**Credit Cards**

post\_id: 227319

url: blog/credit-cards/new-citi-costco-visa-details

Score: 26.6428533047

Message 1: For my use this card is terrible. Any card that claims to be an "anywhere" card and charges a rip-off 3% foreign exchange fee is being deceitful and dishonest. Additionally, in this transfer I am going to experience a credit score drop because the limit on this card is $6,800 less than on my AMEX CostCo card which it replaces. I will be voicing this loudly to CostCo and to Citi. There may even be a litigious angle to this situation.

Message 2: It did not address the credit consequences of having to open a VISA credit card account if you don't have one already. One more credit card account is a hit to the credit score. No, I won't give up my AMEX. I HATE VISA!. As a business owner, they soak you when you process payments. As a consumer, they spend a fortune on prime time advertising, sports affiliations and exclusive deals, which means someone is paying and it is every consumer who pays more for goods and services because the costs get passed down. Love Costco, but may ditch them for another warehouse that accepts AMEX or MasterCard.

Message 3: I want to know HOW to apply for this card? My AMEX was not a costco card so I need to apply for a citi visa but cannot find out how!

post\_id: 240846

url: blog/credit-cards/costco-anywhere-visa-frequently-asked-questions

Score: 26.1059258397

Message 1: There should be information about when we should receive the new Costo Citi card in our homes. Give us the dates. It is close to the expiration of my AMEX card, and I still haven't received my new Costo Visa card. By what date do we need to contact Citi if we haven't received our card.

Message 2: With the new citi visa card,can I discard and not use my visa card , and only use my new xard, but keep my old visa card even at costco?

Message 3: Another question: I'm a household member of the holder of my Costco membership; have my own membership card. Can I get a Costco Anywhere Visa by Citi of my own or do I have to ask him to get such a card and be an authorized user on his card?

post\_id: 180640

url: blog/credit-cards/costco-amex-cardholders-get-new-card-number-not-new-account

Score: 12.4856884076

Message 1: I do have a Costco Executive membership card & not expected to get a new Costco Citi card. How do I apply for a new Citi Visa card that will give me all the benefit as Costco/Citi card holders will get?

Message 2: I do not have a costco credit card. I just have a costco membership card and a separate american express card. What do I do to get a visa card?

Banking

post\_id: 214956

url: blog/banking/chase-liquid-prepaid-debit-card-review

Score: 10.2997091402

Message 1: I was looking for wair I. Could prepaid chase liquid card. Buying the card at what location can I Get the chase liquid card at.

Message 2: I don't live no where close to a chase bank. Please tell me how else can I get a chase liquid card

Message 3: how do i get a free credit card chase liquid card

post\_id: 138274

url: blog/banking/exchange-currency-paying-huge-fees

Score: 3.52024396008

Message 1: I am going to Cuba where they assess a 10% fee on US $$ and don't accept credit cards. What I have found so far is that converting to Canadian $$ is the best way to go. Can you say anything on going to Cuba and the Cuban Peso?

Message 3: All good suggestions, but would still like to know where a good place to exchange money is--local banks?

post\_id: 171997

url: blog/banking/nerdwallets-best-prepaid-debit-cards

Score: 3.35603067782

Message 1: Great thank you the Amex serve with rewards is the one I just received Good to know I can link my bank account to transfer money in. I'm going to do my due diligence and check what my monthly fee is as I'm not sure. Thank you for the valuable information this article was the most influential I have read on how to navigate this new option in financial management.

Personal Finance

post\_id: 201172

url: blog/finance/how-to-build-credit

Score: 5.22996673348

Message 1: Typo in this sentence: "You credit scores are calculated from information in your credit reports, so a mistake there can result in a lower score than you might otherwise have." You should be your.

Message 2: Include more information on how to build credit without a credit card

Message 3: I'm new to this credit stuff, I don't have any credit at all, and this article was extremely helpful. I have had people explain it to me before, but it doesn't make any sense. This article does, and I'm do glad it was posted. Good job keep up the good work!

post\_id: 101697

url: blog/finance/how-to-deal-with-debt-collectors

Score: 2.50218232845

Message 1: I old the credit card company about 7 thousand Malaysia ringgit for about 18 years, until today they are still chasing me for the debts, the called up and told me that i have already old them Rm.120,000.00.i am 60 years old and i am job less now, i definitely can not pay the debts, they threaten that they will sue me for bankruptcy, i don't own a car and a house, in fact i have nothing left and i have already told they keep calling me. so in this case what should i dp?Thank you very much. From Peter.

Message 2: I want to know if I pay monthly on a debt but not the full amount before it goes delinquent will it effect my credit report

Message 3: Need more ways to prove the fraud of these so called lenders. They make 3x the money they perpetrated that they loaned you. Each time you sign they make what they never lent you in the first place. It's a big scam...they are lying and hiding the truth of things. Theyou strong-arm good people everyday!

post\_id: 246690

url: blog/finance/why-people-are-angry

Score: 2.37073274368

Message 1: As much as I think Trump is being a showman, do I think he'll be worse for me then a politician? No, I can't see how he could be worse then what Washington politics has already done to me and friends.

Message 2: My life is over!!! I'm too old to start over, I'm 57 years old. My student loans are 150% of what they were originally in 1999 and I can't get rid of it. I've been under employed for the last 16 years (outsourced high tech jobs over seas) and I've been unemployed for the last 6 years.

Message 3: This is insulting that it's no ones fault that they are in debt, it's the "system". People need to take personal responsibility of their money. If more Americans ditched the nice house, car & iPhones and learned to live within their means instead of keeping up with the Jonses (or Kardashians now a days) we would all be better off.

Mortgages

post\_id: 126485

url: blog/mortgages/online-home-estimates-accuracy

Score: 2.24710629468

Message 1: Your home is only worth what there willing to pay. Look for yourself. Realstate agents are never in buissness. To raise the value of the home. the more money your house is, the less chance they can sell it.. A real agent who has sold a lot of homes, and knows what thier doing, will sell the home, For what the owner thinks it's worth. They want to make a lot of money for doing nothing. Thats not how life works.So be very careful.Or they will take you to the cleaners. And always go with your hunch.

Investing

post\_id: 242403

url: blog/investing/think-twice-maxing-401k

Score: 12.6387039575

Message 1: While the article made some good points and offered many good topics for people to consider - I think there are too many errors, oversights and shortcomings in the material to be truly "helpful". First of all - I totally disagree on the order of #1 & #2 - never pass up known (free) money to fuel the unknown "maybe" of emergency funds. Good topics - wrong order. Secondly, the assumption that a 20 or 30-something truly knows how much they will need at retirement is far-fetched for the masses. Instead, a means for determining that and a tool for helping them to find a balance of investment vehicles may be more useful. And finally - not one mention of the most important thing... minimizing debt - living "beneath" your means to break the cycle of the growing hoards that may never be able to afford to retire because they have fallen victim to the ME and NOW generational tendencies that cannot even fathom how to begin to do what your article is suggesting.

Message 2: 401K should be the first thing to savings because it is tax avoidance. You put in money that is before taxes that makes you believe you have a larger balance and you feel better. Money is withdraw at a pace which you don''t even feel it. You can borrow from your 401K, so it could be act like an emergency fund. Think twice before what, everyone needs to put money in their 401K, the more they can the better that is the facts.. This article should not be even written why do you hire idiots to writ these foolish things. At the end of the article the facts are not about why we need an emergency fund yet it is about how much should one invest in 401K where did the subject change.

Message 3: contributing to retirement is essential in this current economic climate. also, contributing early is key. waiting to start contributing to retirement until after you have an established 6 month emergency fund is negligent advice. it may take years to save up for the 6 month fund, and that would be years of lost contributions to retirement. also, someone in their 20s saving for this kids college fund is a poor example. this article seems like a rushed story or a fluff piece used to fill up space. the lazy information provided could be harmful to people seeking to learn more about retirement contributions.

post\_id: 257227

url: blog/investing/tell-youre-track-retirement

Score: 8.91352722956

Message 1: Pseudo science. At the end of the day, Dave Rowan can do these overly complex calculations and be no closer to the answer. There are many assumptions implicitly built into his analysis that will introduce error. The assumption of an annual 3% raise is an example. Unless you are a government employee it is impossible to forecast your final salary many years out. The entire assumption of basing your retirement needs on your salary is deeply flawed. In order to create substantial net worth you need to live on a fraction of your income. This fraction will vary widely as you try to project your necessary net worth and how much you need to tighten your belt to achieve that future net worth. The 4% rule is still the best guidance available. Everyone's primary focus should be on increasing their net worth. It is very simple for investors to look at their net worth each year, multiply by 4% and ask themselves if they are on track to a comfortable retirement.

Message 2: Why do Financial Planners always ignore that fact that peoples' spending rates will decrease in retirement? If people are not saving for retirement, their spending rates will remain at the current level in retirement. Everybody that I talk to about retirement that are actively saving will have at least their mortgage and vehicles paid off before retiring. Thus eliminating a major chunk of expenses that will not be replaced by other consumables.