

Key terms

APR (annual percentage rate) basically the cost of borrowing for a year. Believe it is $((\text{Interest charges} + \text{fees}) / \text{loan amount}) / \text{number of days borrowed}$. Lower APR is better for lower costs.

CC Profile - Basically summary of the card and its holder. Can include personal info as well as card info, such as benefits and any existing spending limits/limitations

Cards:

Venture:

Unlimited 2x miles on all purchases

Earn 5x on all travel related purchases (rental cars, hotels, vacation rentals)

Standard Purchase APR between 19.99% and 29.24%

Annual fee of \$95

Suitable for those seeking a straightforward rewards program

Quicksilver:

No annual fee

\$200 cash bonus after spending \$500 within 3 months of account opening

0% APR for 15 months of purchases and balance transfer, 19.99% - 29.99% variable APR after that; Balance transfer fee applies.

5% cash back on hotels and rental cars booked through Capital One Travel

Savor:

\$200 cash bonus after spending \$500 within 3 months of account opening

Earn 3% cash back on dining, entertainment, and popular streaming services

Earn 8% cash back with Capital One Entertainment, 5% on hotels and rental cars with Capital One Travel, 1% cash back on all other purchases

0% intro APR for 15 months on purchases and balance transfers, 19.24% - 29.24% variable APR after

Platinum Secured:

29.74% variable APR

\$0 annual fee

Minimum deposit of \$49, \$99, or \$200 required for a \$200 credit limit

Good, secure credit card for people looking to build back their credit score

\$0 Fraud Liability

Spark 2% Cash Plus (Business):

No APR, pay of balance in full monthly to avoid 2.99% late fee

Annual fee of \$150

Unlimited 2% cash back with spend capacity that adapts to your business

Balance transfers are not available on Spark Cash Plus

