

# 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](http://BankRate.com), [CreditCards.com](http://CreditCards.com) and [CardRatings.com](http://CardRatings.com).

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