

# SELECT THE RIGHT CARD

Often, consumers choose a credit card in response to clever marketing. For example, a creditor may offer you free stuff and a low “introductory” interest rate. Unfortunately, that low interest rate will go up after a certain period of time, and you’ll pay more for credit you’ve already used. You may also be charged penalty fees if you haven’t fully paid for purchases made during the introductory period.

For the best deal, choose a credit card that:

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

Use the form below to compare cards. You can compare credit card interest rates online through a variety of Web sites, including [www.bankrate.com](http://www.bankrate.com), [www.creditcards.com](http://www.creditcards.com) and [www.cardratings.com](http://www.cardratings.com).

	Card One	Card Two
<i>Company Name</i> <i>Address</i> <i>Phone Number</i>		
<i>Web site</i>		
<i>Annual Fee (if any)</i>		
<i>Grace Period</i>		
<i>Annual Percentage Rate (APR)</i>		
<i>Finance Charge Calculation Method</i>		
<i>Credit Limit</i>		
<i>Minimum Payment</i>		
<i>Other Fees:</i> Late Payment Cash Advance Balance Transfer		
<i>Other Features</i>		