

MAKE YOUR CREDIT COUNT

Don't fall prey to clever marketing when selecting a credit card. Some creditors will offer you free stuff and a low "introductory" interest rate to entice you to select their services. Unfortunately, that low interest rate will more than likely go up after six months, and that free stuff isn't worth having a card that doesn't fit your needs.

For the best deal, choose a credit card that:

- Doesn't charge an annual fee.
- Offers a low fixed interest rate.
- Provides a clear explanation of fees for late payment and courtesy services, like cash advances and balance transfers.



Use this form to compare credit cards. You can compare interest rates online through a variety of websites, including BankRate.com, CreditCards.com and CardRatings.com.

	CARD ONE	CARD TWO
TYPE OF ACCOUNT: Credit Card or Charge Card		
COMPANY INFORMATION: Name, address and phone		
WEB ADDRESS		
ANNUAL FEE <i>(If any)</i>		
GRACE PERIOD		
ANNUAL PERCENTAGE RATE		
FINANCE CHARGE CALCULATION METHOD		
CREDIT LIMIT		
MINIMUM PAYMENT		
OTHER FEES: Late Payment Cash Advance Balance Transfer		
OTHER FEATURE(S)		