



# CREDIT CARD COMPARISON CHART

*There are many different credit card options available and it can be confusing to figure out which one offers you the best value. We've created these easy-to-use charts to help you determine the best option for you.*

## Don't be fooled by 0% offers!

These credit cards typically offer 0% for a limited time and often have fees and higher rates for non-purchase transactions that add up quickly. If you have a good/average credit rating, Reliant's Visa Platinum credit card offers outstanding value and saves you money!

*The comparison at right, top, is for a borrower with an Average Credit Rating.*

Feature	Reliant Visa Platinum	Popular 0% Credit Card	Your Current Card
<b>RATES</b>			
Introductory Rate	.99% for 6 months	0% for 12 months	
Purchase Rate	10.50% APR	19.80% APR	
Balance Transfer Rate	10.50% APR	19.80% APR	
Cash Advance Rate	10.50% APR	24.90% APR	
Penalty APR*	none	29.40% APR	
<b>FEES</b>			
Annual Fee	none	\$39	
Balance Transfer Fee	none	3% on the amount transferred	
Currency Conversion Fee	none	none	
Cash Advance Fee	none	3% of cash advance—minimum of \$10	
<b>MISCELLANEOUS</b>			
Service	local—in person, by phone or 24/7 call center	non-local call center	
Online/Estatement Access	available—free	available—free	
Text/Email Alerts	available—free	text alerts only—free	

## The true value of rewards offers

These credit cards often highlight reward offers such as airline miles and merchandise that typically have specific requirements that may not meet your needs. Additional fees and higher rates for non-purchase transactions can increase the cost of using a rewards card and may cancel out the value of the rewards. If you have an excellent rating, Reliant's Visa Platinum credit card will provide you with the true value you are looking for.

*The comparison at right, bottom, is for a borrower with an Excellent Credit Rating.*

Feature	Reliant Visa Platinum	Popular Rewards Card	Your Current Card
<b>RATES</b>			
Introductory Rate	.99% for 6 months	none	
Purchase Rate	9.50% APR	13.99%–24.99% APR	
Balance Transfer Rate	9.50% APR	13.99%–24.99% APR	
Cash Advance Rate	9.50% APR	26.24% APR	
Penalty APR*	none	30.24% APR	
<b>FEES</b>			
Annual Fee	none	\$95	
Balance Transfer Fee	none	Either \$5 or 3% of the amount transferred	
Currency Conversion Fee	none	2.7% of each transaction after conversion to U.S. dollars	
Cash Advance Fee	none	Either \$5 or 3% of the cash advance amount	
<b>MISCELLANEOUS</b>			
Rewards	none	6% cash back on groceries, 3% cash back at gas stations and department stores, 1% cash back on other purchases	
Service	local—in person or by phone; 24/7 call center	non-local call center	
Online/Estatement Access	available—free	available—free	
Text/Email Alerts	available—free	available—free	

\*Penalty Annual Percentage Rate (APR) applies indefinitely if you make one late payment.

The rates and features used on the comparison charts are examples only. Rates and features vary depending on the credit card features and your credit rating.