

# Credit Card Comparison

Financial Institution	Card Name	Annual Percentage Rate (After Introductory 3.90% APR)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory 3.90% APR)	Cash Advance Fee	Cash Advance Rate	Rewards
Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
American Express	Blue Cash Everyday Card	Variable Rate 13.74% - 23.74%	\$0	Greater of 3% of transfer or \$5	Variable Rate 13.74% - 23.74%	Greater of 3% of advance or \$5	Variable Rate 25.99%	3% back on supermarket; 2% gas and select stores; 1% all other purchases
	American Express Everyday Card	Variable Rate 13.74% - 23.74%	\$0	Greater of 3% of transfer or \$5	Variable Rate 13.74% - 23.74%	Greater of 3% of advance or \$5	Variable Rate 25.99%	20% extra points if you make 20 purchases in a cycle; 2 points per \$1 spent at supermarkets; 1 point per \$1 all other purchases
	Platinum Card	Balance paid in full monthly	\$450	N/A	N/A	N/A	N/A	5 point per \$1 on flights

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
American Express	Premier Rewards Gold Card	Balance paid in full monthly	\$195	N/A	N/A	N/A	N/A	3 points on flights; 2 points on gas, supermarkets, restaurants; 1 point on all other purchases
	American Express Green Card	Balance paid in full monthly	\$95	N/A	N/A	N/A	N/A	2 points for every \$1 at Amextravel.com; 1 point on all other purchases

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Bank of America	Bank Americard Travel Rewards	Variable Rate 15.49% - 23.49%	\$0	Greater of 3% of transfer or \$10	Variable Rate 15.49% - 23.49%	Greater of 3% of advance or \$10	Variable Rate 18.49% - 25.49%	1.5 points for every \$1 in purchases
	Bank Americard	Variable Rate 11.49% - 21.49%	\$0	Greater of 3% of transfer or \$10	Variable Rate 11.49% - 21.49%	Greater of 3% of advance or \$10	Variable Rate 14.49% - 24.49%	None
	BankAmericard Better Balance Rewards	Variable Rate 12.49% - 22.49%	\$0	Greater of 3% of transfer or \$10	Variable Rate 12.49% - 22.49%	Greater of 3% of advance or \$10	Variable Rate 15.49% - 25.49%	None
	Bank Americard Cash Rewards	Variable Rate 13.49% - 23.49%	\$0	Greater of 3% of transfer or \$10	Variable Rate 13.49% - 23.49%	Greater of 3% of advance or \$10	Variable Rate 16.49% - 25.49%	1% everywhere; 2% grocery; 3% gas; up to \$2500 quarterly spending

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Capital One	QuicksilverOne	Variable Rate 24.99	\$39	\$0	Variable Rate 24.99	Greater of 3% of advance or \$10	Variable Rate 24.99	1.5% back on purchases
	VentureOne	Variable Rate 12.49% - 22.49%	\$0	\$0	Variable Rate 12.49% - 22.49%	Greater of 3% of advance or \$10	Variable Rate 23.49%	1.25 miles for every \$1 spent
	Quicksilver	Variable rate 13.49% - 23.49%	\$0	3%	Variable rate 13.49% - 23.49%	Greater of 3% of advance or \$10	Variable rate 23.49%	1.5% cash back on purchases
	Venture	Variable rate 13.49% - 23.49%	\$59	\$0	Variable rate 13.49% - 23.49%	Greater of 3% of advance or \$10	Variable rate 23.49%	2 miles for every \$1 spent

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Chase Bank	Slate	Variable Rate 15.49% - 24.24%	\$0	Greater of 5% of transfer or \$5	Variable Rate 15.49% - 24.24%	Greater of 5% of advance or \$10	Variable Rate 25.49%	None
	Sapphire Preferred	Variable Rate 16.49% - 23.49%	\$95	Greater of 5% of transfer or \$5	Variable Rate 16.49% - 23.49%	Greater of 5% of advance or \$10	Variable Rate 25.49%	2 points for every \$1 spent on travel and dining; 1 point per \$1 spent on all other purchases
	Freedom Unlimited	Variable Rate 15.49% - 24.24%	\$0	Greater of 5% of transfer or \$5	Variable Rate 15.49% - 24.24%	Greater of 5% of advance or \$10	Variable Rate 25.49%	1.5% unlimited cash back

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Citi Bank	Citi Thank You Preferred Card	Variable Rate 14.24% - 24.24%	\$0	Greater of 3% of transfer or \$5	Variable Rate 14.24% - 24.24%	Greater of 5% of advance or \$10	Variable Rate 25.99%	2 points per \$1 spent on dining and entertainment; 1 point per \$1 spent on all other purchases
	Citi/AAdvantage Platinum Select World Mastercard	Variable Rate 16.49% - 24.49%	\$95	Greater of 3% of transfer or \$5	Variable Rate 16.49% - 24.49%	Greater of 5% of advance or \$10	Variable Rate 25.99%	Earn miles only
	Citi Double Cash MasterCard	Variable Rate 14.24% - 24.24%	\$0	Greater of 3% of transfer or \$5	Variable Rate 14.24% - 24.24%	Greater of 5% of advance or \$10	Variable Rate 25.99%	1% cash back on all purchases; 1% cash back when you make payments
	Citi Diamond Preferred Card	Variable Rate 13.24% - 23.24%	\$0	Greater of 3% of transfer or \$5	Variable Rate 13.24% - 23.24%	Greater of 5% of advance or \$10	Variable Rate 25.99%	None
	Citi Simplicity Card	Variable Rate 14.24% - 24.24%	\$0	Greater of 3% of transfer or \$5	Variable Rate 14.24% - 24.24%	Greater of 5% of advance or \$10	Variable Rate 14.24% - 24.24%	None

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Citizens Bank	Citizens Bank Clear Value MasterCard	Variable Rate 12.99% - 20.99%	\$0	Greater of 3% of transfer or \$10	Variable Rate 12.99% - 20.99%	Greater of 3% of advance or \$10	Variable Rate 22.99%	None
	Citizens Bank Cash Back Plus World MasterCard	Variable Rate 14.99% - 22.99%	\$0	Greater of 3% of transfer or \$10	Variable Rate 14.99% - 22.99%	Greater of 3% of advance or \$10	Variable Rate 22.99%	1.5% cash back

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Discover	Discover it Miles Card	Variable Rate 11.49% - 23.49%	\$0	3%	Variable Rate 11.49% - 23.49%	Greater of 5% of advance or \$10	Variable Rate 25.49%	1.5 Unlimited Miles on purchases
	Discover It Card	Variable Rate 11.49% - 23.49%	\$0	3%	Variable Rate 11.49% - 23.49%	Greater of 5% of advance or \$10	Variable Rate 25.49%	5% cash back in categories that change each quarter; 1% cash back on all other purchases
	Discover It Gas and Restaurant Card	Variable Rate 11.49% - 23.49%	\$0	3%	Variable Rate 11.49% - 23.49%	Greater of 5% of advance or \$10	Variable Rate 25.49%	2% in certain categories; 1% cash back on all other purchases
Southwest	Rapid Rewards	Variable Rate 16.49% - 23.49%	\$99	Greater of 5% of transfer or \$5	Variable Rate 16.49% - 23.49%	Greater of 5% of advance or \$10	Variable Rate 25.49%	2 points per \$1 spent on Southwest; 1 point per \$1 on other purchases

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Coventry Credit Union	Platinum VISA	Non-Variable Rate 8.90% or 10.90%	\$0	Greater of 4% of transfer or \$10	Non-Variable Rate 8.90% or 10.90%	Greater of 4% of advance or \$10	Non-Variable Rate 18%	1 point for every \$1 in purchases
	Silver VISA	Non-Variable Rate 12.90% - 14.90%	\$0	Greater of 4% of transfer or \$10	Non-Variable Rate 12.90% - 14.90%	Greater of 4% of advance or \$10	Non-Variable Rate 18%	1 point for every \$1 in purchases
Greenwood Credit Union	VISA Classic	Non-Variable Rate 14.90%	\$0	\$0	Non-Variable Rate 14.90%	\$0.75	Non-Variable Rate 14.90%	None
	VISA Gold	9.90%	\$0	\$0	9.90%	\$0.75	9.90%	None

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Navigant Credit Union	Visa Bonus Rewards	Variable Rate 12.74% - 23.74%	\$0	Greater of 3% of transfer or \$5	Variable Rate 12.74% - 23.74%	Greater of 4% of advance or \$10	Variable Rate 24.74%	1 point for every \$1 in purchases; 25% bonus on all points earned every month
	Visa Bonus Rewards Plus	Variable Rate 12.74% - 23.74%	\$50	Greater of 3% of transfer or \$5	Variable Rate 12.74% - 23.74%	Greater of 4% of advance or \$10	Variable Rate 24.74%	1 point for every \$1 in purchases; 50% bonus on all points earned every month
	Cash Rewards American Express	Variable Rate 12.74% - 23.74%	\$0	Greater of 3% of transfer or \$5	Variable Rate 12.74% - 23.74%	Greater of 4% of advance or \$10	Variable Rate 24.74%	3% cash back on gas; 2% cash back on groceries; 1% cash back on all other purchases
	Visa Platinum	Variable Rate 10.74% - 21.74%	\$0	Greater of 3% of transfer or \$5	Variable Rate 10.74% - 21.74%	4% of advance, \$10 minimum	Variable Rate 24.74%	None

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Navigant Credit Union	Travel Rewards American Express	Variable Rate 12.74% - 23.74%	\$95	Greater of 3% of transfer or \$5	Variable Rate 12.74% - 23.74%	Greater of 4% of advance or \$10	Variable Rate 24.74%	3 points per \$1 spent on airlines; 2 points per \$1 spent on hotels and restaurants; 1 point per \$1 everywhere else
People's Credit Union	Complete Rewards Visa	Variable Rate 16.49% - 23.49%	\$0	Greater of 5% of transfer or \$10	Variable Rate 16.49% - 23.49%	Greater of 3% of advance or \$15	Variable Rate 25.74%	1 point for every \$1 in purchases
	Platinum Edition Visa	Variable Rate 10.49% - 18.49%	\$0	Greater of 5% of transfer or \$10	Variable Rate 10.49% - 18.49%	Greater of 5% of advance or \$15	Variable Rate 25.74%	None

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Rhode Island Credit Union	Rewards Credit Card	Non-Variable Rate 9.90% - 14.90%	\$0	\$0	Non-Variable Rate 9.90% - 14.90%	2.50%	Non-Variable Rate 9.90% - 14.90%	Cash, gift cards, travel, merchandise; 1 point for every \$1 in purchases; 10,000 bonus points after spending \$1,000 in 90 days

Financial Institution	Card Name	Annual Percentage Rate (After Introductory Rates)	Annual Fee	Balance Transfer Fee	Balance Transfer Rate (After Introductory Rates)	Cash Advance Fee	Cash Advance Rate	Rewards
Wave Credit Union	VISA	Non-Variable Rate 11.99%	\$0	\$0	11.99%	N/A	Non-Variable Rate 11.99%	None
Westerly Community Credit Union	Low Rate VISA	Variable Rate 8.40% - 18.40%	\$0	Greater of 2.90% or \$10	Variable Rate 8.40% - 18.40%	Greater of 3% of advance or \$10	Variable Rate 9.40%	None
	Rewards VISA	Variable Rate 8.40% - 18.40%	\$0	Greater of 2.90% or \$10	Variable Rate 8.40% - 18.40%	Greater of 3% of advance or \$10	Variable Rate 8.40% - 18.40%	2 point per \$1 on purchases made in Washington County, RI and New London County, CT

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