

# Pick the right card for your habits

Card	APR on purchases	Selected features
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**CASH BACK** Higher APRs make these cards most suitable for people who pay their balances in full.

American Express Blue Cash Everyday	0% for 12 months; 17.24%, 20.24%, or 22.24% after, based on credit	\$100 bonus after spending \$1000 in the first three months. 3% back at supermarkets, 2% back on gas and at department stores, 1% back everywhere else. A preferred version has a \$75 annual fee and pays 6% back at supermarkets and 3% on gas and at department stores, and comes with \$150 sign-up bonus.
Capital One Cash	0% for 12 months, 12.9% to 20.9% after	Excellent credit required for no annual fee version. Cardholders with average credit pay \$39 annually. \$100 bonus after spending \$500 in first three months. 1% on purchases; 50% year-end bonus. No foreign fees.
Chase Freedom	0% for 15 months on purchases and balance transfers (transfers carry 3% fee), 12.99% to 22.99% after	\$100 bonus if you spend \$500 in three months. 5% cash back in rotating categories, such as gas, home improvement, and dining, subject to quarterly maximum and opt-in. Unlimited 1% on all other purchases. 0% APR for 12 months on balances transferred, with 3% fee.
Fidelity Rewards American Express	13.99%	2 points for every \$1 spent; points can be redeemed for merchandise or travel or used to fund a linked Fidelity IRA, 529 plan, or brokerage account.
PenFed Platinum Cash Rewards*	9.99% on purchases and cash advances through June 30, 2014. After that APR varies with the Prime Rate	5% cash back on gas, .25% elsewhere; cash rewards credited each month. 4.99% APR on balance transfers for life of balance with no fee (offer ends June 30).

**TRAVEL** These cards offer excellent rewards deals for frequent flyers.

Capital One Venture Rewards	0% on purchases for one year. After that, 13.9 to 20.9%	2 miles per \$1 spent; \$59 annual fee waived the first year. VentureOne version has no annual fee, pays 1.25 miles per \$1 spent. 10,000 bonus miles if you spend \$1,000 in three months with both versions. No foreign fees.
Chase Sapphire Preferred	15.24%	2 points per \$1 spent for travel and dining; 1 point per \$1 spent elsewhere; 7% bonus on points annually; 40,000 bonus points after you spend \$3,000 in first three months. \$95 annual fee waived the first year. No foreign fees. A no-annual-fee version has fewer rewards.
PenFed Premium Travel Rewards American Express*	9.99% on purchases and cash advances through June 30, 2014. After that APR varies with the Prime Rate	5 points per \$1 spent with airlines; 1 point per \$1 spent elsewhere. 20,000 bonus points after spending \$650 in first three months. 4.99% APR on balance transfers for the life of balance with no fee (offer expires June 30). No foreign fees.

**LOW INTEREST** Consider these cards if you carry a balance or want to transfer a balance.

Iberia Bank Visa Classic	7.25%, 10.25%, or 13.25%	1.99% APR on balance transfers for six months, 2% transfer fee.
PenFed Promise Visa*	7.49% for 36 months, 9.99% variable after	No fees of any kind; no penalty APR. 4.99% APR on balance transfers for life of balance with no fee (offer expires June 30). After June 30 balance transfer APR is 17.49%
Simmons First Visa Platinum	7.25%	7.25% APR on balance transfers, with no transfer fee. 11.25% on cash advances and convenience checks (with 3% fee)

Terms current as of early May 2012. \*Available to members of Pentagon Federal Credit Union.