 3 major credit bureaus * First Progress Secured Credit Card is accepted wherever Mastercard is accepted * Pay 6-months-on-time and apply to get a second credit card in your wallet! * Manage your statements, transactions and rewards on-the-go with the First Progress Card Mobile App * See your VantageScore+. Easy, Free Access to Credit Education in the First Progress Card Mobile App * No minimum credit score 			\$39

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* No credit history required			
202	First Tech Federal Credit Union ⁵	First Tech Odyssey Rewards World Elite Mastercard	<ul style="list-style-type: none"> * Earn 3x rewards points on travel and hotels * Earn 2x rewards points on dining, including takeout and delivery * Earn 1 reward points on every other dollar spent * Priceless Golf Concierge Service * Exclusive discounts from DoorDash, Hello Fresh, Lyft, Fandango, and more * If you are a Portland Trail Blazers fan, you can get a Blazers-branded card with extra Blazers-specific benefits * Manage your card with the easy-to-use First Tech mobile app and the Manage Cards feature * Contactless Payments * Premium Travel Service 	<ul style="list-style-type: none"> * Mastercard Purchase Assurance * Worldwide, 24-hour assistance with lost and stolen card reporting, emergency card replacement, and emergency cash advance * Identity theft protection * Trip cancellation refund/protection 	* Get 30,000 bonus reward points when you spend at least \$3,000 in your first 90 days. That's \$300 in value	\$0
203	First Tech Federal Credit Union	Platinum Mastercard	<ul style="list-style-type: none"> * Manage your card with the easy-to-use First Tech mobile app and the Manage Cards feature * Contactless payments * If you are a Portland Trail Blazers fan, you can get a 	<ul style="list-style-type: none"> * Identity theft protection * Purchase Assurance * Mastercard Global Service * Mastercard ID Theft Protection 		\$0

⁵ Membership in the credit union is open to anyone who joins the Computer History Museum or the Financial Fitness Association, which anyone can join with a \$5 to \$15 donation; employees of 900+ First Tech partner companies (including large employers such as Amazon, Microsoft, and Intel); employees of the State of Oregon; anyone who lives or works in Lane County, Oregon; and family members of First Tech members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			Blazers-branded card with extra Blazers-specific benefits * No foreign transaction fees			
204	First Tech Federal Credit Union	Platinum Rewards Mastercard	* Use points for statement credits (cash back equivalent) * 1X point for every dollar spent on everyday purchases * Points never expire while account is open and in good standing * Also redeem points for travel, merchandise, events and activities, charitable donations, and gift cards * For Portland Trail Blazers fans: Blazers-branded card with extra Blazers-specific benefits * Manage your card with the easy-to-use First Tech mobile app and the Manage Cards feature * Contactless Payments	* Mastercard Purchase Assurance * Worldwide, 24-hour assistance with lost and stolen card reporting, emergency card replacement * Emergency Cash Advance * Identity Theft Protection	* Earn 10,000 bonus Rewards Points when you spend \$2,000 in the first 60 days	\$0
205	First Tech Federal Credit Union	Platinum Secured Mastercard	* Convenient and secure * Earn Rewards Points for every dollar you spend * Earn 1 rewards point for every dollar spent on your everyday purchases. There's no maximum and your points never expire * Contactless Payments * If you are a Portland Trail Blazers fan, you can get a	* Mastercard Purchase Assurance * Worldwide, 24-hour assistance with lost and stolen card reporting, emergency card replacement, and emergency cash advance * Identity theft protection		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			Blazers-branded card with extra Blazers-specific benefits * Manage your card with the easy-to-use First Tech mobile app and the Manage Cards feature * No annual fee, balance transfer, cash advance or foreign transaction fee			
206	First Tech Federal Credit Union	Choice Rewards World Mastercard	* Points can be redeemed for cash back * 2x rewards points on everyday purchases, including gas, groceries, household goods, and more * 1x reward point on all other purchases * On top of cash back, redeem points on travel, merchandise, gift card and event/experience * Exclusive discounts from DoorDash, Hello Fresh, Lyft, Fandango, and more * For Portland Trail Blazers fans: Blazers-branded card with extra Blazers-specific benefits * Manage your card with the easy-to-use First Tech mobile app and the Manage Cards feature * Contactless Payments	* Mastercard Purchase Assurance * Worldwide, 24-hour assistance with lost and stolen card reporting * Emergency Card Replacement * Emergency Cash Advance	* Earn 10,000 bonus Rewards Points when you spend \$2,000 in the first 60 days	\$0
207	Firstcard	Firstcard	* Up to 15% Merchant Cashback at 29,000 partner merchants around your campus	* Your money is FDIC-insured up to \$250,000 through Regent Bank		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Get up to 10% Random Cashback on all purchases * Accept international students without SSN * No credit checks; Approve application regardless of your credit history * No overspending risk * 1.25% APY (Interest you earn on deposit) * 0% APR 	<ul style="list-style-type: none"> * Zero Liability Fraud Protection 		
208	Firstcard	Firstcard+	<ul style="list-style-type: none"> * Earn up to 15% Merchant Cashback at 29,000 partner merchants around your campus * Get up to 10% Random Cashback on all purchases * Additional 1% Cashback on top of Merchant Cashback and Random Cashback * Accept international students without SSN * No credit checks; Approve application regardless of your credit history * No overspending risk * 4.25% APY (Interest you earn on deposit) * 0% APR 	<ul style="list-style-type: none"> * Your money is FDIC-insured up to \$250,000 through Regent Bank * Credit Monitor Feature * Zero Liability Fraud Protection 		\$0
209	FNB Omaha	Evergreen by FNBO Credit Card	<ul style="list-style-type: none"> * Earn Unlimited 2% cash back on every purchase. Every day. Everywhere * Redeem for cash back as a statement credit, an ACH 	<ul style="list-style-type: none"> * Fraud Protection * Zero Liability * Roadside Dispatch * Global Services * Online Services 	<ul style="list-style-type: none"> * \$200 cash bonus (20,000 points equivalent) when you spend \$1,000 within the first 3 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			deposit into a checking or savings account or a check * No Rewards expiration * Mobile App * FICO Score * Contactless Payments		billing cycles after account is opened	
210	FNB Omaha	Getaway by FNBO Credit Card	* Earn Unlimited 3x points per dollar spent on travel, dining and gas and 1 point per dollar you spend on everything else * No Rewards expiration * No Foreign Transaction Fee * Mobile App * FICO Score * Contactless Payments	* Fraud Protection * Zero Liability * Roadside Dispatch * Global Services * Online Services * Airport Concierge	* 0% introductory APR for the first 12 billing cycles on purchases and balance transfers after account is opened	\$0
211	FNB Omaha	Secured Visa Credit Card	* Request your own credit limit by providing a single deposit between \$300 and \$5,000 (multiples of \$50) when you apply, subject to credit approval * Enjoy the rewards of established or improved credit. We'll periodically review your account, and with good payment history, you may be eligible for a credit limit increase and/or get your deposit back * Card's activity is reported to all three major credit bureaus * Access to your FICO Score * All the benefits of Mastercard * Online and Mobile Banking * \$0 Overdraft Protection Transfer Fee	* Fraud Protection * Zero Liability * Roadside Dispatch * Global Services * Online Services		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
212	Georgia's Own Credit Union	Student Visa	* Earn points for every dollar charged * Discounts on top brands at more than 2,000 retailers	* Travel and emergency assistance * Porch piracy protection		\$0
213	Global Federal Credit Union	Global Visa Credit Card	* Earn a point for every dollar spent * No balance transfer fee * No foreign transaction fee	* 24/7 fraud monitoring		\$50
214	Golden 1 Credit Union ⁶	Member Cash Rewards+	* 4% cash back on gas * 3% cash back on restaurants and food delivery * 3% cash back on groceries * 1% cash back on everything else * Visa Concierge * Silvercar Rental Car * Troon Golf Benefits * Access your credit score * Contactless payments	* ID Navigator by NortonLifeLock * Roadside Dispatch * Travel and Emergency Services * Fraud Protection	* Up to 5,000 bonus points to get started * 0% 6 Month Intro APR	\$0
215	Golden 1 Credit Union	Member First	* \$0 Balance Transfer Fee * Contactless payments	* ID Navigator by NortonLifeLock * Roadside Dispatch * Travel and Emergency Services * Fraud Protection		\$0
216	Golden 1 Credit Union	Member Rate Advantage	* \$0 Balance Transfer Fee * Contactless payments	* ID Navigator by NortonLifeLock * Roadside Dispatch * Travel and Emergency Services * Fraud Protection		\$0

⁶ Membership in the credit union is open to anyone who lives or works in California; employees of nearly 1,000 employee groups; and family members of Golden 1 members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
217	Goldman Sachs	Apple Card	<ul style="list-style-type: none"> * Unlimited daily Cash back * 3% Cash back on Apple purchases and at select merchants * 2% Cash Back on all other purchases made with Apple Pay * Optional connected Savings account to automatically deposit cash back in a high-yield savings account * Apple Card Monthly Installments 0% APR payment option on purchases made on select items at Apple Stores * Pay for new Apple products over time interest free * Optional physical titanium Apple card, with 1% unlimited daily cash back on all purchases 	<ul style="list-style-type: none"> * FDIC insured * Rotating security code 		\$0
218	GreenState Credit Union ⁷	Platinum Mastercard	<ul style="list-style-type: none"> * Global Service * Mobile Payment * Priceless Cities Program * Bonus Points for Purchases * Carries a 25-day grace period 	<ul style="list-style-type: none"> * Zero Liability * Identity theft resolution services 	<ul style="list-style-type: none"> * Introductory APR as low as 0.00% for 6 months 	\$0
219	GreenState Credit Union	World Mastercard	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 5X Points on hotels and airlines * 2X Points on gas * 1X Point on all other purchases * Mobile Payment 	<ul style="list-style-type: none"> * Zero Liability * Identity theft resolution services * MasterRental Insurance * MasterAssist Travel Assistance 	<ul style="list-style-type: none"> * Introductory APR 0% for first 6 months 	\$0

⁷ Membership in the credit union is open to anyone who lives or works in Iowa or nearby counties in Illinois, Wisconsin, Nebraska or South Dakota.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Priceless Cities Program * Luxury Hotel Program * Concierge Services * Airport Concierge 			
220	GreenState Credit Union	Platinum Rewards Mastercard	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 3X Points on Gas * 2X Points on Groceries * 1X Point on all other purchases * Mobile Payment * Priceless Cities Program 	<ul style="list-style-type: none"> * Zero Liability * Identity theft resolution services 	<ul style="list-style-type: none"> * Up to 10,000 bonus points to get started * 0% 6 Month Intro APR 	\$0
221	Harvard Federal Credit Union	Student Credit Card	<ul style="list-style-type: none"> * Cash back rewards: 3% on gas, 2% on groceries, 1% on everything else * Travel and Merchandise rewards also available * Points do not expire 		<ul style="list-style-type: none"> * 0% APR for the first 12 months * Earn 10,000 bonus points when you spend \$500 in the first 90 days of card membership 	\$0
222	Heritage Family Credit Union	HFCU Student Emerald Visa	<ul style="list-style-type: none"> * Combined credit limit of \$300 * True 25-day grace period on all purchases * No rate increases if payment is late * Same low rates on all purchases, including cash advances 			\$0
223	Idaho Central Credit Union ⁸	Fixed Rate Platinum Visa Credit Card	<ul style="list-style-type: none"> * Low, fixed interest rate * No balance transfer fees 	<ul style="list-style-type: none"> * Identity theft protection * Free card fraud monitoring 		\$0

⁸ Membership in the credit union is open to anyone who lives or works in Idaho, Washington, or eastern Oregon, subject to some employment or educational requirements; and family members of Idaho Central members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
				<ul style="list-style-type: none"> * Payment Protection availability * Zero fraud liability * Auto rental insurance * Travel accident insurance * Warranty manager service * Travel/emergency assistance services 		
224	Idaho Central Credit Union	Rewards Visa Credit Card	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 1 point per \$1 spent on purchases * No balance transfer fees 	<ul style="list-style-type: none"> * Identity theft protection * Free card fraud monitoring * Price Protection * Warranty Manager Service * Auto rental insurance * \$500,000 travel accident insurance * Travel/emergency assistance services * Zero fraud liability 	<ul style="list-style-type: none"> * Apply for a Rewards Visa Credit Card and earn \$25 cash back when you spend \$500 a month for the first 3 months * 0% introductory APR for 6 months 	\$0
225	Idaho Central Credit Union	Variable Rate Platinum Visa Credit Card	<ul style="list-style-type: none"> * Next day cash back available * No balance transfer fees 	<ul style="list-style-type: none"> * Identity theft protection * Free card fraud monitoring * Payment Protection availability * Zero fraud liability * Auto rental insurance * Travel accident insurance * Warranty manager service * Travel/emergency assistance services 		\$0
226	Idaho Central Credit Union	Premier Rewards Visa Credit Card	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 2 points per \$1 spent on purchases * No balance transfer fees 	<ul style="list-style-type: none"> * Identity theft protection * Free card fraud monitoring * Price Protection * Warranty Manager Service * Auto rental insurance 	<ul style="list-style-type: none"> * Apply for a Rewards Visa Credit Card and earn \$200 cash back when you spend \$500 a 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
				<ul style="list-style-type: none"> * \$500,000 travel accident insurance * Travel/emergency assistance services * \$2,000 trip cancellation insurance 	month for the first 3 months after opening the card. Plus, get 0% intro APR for 6 months	
227	Keybank	Key Cashback Credit Card	<ul style="list-style-type: none"> * Up to 2% unlimited cashback with no annual fee * 1% cashback on purchases; 2% cashback for clients who bank with Key * \$0 Overdraft Protection Transfer Fee * Access to your FICO Score * All the benefits of Mastercard * Online and Mobile Banking 	<ul style="list-style-type: none"> * Overdraft Protection * Account Alerts * ID Theft Protection * Zero Liability Protection * Master Rental Coverage * Mastercard Global Services 	* 0% for the first 12 billing cycles on balance transfers made in the first 60 days	\$0
228	Keybank	Key Secured Credit Card	<ul style="list-style-type: none"> * Your secured credit card requires a refundable security deposit, and your credit line will equal your deposit amount, starting at \$300 * Your security deposit must be kept in a Key Active Saver account, so you can save money while you work on your credit * Access to your FICO Score * All the benefits of Mastercard * Online and Mobile Banking 	<ul style="list-style-type: none"> * Account Alerts * ID Theft Protection * Zero Liability Protection 		\$0
229	Keybank	Key2More Rewards Credit Card	<ul style="list-style-type: none"> * Redeem your points for cash back * Earn 5 points for every \$1 spent on eligible credit card purchases, no caps! 	<ul style="list-style-type: none"> * Overdraft Protection * Account Alerts * ID Theft Protection * Zero Liability Protection * temporary lock security feature 	* 0% APR for the first 6 billing cycles on purchases and balance transfers	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Spend \$1,000 - \$1,999 per calendar month with your KeyBank credit card, and you will earn a 25% monthly points bonus * Spend \$2,000 or more per calendar month with your KeyBank credit card, and you will earn a 50% monthly points bonus * Also redeem your points for travel, shopping, event tickets, gift cards, and more * \$0 Overdraft Protection Transfer Fee * Access to your FICO Score * Online and Mobile Banking 	<ul style="list-style-type: none"> * Master Rental Coverage 		
230	Keybank	KeyBank Latitude Credit Card	<ul style="list-style-type: none"> * \$0 Overdraft Protection Transfer Fee * Low continuing APR for purchases and balance transfers * Access to your FICO Score * All the benefits of Mastercard * Online and Mobile Banking 	<ul style="list-style-type: none"> * Overdraft Protection * Account Alerts * ID Theft Protection * Zero Liability Protection * temporary lock security feature * Mastercard Global Services™ 	* 0% APR for the first 15 billing cycles	\$0
231	Merrick	Classic Secured Card	<ul style="list-style-type: none"> * \$200 - \$3,000 Initial Security Deposit * Credit Line Equals Security Deposit * You Pick Your Own Credit Line * Online & Mobile Access * Monthly Reporting to the 3 Major Credit Bureaus 	<ul style="list-style-type: none"> * Fraud Protection * Security Deposit * Account Alerts 		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Fico Score for Free Each Month * Exclusive benefits and experiences available to Mastercard customers * Reviewed for periodic credit line increases (no additional deposit required) 			
232	Merrick	Double Your Line Credit Card	<ul style="list-style-type: none"> * No Security Deposit * Mastercard Benefits * You can double your credit line by making at least your minimum payment on time each month for the first 7 months your account is open * Monthly FICO Score for Free - Get your updated FICO Score for free each month when it is provided to us from the credit bureau 	<ul style="list-style-type: none"> * Fraud Protection * \$0 Fraud Liability * Account Alerts 	* You can double your credit line by making at least your minimum payment on time each month for the first 7 months your account is open	\$0
233	Michigan State University Federal Credit Union ⁹	MSUFCU Platinum Visa Credit Card	<ul style="list-style-type: none"> * A variety of card styles to choose from * No application, annual or balance transfer fees 	<ul style="list-style-type: none"> * \$0 Fraud Liability * Auto Rental Collision Damage Protection * Roadside Dispatch * Travel Emergency Assistance Services * Travel Accident Insurance 		\$0
234	Michigan State University	MSUFCU Visa Signature Credit Card	<ul style="list-style-type: none"> * 3% on groceries * 2% on gas, travel, and universities * 1% on all other purchases 	<ul style="list-style-type: none"> * \$0 Fraud Liability * Auto Rental Collision Damage Protection * Roadside Dispatch 	* \$100 Welcome Offer, and \$25 Bonus Offer	\$99

⁹ Membership in the credit union is open to anyone who donates \$10 or more to the Desk Drawer Foundation; MSU faculty and staff; MSU students, alumni, student organizations, and donors; employees of partner employee groups; and employees of the State of Michigan.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
	Federal Credit Union		<ul style="list-style-type: none"> * Access to Visa Signature Luxury Hotel Collection * Discounts at over 90 golf courses worldwide * A variety of card styles to choose from * 3 months free, and 20% off a Skillshare annual membership * No international transaction fees 	<ul style="list-style-type: none"> * Travel Emergency Assistance Services * Travel Accident Insurance 		
235	Michigan State University Federal Credit Union	MSUFCU Platinum Plus Credit Card	<ul style="list-style-type: none"> * 1% Cash Back on all purchases * A variety of card styles to choose from * No international transaction fees 	<ul style="list-style-type: none"> * \$0 Fraud Liability * Auto Rental Collision Damage Protection * Roadside Dispatch * Travel Emergency Assistance Services * Travel Accident Insurance 	* \$50 Welcome Offer	\$0
236	Monterra Credit Union	Student Visa	* Earn 1 Monterra Rewards point for every \$1 spent		* Intro APR of 2.99%	\$0
237	Mountain America Federal Credit Union ¹⁰	Cash Back Credit Card	<ul style="list-style-type: none"> * 1.5% Cash Back on all purchases * Free access to your FICO score * No balance transfer fees 	* Card Manager: Use the mobile app to freeze your card, change PINs, set travel notifications		\$0
238	Mountain America Federal Credit Union	Low Rate Credit Card	* No balance transfer fees			\$0
239	Mountain America	Rewards Credit Card	* Points can be redeemed for cash back	* Same-day card issuance or replacement at any branch		\$0

¹⁰ Membership in the credit union is open to anyone who lives in one of various counties in Idaho; employees of partner employer groups; family members of Mountain America members; and people living with Mountain America members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
	Federal Credit Union		<ul style="list-style-type: none"> * 1X Point for each dollar you spend * Also redeem points on travel rebates, gift cards, event tickets, and experiences * Free access to your FICO Score * No balance transfer fees 	<ul style="list-style-type: none"> * Card manager: use the mobile app to freeze your card, change PINs, set travel notifications and more 		
240	Navy FCU	<i>cash</i> Rewards	<ul style="list-style-type: none"> * 1.75% cash back on all purchases * No balance transfer fee * No cash advance fee at Navy Federal branches * 24/7 access to our stateside member service reps * Access to your credit score * No foreign transaction fees 	<ul style="list-style-type: none"> * Ability to freeze and unfreeze your cards * Zero Liability policy for unauthorized transactions * Fraud notifications 	<ul style="list-style-type: none"> * Earn \$300 cash back when you spend \$3000 within 90 days of opening * Get a \$98 Walmart statement credit when you pay \$49 or more for an annual Walmart+ membership 	\$0
241	Navy FCU	GO REWARDS	<ul style="list-style-type: none"> * GO REWARDS World Mastercard points may be redeemed for cash back * 3X points at Restaurants * 2X points on Gas * 1X points on everything else * Access to your credit score 	<ul style="list-style-type: none"> * Ability to freeze and unfreeze your cards * Zero Liability policy for unauthorized transactions * Fraud notifications 	<ul style="list-style-type: none"> * 0.99% intro APR for 6 months 	\$0
242	Navy FCU	Navy Federal More Rewards American Express Card	<ul style="list-style-type: none"> * Navy Federal More Rewards American Express Card points may be redeemed for cash back * 3X points at supermarkets * 3X points on gas and transit * 3X points at restaurants and food delivery 	<ul style="list-style-type: none"> * Ability to freeze and unfreeze your cards * Zero Liability policy for unauthorized transactions * Fraud notifications 	<ul style="list-style-type: none"> * You earn 30,000 bonus points when you spend \$3,000 within 90 days of account opening 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1X points on everything else * Entertainment access * Roadside assistance * 25% off car rental, plus car rental loss & damage insurance 		<ul style="list-style-type: none"> *Transfer your non-Navy Federal balance to a More Rewards Card within 60 days of opening an account, and you could save with a 1.99% intro APR on that transferred balance for 12 months from account opening * Get a \$98 Walmart statement credit when you pay \$49 or more for an annual Walmart+ membership 	
243	Navy FCU	<i>n</i> Rewards Secured	<ul style="list-style-type: none"> * 1X points per dollar spent * \$200 minimum deposit * 3 month eligibility for an automatic credit line increase * 6 month review eligibility for upgrade to the <i>cash</i> Rewards card * Tool for building credit * Access to your credit score 	<ul style="list-style-type: none"> * Ability to freeze and unfreeze your cards * Zero Liability policy for unauthorized transactions * Fraud notifications 		\$0
244	Navy FCU	Platinum		<ul style="list-style-type: none"> * Ability to freeze and unfreeze your cards * Zero Liability policy for unauthorized transactions 	<ul style="list-style-type: none"> * 0.99% intro APR for 12 months from account opening 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
				* Fraud notifications * Access to your credit score	on balances transferred within 60 days	
245	Navy FCU	Visa Signature Flagship Rewards	* Visa Signature Flagship Cardholders can redeem points for cash * 3X points for every \$1 spent on travel * 2X points on everything else * Statement Credits for Global Entry or TSA Pre Check * Entry into the Flagship rewards program * Free year of Amazon Prime * Access to your credit score	* Ability to freeze and unfreeze your cards * Zero Liability policy for unauthorized transactions * Fraud notifications	* Earn 40,000 bonus points (a \$400 value) when you spend \$3,500 within 90 days * Free year of Amazon Prime \$139	\$49
246	Neu	Grow	* 1.25% cash back * Build credit score * Free score updates * No credit history needed * No Interest or Late fees	* Fraud Protection		\$4/month
247	Neu	Grow & Expand	* 1.25% cash back * Limit grows over time * Build credit score * Free score updates * No credit history needed * No Interest or Late fees	* Fraud Protection		\$7/month
248	OnPoint Community Credit Union ¹¹	Platinum Visa Credit Card	* No foreign transactions fees	* Travel and Accident Insurance * Zero Fraud Liability		\$0

¹¹ Membership in the credit union is open to anyone who lives, works, attends school, or worships in the 30 counties OnPoint serves in Oregon and Washington; and family members of OnPoint members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
249	OnPoint Community Credit Union	Signature Visa with Cash Back Rewards	<ul style="list-style-type: none"> * Unlimited 2% cash back on all purchases * Immediate card replacement * Overdraft protection * No foreign transactions fees 	<ul style="list-style-type: none"> * Travel and Accident Insurance * Zero Fraud Liability * Freeze Card * Transaction Alerts * Emergency Medical & Dental * Roadside Assistance * Travel Reimbursement 	* \$100 bonus after spent at least \$1,000 within first 90 days	\$0
250	OnPoint Community Credit Union	Signature Visa with Rewards	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 3X Points on Travel * 2X Points on dining * Earn 1.25 Points for every other \$1 you spend * Also redeem points for travel and merchandise 	<ul style="list-style-type: none"> * Travel and Accident Insurance * Zero Fraud Liability * Emergency Medical & Dental * Roadside Assistance * Travel Reimbursement 		\$0
251	OnPoint Community Credit Union	Platinum Visa with Reward	<ul style="list-style-type: none"> * Points can be redeemed for cash back * Earn 1 Point for every \$1 you spend * Also redeem points for travel and merchandise * No foreign transactions fees 	<ul style="list-style-type: none"> * Travel and Accident Insurance * Zero Fraud Liability 		\$0
252	OpenSky	OpenSky Plus Secured Visa Credit Card	<ul style="list-style-type: none"> * Up to 10% cash back rewards * No credit risk to apply * No Credit Check * Build your credit 			\$0
253	OpenSky	OpenSky Secured Visa Credit Card	<ul style="list-style-type: none"> * Up to 10% cash back rewards * 88% average approval rate * No credit risk to apply * No Credit Check * Build your credit * Credit line increases 			\$35

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* Graduate to unsecured card			
254	Orchard Commerce Bank	Student Orchard Commerce Bank Account	* \$80 Amazon.com US Gift Card * Guaranteed \$1000 interest-free overdraft offer on account opening with the option to increase your overdraft as your studies progress * 3% AER/gross up to \$3000 fixed for 12 months * Free stuff, discounts, tickets and competitions			\$0
255	Patelco Credit Union ¹²	Points Rewards World Mastercard	* Points can be redeemed for cash back * 2X Points on gas and groceries * 1X Point on all other purchases * Points do not expire * Load card into your digital wallet	* Mastercard ID Theft Protection * Cellphone Protection * Zero Liability Protection * Payment Protection: Cancels your loan payments or loan balance if you come unemployed, disabled, or pass away * Set up alerts, view your account activity, and even lock or unlock your card in Patelco Online	* Get 20,000 extra points – worth \$200 – when you spend \$1,500 in the first 3 months of opening your card	\$0
256	Patelco Credit Union	Progress Student Rewards Mastercard	* Points can be redeemed for cash back * 2X Points on school and groceries * 1X Point on all other purchases	* Mastercard ID Theft Protection * Zero Liability Protection * Set up alerts, view your account activity, and even lock		\$0

¹² Membership in the credit union is open to anyone who lives, works, attends school, or worships in the California counties and cities that Patelco serves; students or alumnus of partner universities and colleges; family members of Patelco members; and people living with Patelco members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* Points do not expire	or unlock your card in Patelco Online		
257	Patelco Credit Union	Pure Mastercard Credit Card	* No balance transfer fees	* Zero Fraud Liability	* 0% APR for 6 months on balance transfers	\$0
258	Patelco Credit Union	Pure Secured Mastercard	* No balance transfer, over-the-limit, or returned payment fees	* Zero Fraud Liability		\$0
259	Paypal	Paypal Cashback Mastercard	* 3% Cash Back when you check out with PayPal * 1.5% Cash Back on all other purchases everywhere else Mastercard is accepted	* ID Theft Protection * Global Service * Airport Concierge		\$0
260	Peach State Federal Credit Union	Student Platinum with Rewards	* No Penalty APR * No Annual Fee * Free Balance Transfers * Fee-free cash advances * Auto rental collision damage waiver (secondary) * Earn one bonus point for every dollar spent in net retail purchases * Travel rewards include options for purchasing air miles			\$0
261	Pelican State Credit Union	Student Points	* First year 1-to-1 points match * Earn points every time you swipe * For every 25,000 pts get rewarded \$250 * Earn 5x bonus points on food delivery, Uber & Lyft, coffee shops, streaming and gaming purchases. Earn 1 point on everything else!	* ID Navigator by Norton LifeLock		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
262	PenFed Credit Union ¹³	Power Cash Rewards Visa Signature Card	<ul style="list-style-type: none"> * 2% cash back on all purchases for Honors Advantage members (with checking account or military) * 1.5% cash back on all purchases, with no spending limits, for all other members * Exclusive offers and discounts * Access to Luxury Hotel collection * Complimentary Concierge Service * No foreign transaction fees 	<ul style="list-style-type: none"> * 24/7 Fraud Monitoring * Security Alerts * \$0 Fraud Liability * Card Lock * Travel Accident Insurance * Travel and Emergency Assistance Services * Cell Phone Protection * Purchase Security * Roadside Dispatch 	<ul style="list-style-type: none"> * \$100 bonus offer after spending \$1,500 in first 90 days * 0% introductory APR on balance transfers for 12 Months. 3% fee applies to each transaction. Subject to credit approval 	\$0
263	PenFed Credit Union	Gold Visa Card	<ul style="list-style-type: none"> * Lower APR on everyday purchases 	<ul style="list-style-type: none"> * 24/7 Fraud Monitoring * Security Alerts * \$0 Fraud Liability * Card Lock * Travel Accident Insurance * Emergency Card Replacement and Emergency Cash Disbursement * Cell Phone Protection - \$1,000 maximum in annual cell phone protection when you pay your monthly wireless bill with your PenFed Card * Roadside Dispatch 	<ul style="list-style-type: none"> * 0% on balance transfers for 15 months, 3% fee applies to each transaction 	\$0
264	PenFed Credit Union	Pathfinder Rewards Visa Signature Card	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 4X Points (for PenFed Honors Advantage Members) or 3X Points on travel 	<ul style="list-style-type: none"> * 24/7 Fraud Monitoring * Security Alerts * \$0 Fraud Liability * Card Lock * Travel Accident Insurance 	<ul style="list-style-type: none"> * 50,000 Bonus Points when you spend \$3000 in the first 90 days 	\$95

¹³ Membership in the credit union is open to everyone.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1.5X Points on all other purchases * \$100 credit for purchases of Global Entry or TSA PreCheck * Up to \$100 credit for domestic ancillary travel fees 	<ul style="list-style-type: none"> * Travel and Emergency Assistance Services * Cell Phone Protection * Purchase Security * Roadside Dispatch * Auto Rental Collision Damage Waiver * Trip Delay Reimbursement 	<ul style="list-style-type: none"> * 0% Introductory Balance Transfer APR for 12 months 	
265	PenFed Credit Union	Platinum Rewards Visa Signature Card	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 5X Points on fuel and EV charging * 3X Points at supermarkets and restaurants * Unlimited 1X Points on all other purchases 	<ul style="list-style-type: none"> * 24/7 Fraud Monitoring * Security Alerts * \$0 Fraud Liability * Card Lock * Travel Accident Insurance * Travel and Emergency Assistance Services * Cell Phone Protection * Purchase Security * Roadside Dispatch 	<ul style="list-style-type: none"> * 15k bonus points on \$1,500 spend in first 90 days 	\$0
266	Pennsylvania State Employees Credit Union ¹⁴	Founder's Card	<ul style="list-style-type: none"> * 2% (if maintain a PSECU checking account and qualifying monthly direct deposit) or 1.5% cash rewards on every purchase; no limit on reward earnings and rewards never expire * Visa Signature benefits are automatically provided for credit lines of \$5,000 or more * Mobile Payment (Apple Pay, Google Pay, Samsung Pay) 	<ul style="list-style-type: none"> * Roadside Dispatch * Travel & Emergency Assistance * Extended Warranty Protection 		\$0

¹⁴ Membership in the credit union is open to anyone who joins or is an existing member of the Pennsylvania Consumer Council or the Pennsylvania Recreation and Parks Society, which anyone can join for \$20; employees of 1,000+ partner employers; people affiliated with one of PSECU's Pennsylvania colleges partners; family members of PSECU members; and people who live with PSECU members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Access funds through nearly 85,000+ ATMs in our network with no cash advance fees * No balance transfer fees * No cash advance fees * No foreign transaction fees 			
267	Petal	Petal 1	<ul style="list-style-type: none"> * 2-10% cash back at select local & national merchants; cash back merchants and offers can vary throughout the year and are personalized * Leap program to increase credit limit * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * With a tap in the Petal app, you can freeze your card to protect your account * Fraud detection technology 		\$0
268	Petal	Petal 1 Rise	<ul style="list-style-type: none"> * 2-10% cash back at select local & national merchants; cash back merchants and offers can vary throughout the year and are personalized * Leap program to increase credit limit * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * With a tap in the Petal app, you can freeze your card to protect your account * Fraud detection technology 		\$59
269	Petal	Petal 2	<ul style="list-style-type: none"> * 2-10% cash back at select local and national merchants; cash back merchants and offers can vary throughout the year and are personalized * 1-1.5% cash back on everyday purchase * No returned payment fee * No late fees * No Foreign Transaction Fees 	<ul style="list-style-type: none"> * With a tap in the Petal app, you can freeze your card to protect your account * Fraud detection technology 		\$0
270	PNC	PNC Cash Rewards Visa	<ul style="list-style-type: none"> * 4% at gas stations, 3% at restaurants, and 2% at grocery 	<ul style="list-style-type: none"> * \$800 cell phone protection 	<ul style="list-style-type: none"> * \$200 cash back after you make 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			stores for the first \$8,000 in combined purchases annually * 1% cash back everywhere	* Zero Liability fraud protection	\$1000 or more in purchases within 90 days * 0% APR for first 12 months for balance transfers	
271	PNC	PNC Cash Unlimited Visa Signature	* Unlimited 2% cash back * No cash back expiration * Visa signature concierge * No foreign transaction fees	* \$800 cell phone protection * Zero Liability fraud protection * Purchase security for items damaged due to a covered circumstance within 90 days of purchase	* 0% APR on purchases for the first 12 months of opening * 0% APR on qualifying balance transfers for the first 12 months following opening	\$0
272	PNC	PNC Core Visa		* Zero Liability fraud protection * PNC Easy Lock & Real Time text alerts * low intro APR * Online Account Tools * \$800 credit card protection if you use the card on your monthly wireless bill	* 0% introductory APR for 15 months * 0% balance transfer APR for first 15 months	\$0
273	PNC	PNC Points Visa	* Points can be redeemed for cash back * Earn 4 points for every \$1 in qualifying purchases * Earn bonus points for maintaining a set monthly balance in select PNC checking accounts	* \$800 credit card protection if you use the card on your monthly wireless bill * Zero Liability fraud protection * PNC Easy Lock & Real Time text alerts * Online Account Tools	* Earn 100,000 bonus points for \$1000 in purchases during the first 3 months * 0% introductory APR for the first 12 months then 1	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
274	PNC	PNC Secured Visa	* Open account with a refundable security deposit of \$300-2500 * Tools to help build credit			\$3/month
275	Police and Fire Federal Credit Union ¹⁵	PFFCU Rewards Visa Card	* Points can be redeemed for cash back * Earn unlimited Reward Points * Also redeem points for brand-name electronics and appliances, gift cards, travel, and more * Free FICO credit score on your statement * Same-day card issuance at a Branch * No balance transfer fees * No cash advance fees			\$0
276	Premier America Credit Member	Student Mastercard	* Free access to your credit score * Airport concierge services * No over-limit fee	* Around-the-clock ID Theft protection	* 0% introductory rate for six months	\$0
277	Premier Members: the Artisans of Banking	Student Credit Card	* 25 day grace period to pay bill in full and avoid interest charges			\$0
278	PSECU (Pennsylvania State Employees CU)	Classic Card	* Free Credit Score Service * Mobile-Payment Ready * Access funds through nearly 85,000+ ATMs in our network with no cash advance fees			\$0

¹⁵ Membership in the credit union is open to local members of the American Consumer Council, which anyone can join for free; active and retired employees of PFFCU partnering organizations; active and retired Philadelphia police officers and firefighters; and family members of PFFCU members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* Low-Rate Balance Transfers with \$0 PSECU Balance Transfer Fee			
279	PSECU (Pennsylvania State Employees CU)	Secured Visa Card	* Graduate to an unsecured card in the future			\$0
280	Purdue Federal Credit Union	Visa Traditional Rewards Credit Card	* Earn 1 point per \$1 spend, redeemable instantly; potentially earn up to .75 additional points per \$1 spent, redeemable monthly * No limit to amount of cash back, unlimited cash rewards	* Cell phone protection	* Intro 1.9% APR	\$0
281	Randolph Brooks Federal Credit Union ¹⁶	Premier Rate	* Contactless and Mobile Wallet Payments * No Foreign Transaction Fees	* \$1 Million in Travel Accident Insurance * \$0 Fraud Liability on Unauthorized Purchases * 24/7 fraud monitoring and alerts via email, phone and text		\$0
282	Randolph Brooks Federal Credit Union	World Cash Back	* Unlimited 2% cash back on every purchase * No foreign transaction fees	* \$1 Million in Travel Accident Insurance * \$0 Fraud Liability on Unauthorized Purchases		\$0
283	Redstone Federal Credit Union	Visa Traditional	* Visa Click to Pay * No Balance Transfer Fee * No Cash Advance Fees * No Foreign Transaction Fees	* Roadside Dispatch * Security Controls & Alerts	* 0% intro APR for 6 months on purchases	\$0
284	Redstone Federal	Visa Signature	* 5% in cash back rewards on gas and restaurant purchases	* Roadside Dispatch * Travel & Emergency Assistance	* 30,000 bonus points when you spend \$3,000	\$0

¹⁶ Anyone can contact RBFCU to request to join the credit union, which touts more than 4,000 ways to qualify.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
	Credit Union ¹⁷		<ul style="list-style-type: none"> * 3% in cash back rewards at grocery stores, discount stores, wholesale clubs, utilities, cable, phone and streaming services * 1.5% in cash back rewards on all other purchases * Travel & Lifestyle Perks * Visa Signature Concierge Services 	* Price Protection	within the first 90 days	
285	Redwood Credit Union ¹⁸	Visa Platinum	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 1x reward points per \$1 * No Balance transfer fees * No foreign transaction fees 	<ul style="list-style-type: none"> * Cell phone protection: Reimbursement up to \$250 in the event your device is stolen, or damaged * Coverage for damage due to collision or theft on covered rental cars * Helps secure medical, legal, and other assistance if an emergency arises when traveling * ID Navigator, Powered by Norton LifeLock, gives greater peace of mind with tools offering protection against identity threats. * Roadside Dispatch 		\$0
286	Redwood Credit Union	Visa Signature	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 1.5x reward points per \$1 	* Cell phone protection: Reimbursement up to \$500 in the event your device is stolen, or damaged		\$0

¹⁷ Membership in the credit union is open to members of more than 1,800 organizations, clubs, churches, and businesses; government employees and contractors; members of the military and the National Guard; family members of Redstone members; and people living with Redstone members.

¹⁸ Membership in the credit union is open to anyone who lives, works, or owns a business in various California counties; and family members of Redwood members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Access hotel properties worldwide with Visa Signature Luxury Hotel Collection * Wine country perks and benefits * No Balance transfer fees * No foreign transaction fees 	<ul style="list-style-type: none"> * Helps secure medical, legal, and other assistance if an emergency arises when traveling * ID Navigator, Powered by Norton LifeLock, gives greater peace of mind with tools offering protection against identity threats * Trip cancelation protection * Lost luggage reimbursement * Provides up to 1 additional year of coverage on eligible U.S. manufacturer's repair warranties of 3 years or less * Roadside Dispatch 		
287	Redwood Credit Union	Visa Credit Builder	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 1x reward points per \$1 * No Balance transfer fees * No foreign transaction fees 	<ul style="list-style-type: none"> * Cell phone protection: Reimbursement up to \$250 in the event your device is stolen, or damaged * Coverage for damage due to collision or theft on covered rental cars * Helps secure medical, legal, and other assistance if an emergency arises when traveling * ID Navigator, Powered by Norton LifeLock, gives greater peace of mind with tools offering protection against identity threats * Roadside Dispatch 		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
288	Regions Bank	Cash Rewards Visa Credit Card	<ul style="list-style-type: none"> * 1.5% Cash Rewards on all qualifying purchases * View and activate Regions Offers in Online and Mobile Banking to earn cash back at select retailers * May receive Term It offers on qualifying purchases after intro APRs terminate * No foreign transaction fee 	<ul style="list-style-type: none"> * Regions LockIt gives you the power to customize how, when and where your credit card can be used for certain types of transactions * Alerts to verify card activity * Option to use your card for overdraft protection on a Regions checking account * Visa Zero Liability Policy * Visa Benefits 	<ul style="list-style-type: none"> * Earn \$200 bonus Cash Rewards when you spend \$1,000 in the first 90 days, or earn a \$100 bonus when you spend \$500 in the first 90 days * Earn \$100 bonus Cash Rewards, which can be redeemed for a check or a credit to your Regions credit card or deposit account, when your net purchases made in the first 90 days total \$500 or more — and when those net purchases total at least \$1,000, you'll earn an additional \$100 bonus Cash Rewards * 0% intro APR for 12 months on purchases that post in the same 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
					period and on balance transfers that post within 60 days of account opening	
289	Regions Bank	Explore Visa Credit Card	<ul style="list-style-type: none"> * \$250 Minimum Security Deposit that may be refundable * Earn Cash Back with Region Offers * View and activate Regions Offers in Online and Mobile Banking to earn cash back at select retailers * May receive Term It offers on qualifying purchases after intro APRs terminate * Refundable Security Deposit. We may periodically evaluate your Credit Card Account to determine whether you qualify to have the funds in the Savings Account returned to you * No foreign transaction fee 	<ul style="list-style-type: none"> * Regions LockIt gives you the power to customize how, when and where your credit card can be used for certain types of transactions * Alerts to verify card activity. If we see something suspicious, we may text, email and/or call you to determine whether you authorized the transaction * Option to use your card for overdraft protection on a Regions checking account * Visa Zero Liability Policy * Travel & Emergency Assistance * Auto Rental Collision Damage Waiver * Extended Warranty Protection * Purchase Security 		\$29
290	Regions Bank	Life Visa Credit Card	<ul style="list-style-type: none"> * Earn Cash Back with Region Offers * View and activate Regions Offers in Online and Mobile Banking to earn cash back at select retailers 	<ul style="list-style-type: none"> * Regions LockIt gives you the power to customize how, when and where your credit card can be used for certain types of transactions * Alerts to verify card activity. If we see something suspicious, 	* Take advantage of our 0% introductory Annual Percentage Rate for 15 months on purchases that	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * May receive Term It offers on qualifying purchases after intro APRs terminate * No foreign transaction fee 	<ul style="list-style-type: none"> we may text, email and/or call you to determine whether you authorized the transaction * Option to use your card for overdraft protection on a Regions checking account * Visa Zero Liability Policy * Travel & Emergency Assistance * Auto Rental Collision Damage Waiver * Extended Warranty Protection * Purchase Security 	<ul style="list-style-type: none"> post in the same period and on balance transfers that post within 60 days of account opening 	
291	Regions Bank	Prestige Visa Signature Credit Card	<ul style="list-style-type: none"> * 3% on Dining & Entertainment Purchases * 2% on Gas & Grocery Purchases * 1% on all other purchases * By registering for Rewards Multiplier, you can earn up to an extra 1% (up to 4%) on every credit card purchase based on the average balance you have in your checking and other deposit accounts * View and activate Regions Offers in Online and Mobile Banking to earn cash back at select retailers * May receive Term It offers on qualifying purchases after intro APRs terminate 	<ul style="list-style-type: none"> * Regions LockIt gives you the power to customize how, when and where your credit card can be used for certain types of transactions * Alerts to verify card activity * Option to use your card for overdraft protection on a Regions checking account * Visa Zero Liability Policy * Visa Benefits 	<ul style="list-style-type: none"> * Earn a \$200 bonus when you spend \$1,000 in the first 90 days after account opening. If you spend at least \$500 but not quite \$1,000, you will earn a \$100 bonus * Earn a \$200 bonus when you spend \$1,000 in the first 90 days after account opening. If you spend at least \$500, but not quite \$1,000, you 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
					will earn a \$100 bonus. The bonus will be awarded at the end of the 90-day period * 0% introductory APR for 12 months on purchases that post in the same period and on balance transfers that post within 60 days of account opening	
292	Robinhood	Gold Card	<ul style="list-style-type: none"> * 5% cash back when you book travel through the Robinhood travel portal * 3% cash back on everything else * Stainless steel card, with limited-edition 10-karat gold version * Virtual cards: pay with disposable card numbers for more private spending * Designed for the whole family: effortlessly track family spending, set spending limits, and track lost cards * Visa Signature Concierge Service * No foreign transaction fees 	<ul style="list-style-type: none"> * Trip Interruption Protection * Purchase Security * Auto Rental Collision Damage Waiver * Extended Warranty Protection * Return Protection * Zero Liability Protection * Travel and Emergency Assistance * Roadside Dispatch 	* Need to apply to be on the waitlist	\$0 (Must be Robinhood Gold Member)

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
293	Schoolsfirst Federal Credit Union ¹⁹	Inspire Mastercard	<ul style="list-style-type: none"> * Apple Pay, Google Pay, and Samsung Pay * Access to Priceless Cities for one-of-a-kind experiences and adventures * Up to 7% off on prepaid stays on Booking.com * Complimentary HealthLock Medical Claim Monitor membership plus a free 90-day upgrade to all HealthLock services * Get your free credit score and customized reports from SavvyMoney * Skip your December billing cycle payment without impacting your credit score * No annual fee, balance transfer fees or cash advance fees 	<ul style="list-style-type: none"> * Coverage for rental cars * ID Theft Protection¹ and EMV-enabled chip technology 	<ul style="list-style-type: none"> * 0% introductory APR for the first 6 billing cycles 	\$0
294	Schoolsfirst Federal Credit Union	Rewards Mastercard	<ul style="list-style-type: none"> * Use points for statement credits (cash back equivalent) * Earn 1.5 points for every \$1 spent * Unlimited points that never expire * Mobile Payment (Apple Pay, Google Pay, and Samsung Pay) * No balance transfer fees * No cash advance fees 	<ul style="list-style-type: none"> * ID Theft Protection¹ and EMV-enabled chip technology * Coverage for rental cars 	<ul style="list-style-type: none"> * Get 10,000 points just for opening a card — a \$100 cash value 	\$0

¹⁹ Membership in the credit union is open to employees of businesses providing direct services to California schools; current or retired school employees; college students enrolled in education programs; and family members of Schoolsfirst members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Up to 7% off on prepaid stays on Booking.com * Access to Priceless Cities for one-of-a-kind experiences and adventures * Complimentary HealthLock Medical Claim Monitor membership plus a free 90-day upgrade to all HealthLock services 			
295	Schoolsfirst Federal Credit Union	Shared-Secured Mastercard	<ul style="list-style-type: none"> * Apple Pay, Google Pay, and Samsung Pay * Access to Priceless Cities for one-of-a-kind experiences and adventures * Up to 7% off on prepaid stays on Booking.com * Complimentary HealthLock Medical Claim Monitor membership plus a free 90-day upgrade to all HealthLock services * No annual fee, balance transfer fees or cash advance fees 	<ul style="list-style-type: none"> * Coverage for rental cars * ID Theft Protection¹ and EMV-enabled chip technology 		\$0
296	Security Service Federal Credit Union ²⁰	Power Travel Rewards Credit Card	<ul style="list-style-type: none"> * Points can be redeemed for cash back * Earn 3X points on every \$1 spent on gas, travel & dining * Earn 1 point for every \$1 spent on all other purchases 	<ul style="list-style-type: none"> * Real-time Card Alerts 	<ul style="list-style-type: none"> * Earn 20,000 Bonus Points after spending \$1,200 within 90 days of account opening 	\$0

²⁰ Membership in the credit union is open to anyone who lives, works, worships, attends school, volunteers, or has a business in Texas, Colorado, or Utah; members of the military and Department of Defense; and family members of SSFCU members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			*Contactless Payments * Mobile App		* 0% APR for the first 6 billing cycles on purchases, balance transfers & cash advances	
297	Security Service Federal Credit Union	Power Cash Back Credit Card	* Earn unlimited 1.5% cash back on every purchase * Contactless Payments * Mobile App	* Real-Time Card Alerts	* Earn \$100 cash back when you spend \$500 within 90 days of account opening	\$0
298	Security Service Federal Credit Union	Power Credit Card	* Contactless Payments * Mobile App	* Real-time Card Alerts		\$0
299	Security Service Federal Credit Union	Power Rewards Credit Card	* Points can be redeemed for cash back * Earn 1 point for every \$1 spent on all purchases * Contactless Payments * Mobile App	* Real-time Card Alerts		\$0
300	Self	Self Visa Credit Card	* Minimum Security Deposit of \$100 * Help build your credit score * No Additional money up front * Ability to increase Credit limit * Accepted anywhere Visa is accepted * Reports to the three major credit bureaus in the U.S.			\$0
301	SoFi	SoFi Unlimited 2% Credit Card	* Unlimited 2% cash back rewards * 3% cash back rewards on trips booked through SoFi Travel	* Zero Fraud Liability Protection * ID Theft Protection * Cell phone protection		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 24/7 Travel Concierge * \$5 monthly Lyft credits * Free 2-day shipping with ShopRunner * 2-month Instacart free trial * No foreign transaction fees 			
302	Space Coast Credit Union (SCCU)	Visa Student	<ul style="list-style-type: none"> * Free FICO Score * No balance transfer fee * No cash advance fee 	<ul style="list-style-type: none"> * Roadside assistance * Zero Liability Protection * ID Navigator powered by NortonLifeLock 		\$0
303	Stanford Federal Credit Union	Visa Student Platinum Cash Back Rewards Credit Card	<ul style="list-style-type: none"> * 1% cash back for every dollar spent (3% for Stanford Bookstore purchases and 2% for restaurant and food delivery purchases) * 25 day grace period for balances of purchases * Can easily switch to a Stanford Alumni Rewards Visa upon graduation 	<ul style="list-style-type: none"> * ID Navigator Powered by NortonLifeLock * Fraud text alerts 	* 5% fixed rate for first 60 months	\$0
304	State Employees CU	Visa Credit Card	<ul style="list-style-type: none"> * Contactless Payments * Mobile app * Simple and fast balance transfers 	<ul style="list-style-type: none"> * Visa Zero Liability * Card Lock * ID Navigator by NortonLifeLock * Roadside Dispatch 		\$0
305	Step	Step	<ul style="list-style-type: none"> * 1% Cashback at revolving merchants * Get paid 2 days early with their direct deposit * Investment and borrowing Options 	<ul style="list-style-type: none"> * FDIC Insured up to \$250,000 		\$0
306	Step	Step Black	<ul style="list-style-type: none"> * Up to 8% cashback * Earn 5% on your Savings balance 	<ul style="list-style-type: none"> * FDIC Insured up to \$1,000,000 		\$0 with Direct Deposit

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Get paid 2 days early with their direct deposit * Over \$500 in annual perks * Investment and Borrowing Options 			or \$4.99/month
307	Suncoast Credit Union ²¹	Rewards Classic Starter Visa	<ul style="list-style-type: none"> * Contactless payments * Earn scorecard Rewards or cash back * Redeem points at participating gas stations * When you use your card, Suncoast donates two cents to the Suncoast Credit Union Foundation * No fees on balance transfer or cash advances 	<ul style="list-style-type: none"> * Zero Liability fraud protection * Travel insurance * ID Navigator by NortonLifeLock 		\$0
308	Suncoast Credit Union	Rewards Platinum Visa	<ul style="list-style-type: none"> * Choose between earning Rewards Points or cash back * If choose cash back, earn 2% cash back on gas, groceries and tools, and 1% on every other spend * When you use your card, Suncoast donates two cents to the Suncoast Credit Union Foundation * Contactless payments * No balance transfer fees * No cash advance fees 	<ul style="list-style-type: none"> * Zero Liability fraud protection * Travel insurance * ID Navigator by NortonLifeLock 		\$0

²¹ Membership in the credit union is open to anyone who lives, works, attends school, or engages in religious activities in various Florida counties; alumnus of Florida College; and family members of Suncoast members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
309	Suncoast Credit Union	Suncoast Rewards Student Classic Visa	<ul style="list-style-type: none"> * Earn one point for every \$1 you spend and two points for every \$1 you spend on gas, groceries and tolls * No expiration on rewards * Interest rate is determined by your credit score — and it doesn't change if you miss a payment * No fees on balance transfers or cash advances * No annual or hidden fees 			\$0
310	Synchrony	Synchrony HOME	<ul style="list-style-type: none"> * Shop at thousands of retailers nationwide and take advantage of promotional financing * Free access to Your Credit Score * No annual fee 	<ul style="list-style-type: none"> * \$0 Fraud Liability * 24/7 secure online account access with customizable account alerts 	<ul style="list-style-type: none"> * 12 - 60 months Promotional Financing on qualifying purchases * 6 months Promotional Financing on purchase of \$299 up to \$1,998.99 * 12 months Promotional Financing on purchase of \$1,999 or more 	\$0
311	Synchrony	Synchrony Plus World Mastercard	<ul style="list-style-type: none"> * 1% unlimited cash back on every purchase. No categories, no tiers * Mastercard Travel and Lifestyle Services * Priceless Experiences offers 	<ul style="list-style-type: none"> * ID Theft Protection 		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
312	Synchrony	Synchrony Preferred World Mastercard	* Mastercard Travel and Lifestyle Services * Priceless Experience * No annual Fee	* ID Theft Protection		\$0
313	Synchrony	Synchrony Premier World Mastercard	* 2% unlimited cash back on every purchase * Mastercard Travel and Lifestyle Services * Priceless Experiences offers	* ID Theft Protection		\$0
314	TD Bank	Double Up Credit Card	* Earn unlimited 2% Cash Back on all eligible purchases * No rotating Spend Categories, no caps or limits as long as your credit card account is open and in good standing * Digital Wallet * Contactless Payment	* Visa Zero Liability * Instant Credit Card Replacement * Get Visa benefits like cell phone protection when you pay your monthly mobile bill with your card	* Earn \$150 cash back in the form of a statement credit when you spend \$1,000 within the first 90 days after account opening ¹ * Balance transfers: 0% introductory APR balance transfers for first 15 billing cycles after account opening.	\$0
315	TD Bank	FlexPay Credit Card	* Digital Wallet * Contactless Payment * Visa benefits * Late fee forgiveness (first late fee automatically refunded each year)	* Visa Zero Liability * Instant Credit Card Replacement * Cell phone protection when you pay your monthly mobile bill with your card	* Get a 0% introductory APR on balance transfers for the first 18 billing cycles after account opening	\$0
316	TD Bank	TD Cash Credit Card	* Choose your top two Spend Categories to earn unlimited 3% and 2% Cash Back respectively	* Visa Zero Liability * Instant Credit Card Replacement	* Earn \$150 Cash Back when you spend \$1000	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Digital Wallet * Contactless Payment 	<ul style="list-style-type: none"> * Get Visa benefits like cell phone protection when you pay your monthly mobile bill with your card 	<ul style="list-style-type: none"> within the first 90 days after account opening * Balance transfers: 0% introductory APR balance transfers for first 15 billing cycles after account opening. 	
317	TD Bank	TD Cash Secured Credit Card	<ul style="list-style-type: none"> * Earn 1% Cash Back on all eligible purchases * Build your credit by making on-time payments * Your linked savings account works as a security deposit * Credit scores & reports interactive guide 			\$29
318	TD Bank	TD Clear with \$1,000 Credit Limit	<ul style="list-style-type: none"> * Digital Wallet * Contactless Payments 	<ul style="list-style-type: none"> * Visa Zero Liability 		\$10/month
319	TD Bank	TD Clear with \$2,000 Credit Limit	<ul style="list-style-type: none"> * Digital Wallet * Contactless Payments 	<ul style="list-style-type: none"> * Visa Zero Liability 		\$20/month
320	TD Bank	TD First Class Visa Signature Credit Card	<ul style="list-style-type: none"> * 3X First Class miles on travel and dining purchases, including flights, hotels, car rentals, cruises and dining * 1X First Class miles on all other purchases – miles never expire as long as your account is open and in good standing * Digital Wallet * Contactless Payments 	<ul style="list-style-type: none"> * Visa Zero Liability 	<ul style="list-style-type: none"> * Earn 25,000 bonus miles when you spend \$3,000 within the first 6 billing cycles * \$89 annual fee waived the first year 	\$89

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
321	Teachers Federal Credit Union	Teachers Student Visa Credit Card	<ul style="list-style-type: none"> * Free Shipt membership * 7-day presale opportunities to select Sofar Sounds shows 			\$0
322	TomoCredit	TomoCard	<ul style="list-style-type: none"> * No credit history required * Expedited auto-pay * No security deposit * Tomo has set up an “optional” 7 day pay to maximize this cycle and increase the rate in which your credit score can improve 			\$0
323	Truist	Truist Enjoy Cash Secured credit card	<ul style="list-style-type: none"> * Up to 3% cash back on gas and EV charging * 2% on utilities and groceries (with a combined \$1,000 monthly cap) * 1% on all other eligible purchases * Unlimited cash back rewards on everyday purchases * Loyalty Cash Bonus based on your Truist deposit relationship when cash rewards are redeemed into a Truist deposit account * Visa Traditional card benefits * Visa Signature card benefits 	<ul style="list-style-type: none"> * Customizable card controls for added security * Contactless payments and mobile wallets for faster checkout * Visa Zero Liability protection against unauthorized card use 		\$19
324	Truist	Truist Enjoy Beyond credit card	<ul style="list-style-type: none"> * Points can be used toward cash back or statement credit * 3x points per \$1 spent on airfare, hotels, and car rentals * 2x points per \$1 spent on dining 	<ul style="list-style-type: none"> * Customizable card controls for added security * Visa Zero Liability protection against unauthorized card use 	<ul style="list-style-type: none"> * 30,000 bonus points after you spend \$1,500 within 90 days of account opening 	\$195

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1x points per \$1 spent on all other eligible purchases * Up to \$100 annual travel experience statement credit for items such as ground transport, streaming services, and ticket agencies * Up to \$100 statement credit for TSA PreCheck or Global Entry fee awarded once every four years * Loyalty Cash Bonus based on your Truist deposit relationship when cash rewards are redeemed into a Truist deposit account * Visa Traditional card benefits * Visa Signature card benefits * Contactless payments and mobile wallets for faster checkout 			
325	Truist	Truist Enjoy Cash credit card	<ul style="list-style-type: none"> * 3% cash back on gas and EV charging * 2% cash back on utilities and groceries * 1% on all other eligible purchases * Or choose to earn 1.5% on all eligible purchases * Loyalty Cash Bonus when redeemed into a Truist deposit account * Visa Traditional card benefits * Visa Signature card benefits 	<ul style="list-style-type: none"> * Customizable card controls for added security * Visa Zero Liability protection against unauthorized card use 	* 0% APR for first 12 months	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* Contactless payments and mobile wallets for faster checkout			
326	Truist	Truist Enjoy Future credit card	* Save on interest when you transfer higher-rate balances * Visa Traditional card benefits	* Customizable card controls for added security * Contactless payments and mobile wallets for faster checkout * Visa Zero Liability protection against unauthorized card use	* 0% APR for 15 months	\$0
327	Truist	Truist Enjoy Travel credit card	* Earn 2x miles per \$1 spent on airfare, car rentals, and hotels * Earn 1x miles per \$1 spent on all other eligible purchases * A statement credit up to \$85 for TSA PreCheck or Global Entry fee is awarded once every four years * Loyalty Travel Bonus based on your Truist deposit relationship when you redeem your rewards for travel through the rewards program * Redeem miles for cash back, gift cards, hotel stays, airline tickets, and merchandise * Visa Traditional card benefits * Visa Signature card benefits	* Customizable card controls for added security * Contactless payments and mobile wallets for faster checkout * Visa Zero Liability protection against unauthorized card use	* 20,000 bonus miles after you spend \$1,500 within 90 days of account opening	\$0
328	UMe Federal Credit Union	Student Credit Card	* Low, fixed rate * Line of credit by age - starting at 14 and \$100, we'll grow your limit with you, all the way to \$300 at age 17. And at 18, you	* Enhanced security - Visa's Zero Liability and Visa Secure		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<p>can apply for a higher credit limit!</p> <ul style="list-style-type: none"> * Rewards - earn points that can be redeemed for cash, travel, and more * Zero cash advance fees * No annual fee and no application fee * Low foreign-transaction fees 			
329	United Telegraph Financial Federal Credit Union	Student Credit Card	* No balance transfer fees	* Identity theft resolution services	* 0% on balance transfers for 6 months	\$0
330	University of Wisconsin Credit Union ²²	Visa Credit Card		<ul style="list-style-type: none"> * Travel & Emergency Assistance Services * Extended Warranty Protection * Roadside Dispatch * Purchase Protection 		\$0
331	University of Wisconsin Credit Union	Visa Signature Rewards Credit Card	<ul style="list-style-type: none"> * Earn 2% cash back on every purchase * No foreign transaction fees 	<ul style="list-style-type: none"> * Trip Delay Reimbursement * Warranty Manager Service * Travel Accident Insurance * Purchase Protection 	* New cardholder offer. Get 10,000 bonus points when you spend \$2,000 in the first three months	\$0
332	University of Wisconsin Credit Union	Visa Rewards Credit Card	<ul style="list-style-type: none"> * Earn 1.5% cash back on every purchase * No foreign transaction fees 	<ul style="list-style-type: none"> * Travel & Emergency Assistance Services * Extended Warranty Protection 	* New cardholder offer. Get 10,000 bonus points when you spend	\$0

²² Membership in the credit union is open to any Wisconsin resident who is enrolled in or has previously attended any accredited institution of higher education in the United States; employees, students, or alumni of University of Wisconsin schools; employees of partner employer groups; anyone who lives within 5 miles of a credit union branch; and family members of credit union members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
				* Roadside Dispatch * Purchase Protection	\$2,000 in the first three months	
333	Upgrade	Cash Rewards	* 1.5% Cash back rewards on all purchases * Up to 10% cash back with Upgrade Shopping powered by Dosh * Set payoffs to bring your balance down faster so you can pay less interest * Pay down balances from each month at a fixed rate and term		* \$200 bonus when you also open a Rewards Checking Plus account and make 3 debit card transactions	\$0
334	Upgrade	Life Rewards	* Up to 10% cash back with Upgrade Shopping * 3% Cash back on gas, grocery, health, streaming, and utilities * 1% Cash back on all other purchases * Set payoffs bring your balance down faster so you can pay less interest * Pay down balances from each month at a fixed rate and term		* \$200 bonus when you also open a Rewards Checking Plus account and make 3 debit card transactions	\$0
335	Upgrade	Upgrade OneCard	* 3% cash back on everyday purchases when combined with Rewards Checking * 2% cash back on all other purchases when combined with Rewards Checking * Without Rewards Checking get 1.5% cash back on purchases when you pay them back		* \$200 bonus when you also open a Rewards Checking Plus account and make 3 debit card transactions	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * BNPL features * Set payoffs bring your balance down faster so you can pay less interest * Pay down balances from each month at a fixed rate and term 			
336	Upgrade	Upgrade Select	<ul style="list-style-type: none"> * Up to 10% cash back with Upgrade Shopping powered by Dosh * Set payoffs bring your balance down faster so you can pay less interest * Pay down balances from each month at a fixed rate and term 		* \$200 bonus when you also open a Rewards Checking Plus account and make 3 debit card transactions	\$39
337	US Bank	U.S. Bank Altitude Reserve Visa Infinite Card	<ul style="list-style-type: none"> * 5X points on prepaid hotels and car rentals booked directly in the Altitude Rewards Center * 3X points on travel and mobile wallet purchases on Apple Pay, Google Pay and Samsung Pay * 1X point on all other eligible purchases * Up to \$325 in annual credits for eligible travel purchases and dining, takeout and restaurant delivery purchases * Redemption choices * Airport lounge access * TSA PreCheck or Global Entry * Travel benefits * Visa Signature benefits * No foreign transaction fees 	<ul style="list-style-type: none"> * ID Navigator * Cell phone protection 	* Earn 50,000 bonus points worth \$750 in travel when you spend \$4500 in the first 90 days	\$400

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
338	US Bank	U.S. Bank Altitude Go Visa Signature Card	<ul style="list-style-type: none"> * Points can be used toward statement credit * 4X points on dining, takeout and restaurant delivery * 2X points on streaming services and at grocery stores * 2X points at gas stations/EV charging stations * 1X point on all other eligible purchases * \$15 credit for annual streaming service purchases such as Netflix and Spotify * Pay over time with a U.S. Bank ExtendPay Plan * No foreign transaction fees 		<ul style="list-style-type: none"> * Earn 20,000 bonus points after spending \$1000 in the first 90 days * 0% APR for first 12 billing cycles 	\$0
339	US Bank	U.S. Bank Cash+ Secured Visa Card	<ul style="list-style-type: none"> * Up to 5% cash back on two categories of choice * 2% cash back on one everyday category of choice * 1% cash back on all other eligible purchases * 5% cash back on prepaid air, hotel and car reservations booked directly in the Rewards Travel Center * 1% cash back on all other eligible purchases * Choose payment due date * Contactless payments * Autopay * Mobile Wallet 	<ul style="list-style-type: none"> * Zero fraud liability * ID Navigator Powered by NortonLifeLock 		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
340	US Bank	U.S. Bank Secured Visa Card	<ul style="list-style-type: none"> * Set your credit limit * An everyday card for purchases * Build credit * Choose payment due date * Contactless payments * Autopay * Mobile Wallet 	<ul style="list-style-type: none"> * Zero fraud liability * ID Navigator Powered by NortonLifeLock 		\$0
341	US Bank	U.S. Bank Altitude Connect Visa Signature Card	<ul style="list-style-type: none"> * 5X points on prepaid hotels and car rentals booked directly in the Altitude Rewards Center * 4X points on travel * 2X points on dining, streaming services and at grocery stores (discount stores/supercenters and wholesale clubs excluded effective September 9, 2024) * 1X point on all other eligible purchases * No foreign transaction fees * Redemption choices * Airport lounge access * TSA PreCheck or Global Entry * Travel benefits * Visa Signature benefits 	<ul style="list-style-type: none"> * ID Navigator 	<ul style="list-style-type: none"> * \$0 fee for the first year * Earn 20,000 bonus points after spending \$1000 in eligible Net purchases in the first 90 days * September 8, 2024, after that 4X on your first \$1,000 each quarter (wholesale clubs, discount stores/supercenters and grocery stores excluded) 	\$95
342	US Bank	U.S. Bank Altitude Go Secured Visa Card	<ul style="list-style-type: none"> * Points can be used toward statement credit * 4X points on dining, takeout and restaurant delivery * 2X points on streaming services, at grocery stores 	<ul style="list-style-type: none"> * Zero fraud liability * ID Navigator Powered by NortonLifeLock 		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1X point on all other eligible purchases * \$15 streaming credit for annual streaming service purchases like Netflix and Spotify * Set credit limit * Choose payment due date * Contactless payments * Autopay * Mobile Wallet 			
343	US Bank	U.S. Bank Cash+ Visa Signature Card	<ul style="list-style-type: none"> * 5% cash back on prepaid travel * Up to 5% cash back on two categories of choice * 2% cash back on one everyday category of choice * 1% cash back on all other eligible purchases * Flexible redemption * Pay over time with a U.S. Bank ExtendPay Plan 		<ul style="list-style-type: none"> * 0% for 15 billing cycles * Earn \$200 cash back bonus 	\$0
344	US Bank	U.S. Bank Shopper Cash Rewards Visa Signature Card	<ul style="list-style-type: none"> * 6% cash back on first \$1,500 in combined eligible purchases each quarter with two retailers you choose * 3% cash back on first \$1,500 in eligible purchases on your choice of one everyday category * 1.5% cash back on all other eligible purchases * Rewards on prepaid travel * Flexible redemption 		<ul style="list-style-type: none"> * \$0 fee for the first year * \$250 bonus after spending \$2,000 in eligible purchases within the first 120 days of account opening 	\$95

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* Pay over time with a U.S. Bank ExtendPay Plan			
345	US Bank	U.S. Bank Visa Platinum Card	* Auto-pay * Pay over time with a U.S. Bank ExtendPay Plan	* ID Navigator * Low intro APR * Cell phone protection	* \$0 for 21 months	\$0
346	US Bank	US Bank College Visa Card	* Free FICO Score * No annual fee * No balance transfer fee * No cash advance fee * Roadside assistance	* Visa Zero Liability Protection	* 1 month of free Shipt membership then 3 months of membership at 50% off	\$0
347	USAA	Cashback Rewards Plus Credit Card	* 5% at gas stations and military bases, combined * 2% on groceries * 1% on other purchases - unlimited	* Auto rental collision damage waiver * Travel accident insurance * Trip cancellation and interruption coverage * Baggage delay reimbursement * Cell phone protection * Fraud monitoring on suspicious activity * Zero liability for unauthorized transactions * Purchase security and extended warranty protection * Report a lost or stolen card online or in the app	* 0% intro APR for 15 months on balance transfers	\$0
348	USAA	Preferred Cash Rewards Credit Card	* 1.5% cash back on purchases * No limits or caps on rewards * Rewards never expire * Redeem for cash back, gift cards, charitable contribution, travel and more * No foreign transaction fees	* Travel protection * Cell phone protection * Purchase security * Fraud monitoring for suspicious activity * Zero liability on unauthorized purchases	* Earn \$200 reward bonus for spending \$1,000 on qualifying purchases in the first 90 days	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
349	USAA	USAA Eagle Navigator Credit Card	<ul style="list-style-type: none"> * 3X points on travel including air, hotel, car and vacation rentals, rideshare, tolls and more * 2X points on other purchases * Earn 10,000 bonus points every year after completing eligible hotel or car booking. See note * Up to \$100 credit towards your TSA PreCheck or Global Entry * Points never expire * No limits or caps on points * No foreign transaction fees 	<ul style="list-style-type: none"> * Auto rental coverage * Travel accident coverage * Trip interruption coverage * Baggage delay reimbursement * Purchase security * Cellphone protection 	<ul style="list-style-type: none"> * 30,000 bonus points after spending \$3,000 on qualifying purchases within 90 days of account opening 	\$95
350	USAA	USAA Rate Advantage Credit Card	<ul style="list-style-type: none"> * No penalty APR 	<ul style="list-style-type: none"> * Auto rental collision damage waiver * Travel accident insurance * Trip cancellation and interruption coverage * Baggage delay reimbursement * Zero liability for unauthorized transactions. See note * Report a lost or stolen card online or in the app * Access to USAA customer service 24/7 online * Extended warranty protection 	<ul style="list-style-type: none"> * 0% intro APR for 15 months on balance transfers 	\$0
351	USAA	USAA Rewards American Express Credit Card	<ul style="list-style-type: none"> * Redeem points for cash back * 3X points on dining, including takeout & delivery * 2X points at gas stations 	<ul style="list-style-type: none"> * Travel protection * Fraud monitoring for suspicious activity 	<ul style="list-style-type: none"> * Earn 2,500 bonus points after your first purchase 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 2X points on groceries * 1X points on other purchases * Also redeem points for travel, gift cards, charitable contributions, and more * Points never expire * No limits or caps on how many points you can earn * No foreign transaction fees 	<ul style="list-style-type: none"> * Zero liability on unauthorized purchases 	<ul style="list-style-type: none"> * 0% intro APR for 15 months 	
352	USAA	USAA Rewards Visa Signature Credit Card	<ul style="list-style-type: none"> * Redeem points for cash back * Unlimited 2X points on dining * 2X points on dining, including takeout & delivery * 2X points at gas stations * 1X points on other purchases * Also redeem points for travel, gift cards, charitable contributions, and more * Points never expire * No limits or caps on points * No foreign transaction fees 	<ul style="list-style-type: none"> * Travel protection * Fraud monitoring for suspicious activity * Zero liability on unauthorized purchases 	<ul style="list-style-type: none"> * Low intro APR * 2,500 bonus points after first purchase * 0% intro APR for 15 months 	\$0
353	USAA	USAA Secured American Express Credit Card	<ul style="list-style-type: none"> * Set your credit limit * Help build credit * Refundable, interest-earning security deposit * Reports to the 3 main credit bureaus 	<ul style="list-style-type: none"> * Cell phone protection * Zero liability. See note2 and 24/7 fraud monitoring 		\$0
354	USAA	USAA Secured Visa Platinum Credit Card	<ul style="list-style-type: none"> * Set your credit limit * Help build credit * Refundable, interest-earning security deposit * Reports to the 3 main credit bureaus 	<ul style="list-style-type: none"> * Cell phone protection * Zero liability. See note2 and 24/7 fraud monitoring 		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
355	USC Credit Union	Student Rewards Mastercard	<ul style="list-style-type: none"> * Earn 1 point for \$1 spent * Earn 2 points for every \$1 spent on fuel & grocery * No application or annual fees * No foreign transaction fees 	<ul style="list-style-type: none"> * Zero Liability Protection against unauthorized card purchases * ID Theft Protection 	* 0% APR for the first 15 billing cycles	\$0
356	Varo	Varo Believe	<ul style="list-style-type: none"> * Any and all credit history accepted * No credit score needed to qualify * No credit checks needed to apply * No minimum security deposit * No interest * You set your own credit limit * Safe Pay - feature that'll automatically pay your balance at the end of each billing cycle with the money secured in the Varo Believe Secured Account from your Varo Believe Card purchases. Must be turned on 			\$0
357	Venmo	Venmo Credit Card	<ul style="list-style-type: none"> * 3% cash back on your eligible top spend category (among transportation, travel, grocery, entertainment, dining & nightlife, bills & utilities, health & beauty, and gas) * 3% cash back on recurring payments * 2% cash back on the next eligible top spend category * 1% cash back on all other eligible purchases 	<ul style="list-style-type: none"> * 24/7/365 cardholder support from anywhere in the world * Zero Liability Policy: you won't be held responsible for unauthorized transactions made with your card or account information. You're covered if your card is ever lost, stolen or fraudulently used * 24/7 lost or stolen card replacement 		\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * Redeem cash back into crypto with no transaction fee (monthly automatic purchases of your favorite crypto type) * Pay with your virtual card from your Venmo app * Split credit card purchases with Venmo friends, and pay or get paid back with Venmo * Physical card features a unique QR code that links to your Venmo account; have friends scan it to split bills with you 	<ul style="list-style-type: none"> * Emergency cash (wire cash transfer to nearby location within hours) * Roadside assistance program 		
358	Virginia Credit Union ²³	Flex Rewards Mastercard	<ul style="list-style-type: none"> * Points can be redeemed for cash back * 2x points on travel, entertainment, and dining * 1x points on all other purchases * Manage cards online * Contactless payments * Digital wallet * Mastercard benefits * Free ShopRunner membership * No cash advance fee * No foreign transaction fee 	<ul style="list-style-type: none"> * Mastercard zero liability * Mastercard global service * Airport concierge * Enhanced Mastercard ID Theft Protection * Extended warranty * Satisfaction guarantee * Purchase assurance * Travel & Lifestyle Services 	<ul style="list-style-type: none"> * Earn 20,000 bonus points when you spend \$3,000 within the first 90 days * 0% APR for 12 months on purchases and transfers made within 60 days after opening your card 	\$0
359	Virginia Credit Union	Cash Rewards Mastercard	<ul style="list-style-type: none"> * 3% cash back on gas * 2% cash back on groceries and restaurant purchases 	<ul style="list-style-type: none"> * Mastercard Zero Liability * Mastercard Global Service * Airport Concierge 	<ul style="list-style-type: none"> * 0% APR for 12 months on purchases and 	\$0

²³ Membership in the credit union is open to anyone who lives, works, worships, volunteers, or attends school in various Virginia counties; students, alumnus, and employees of Virginia universities; current and former employees of Virginia state agencies and departments; current and former employees of a county, city, town, or political subdivision in Virginia; and family members of credit union members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 1% cash back on everything else * Manage cards online * Contactless payments * Digital wallet * Mastercard benefits * Free ShopRunner membership * No cash advance fee * No foreign transaction fee 	<ul style="list-style-type: none"> * Enhanced Mastercard ID Theft Protection * Extended Warranty * Satisfaction Guarantee * Purchase Assurance * Travel & Lifestyle Services 	transfers made within 60 days after opening your card	
360	Virginia Credit Union	Essential Mastercard	<ul style="list-style-type: none"> * Manage cards online * Contactless payments * Digital wallet * Mastercard benefits * Free ShopRunner membership * No cash advance fee * No foreign transaction fee 	<ul style="list-style-type: none"> * Mastercard zero liability * Mastercard global service * Airport concierge * Enhanced Mastercard ID Theft Protection * Extended warranty * Satisfaction guarantee * Purchase assurance * Travel & Lifestyle Services 	* 0% APR for 12 months on purchases and transfers made within 60 days after opening your card	\$0
361	VyStar Credit Union ²⁴	Platinum Visa	<ul style="list-style-type: none"> * Lowest interest rate * Credit limit minimum of \$500 	<ul style="list-style-type: none"> * Optional debt protection 		\$0
362	VyStar Credit Union	Savings Secured Visa	<ul style="list-style-type: none"> * Uses your VyStar savings account as collateral 	<ul style="list-style-type: none"> * Optional debt protection 		\$0
363	VyStar Credit Union	Visa Signature Cash Back	<ul style="list-style-type: none"> * 3% cash back on gas * 2% cash back for grocery purchase * 1% cash back on everything else * Deposit your cash back into your checking, savings, or credit card accounts 	<ul style="list-style-type: none"> * Optional debt protection 	* Earn a \$150 bonus for spending at least \$1,500 in the first 60 days from account opening	\$0

²⁴ Membership in the credit union is open to anyone who lives or works in in the 49 contiguous counties of Central to North Florida and 29 Georgia counties; any nonprofit organization or association located in these counties; past and present military members; and family members of VyStar members.

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			* Visa Signature Concierge service			
364	VyStar Credit Union	Visa Signature Rewards	* 3 points for every \$1 spent on gas * 2 points for every \$1 spent on groceries * 1 point for every \$1 spent on other qualified purchases * Earn more points by shopping with participating retailers * Redeem points for rewards, from cruises and airline tickets to high-definition TVs	* Visa Signature Concierge service * Optional debt protection	* Earn a \$150 bonus for spending at least \$1,500 in the first 60 days from account opening	\$0
365	Waterbury CT Teachers Federal Credit Union	Student Visa Card	* Free cash advance & balance transfers	* Free travel accident insurance * Free Auto Rental collision damage waiver insurance		\$0
366	Wells Fargo	Bilt Mastercard	* 1X points on rent payments without the transaction fee * 2X Points on travel * 3X Points on dining * 1X points on other purchases * Double points on the first of each month * Lyft credits * No foreign currency conversion fee	* Travel delay protection * Auto rental collision damage waiver * Visa Signature Concierge service, 24/7 * Cell phone protection * Purchase security		\$0
367	Wells Fargo	Choice Privileges Mastercard	* 5X Points on stays at participating Choice Hotels properties ² plus on Choice Privileges point purchases * 3X Points on purchases at gas stations, grocery stores, home	* Cellular Telephone Protection	* 40,000 bonus points after spending \$1,000 in purchases in the first 3 months	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> improvement stores and phone plan services * 1X Points on other purchases * Automatic Gold Elite membership * Mastercard World Elite benefits * No foreign transaction fee 			
368	Wells Fargo	Choice Privileges Select Mastercard	<ul style="list-style-type: none"> * 5X Points on stays at participating Choice Hotels properties² plus on Choice Privileges point purchases * 3X Points on purchases at gas stations, grocery stores, home improvement stores and phone plan services * 1X Points on other purchases * Anniversary bonus * Automatic Platinum Elite membership * Global Entry or TSA PreCheck * Mastercard World Elite benefits * No foreign transaction fee 	* Cellular Telephone Protection	* 60,000 bonus points after spending \$3,000 in purchases in the first 3 months	\$95
369	Wells Fargo	Wells Fargo Active Cash Credit Card	<ul style="list-style-type: none"> * Unlimited 2% cash rewards on purchases * My Wells Fargo Deals * Luxury Hotel Collection * Concierge service, 24/7 	<ul style="list-style-type: none"> * Cellular Telephone Protection * Auto Rental Collision Damage Waiver * Travel Emergency Assistance Services * Roadside Dispatch 	<ul style="list-style-type: none"> * 0% intro APR for 15 months * \$200 cash rewards bonus when you spend \$500 in purchases in the first 3 months 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
				<ul style="list-style-type: none"> * Emergency Cash Disbursement and Card Replacement * Zero Liability Protection * Credit Close-Up service mark 		
370	Wells Fargo	Wells Fargo Autograph Journeyservice Mark Card	<ul style="list-style-type: none"> * Redeem points to cover eligible credit card purchases (similar to cash back) * 5X points on hotels * 4X points on airlines * 3X points on restaurants and other travel * 1X points on other purchases * \$50 annual statement credit with \$50 minimum airline purchase * My Wells Fargo Deals * Access to tickets to live events featuring fan-favorite artists * Contactless cards * Credit Close-up * Visa Signature Luxury Hotel Collection * Visa Signature Concierge service, 24/7 * No Foreign Transaction Fee 	<ul style="list-style-type: none"> * Worldwide Automatic Common Carrier Travel Accident Insurance * Lost Baggage Reimbursement * Trip Cancellation and Interruption Protection * Auto Rental Collision Damage Waiver * Travel and Emergency Services Assistance * Cellular Telephone Protection * Roadside Dispatch * Emergency Cash Disbursement and Card Replacement * Zero Liability Protection 	<ul style="list-style-type: none"> * 60,000 bonus points after spending \$4,000 in purchases in the first 3 months 	\$95
371	Wells Fargo	Wells Fargo Autographservice Mark Card	<ul style="list-style-type: none"> * Redeem your rewards to offset eligible purchases from your credit card account (similar to cash back) 	<ul style="list-style-type: none"> * Cellular Telephone Protection * Auto Rental Collision Damage Waiver * Travel Emergency Assistance Services 	<ul style="list-style-type: none"> * 0% intro APR for 12 months * 20,000 bonus points after spending \$1,000 	\$0

#	ISSUER ¹	CARD NAME	REWARDS/BENEFITS	CARDHOLDER SERVICES	RECENT PROMOTIONS	FEE
			<ul style="list-style-type: none"> * 3X points for restaurants, travel, gas, transit, popular streaming services, phone plans * 1X points on other purchases * Visa Signature Luxury Hotel Collection * Concierge service, 24/7 	<ul style="list-style-type: none"> * Roadside Dispatch * Emergency Cash Disbursement and Card Replacement * Zero Liability Protection * Credit Close-Up service mark 	in purchases in the first 3 months	
372	Wells Fargo	Wells Fargo Reflect Card	<ul style="list-style-type: none"> * Lowest intro APR for 21 months 	<ul style="list-style-type: none"> * Cellular Telephone Protection * Travel Emergency Assistance Services * Roadside Dispatch * Emergency Cash Disbursement and Card Replacement 	* 0% intro APR for 21 months	\$0