

## Title:

Credit Card - Suggestions

## Word Count:

404

## Summary:

Suggestions of cards that are created and maintained for people with an imperfect credit history.

## Keywords:

credit card suggestions

## Article Body:

Suggestions of cards that are created and maintained for people with an imperfect credit history. Numerous cards that allow those with no credit to apply and successfully be granted a credit card in order to begin building up and improving their credit card history.

The first card offered is the Orchard Bank Gold MasterCard. This card comes with all the privileges and benefits of a normal gold card and reports to all 3 credit bureaus monthly. This monthly reporting can help improve your credit score. The annual fee is \$79 and the late fee is \$35. The card offers a 25 days grace period and an overlimit fee of \$30. The APR is on the high end at 14.9%.

The next card on offer is the First Premier Bank Gold MasterCard. This card offers instant notification of approval and 24 hour access to their premiere quality customer service. There is a low APR on purchases, a 25 day grace period, a \$25 late fee and a \$25 overlimit fee. As with the Orchard Bank Gold MasterCard, a consumer needn't worry about his or her credit history in order to be considered for this card.

Another card suggested by Credit.com is the Centennial MasterCard. This card offers a low APR on purchases and quality customer service. It also has a 25 day grace period, a \$25 late fee and a \$25 overlimit fee. The site also recommends the Total Visa Card. This card offers an instant online decision as to acceptance and monthly reporting to all the major credit bureaus. You can access your account online for free 24 hours a day, 7 days a week. The annual fee is \$48, the grace period is 25 days, the late fee is \$29 dollars and the overlimit fee is \$25.

The last two cards are the First Premier Bank MasterCard and the New Millennium Bank Secured Platinum Visa or MasterCard. The First Premier Bank MasterCard reports to all the major bureaus, has a low APR on purchases, a 25 day grace period, \$25 late fee and \$25 'overlimit' fee. The New Millennium Bank Secured Platinum Visa or MasterCard does not require a credit check, will approve you regardless of your credit history and has credit limits up to \$10,000. The annual fee is \$59, the late fee \$20 and the overlimit fee \$25. However, the APR is an astounding 19.50% so if any of the other cards are available to you, it may behoove you to seek them out before you apply for The New Millennium Bank Secured Platinum Visa or MasterCard.