

# 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 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;
- that offers a low fixed interest rate; and
- that provides a clear explanation of fees for late payments and courtesy services, like cash advances and balance transfers.

Use the form below to compare two or more 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
<b>Type of Account:</b> Credit Card Charge Card		
<b>Company Name</b> <b>Address</b> <b>Phone Number</b>		
<b>Web site</b>		
<b>Annual Fee (if any)</b>		
<b>Grace Period</b>		
<b>Annual Percentage Rate (APR)</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 Features</b>		