

Card	APR	Cash Back?	Travel Benefits?	Annual Fee?	Sign Up Bonus?	Anything Else?
Chase Sapphire Preferred	15.99% to 22.99%	Yes through Chase Ultimate Rewards; exceptionally generous program.	Yes, its strong suit. This card qualifies for Chase Ultimate Rewards, a highly rated travel program	\$95 per year	Currently 60,000 miles after \$4000 in purchases in first 3 months	Cust service complaints; some concern over lowered credit limits; no foreign transaction fees; points do not expire but must redeem in increments of 2000
Chase Freedom Unlimited	0% for 15 months; 14.99% to 23.74%	Yes, starts at 5%, ramps down depending on spending category; can use Ultimate Rewards travel program	Yes, through Ultimate Rewards	No annual fee	Yes, \$200 after expenditure of \$500 after 3 months; extra cash back percentage for one year	Does impose foreign transaction fees; low credit limit
Citi Custom Cash	0% for 15 months; 13.99% to 23.99% after that	Yes, starts at 5% for the first \$500 spent, <i>no matter what you spend on</i> ; 1% thereafter	No	No annual fee	0% for 15 months; \$200 cash back after \$750 expenditure	Rewards rate is a bit low overall
Wells Fargo Active Cash	0% for 15 months; 14.99% to 24.99% after that	Unlimited 2% cash back on pretty much everything	Not directly	No annual fee	\$200 cash back bonus plus the 0% APR for 15 months	Concierge service offered 24/7/365; while points do not expire, must be redeemed in 2500 point increments only; can redeem directly to any Wells Fargo account incl a mortgage
United Gateway Card	0% for 12 months; 16.49% to 23.49%	No	Earn miles on purchases at varying rates; miles never expire	No annual fee	20,000 bonus miles after spending \$1000 over three months	No foreign transaction fees; not the best rewards card out there but the cheapest United air card