

Title:

Finding the Best Mileage Cards

Word Count:

506

Summary:

This article describes how to find the best mileage credit cards available.

Keywords:

Mileage Cards,Mileage Card,Mileage Credit Card

Article Body:

You may notice all the great incentives that the major airlines are offering with their own mileage cards, however, you may learn if you investigate a bit more than you can find some even better deals for your choice of mileage cards. Many people are now choosing these mileage cards over the major airline cards and with good reason.

The mileage cards that are so popular are the ones that allow you to earn air miles or points when you make purchases with your mileage card, sometimes even doubling the benefits. What this really means is that you, in some cases, can earn points in two separate ways on the same flight, if you use your mileage card to book the flight. These points or air miles that you earn are not just good for redeeming toward an airline ticket but can also be used for hotel accommodations or car rentals. Some of these unique mileage cards can earn you points when you purchase items from some retailers and even food at restaurants that have nothing whatsoever to do with your trip.

There are four major types of mileage cards, which people use when traveling. You may wish to choose a mileage card that has collaborated with your favorite airline or hotel chain. If you only use one airline or prefer a certain hotel, this is probably your best bet. Even major credit card companies such as Visa, MasterCard, Discover, American Express, and Diner's Club also offer mileage cards with many great incentives and benefits and normally have more freedom when it comes to choosing an airline or hotel for your stay. Your own bank may also offer mileage cards with their own set of benefits. Some people just prefer to use their debit card, which normally does not have any type of rewards for benefits.

It can be very hard to decide which mileage cards are best for you and your

particular lifestyle, so you may wish to read all the fine print to learn about the pros and cons of each mileage card before you apply.

As for airlines that offer mileage cards, American Airlines and United Airlines, both offer mileage cards. American Airlines along with Citibank offers the AAdvantage mile program. With this mileage card, you earn one AAdvantage mile for every dollar you charge on your mileage card. The United Airlines Card is known as the Mileage Plus First Card, which offers close to the same. Other airlines that also offer mileage cards include Northwest with the WorldPerks Visa and Delta Airlines with the American Express Optima.

There are many great incentives and benefits offered with mileage cards but these are usually only for people that travel quite a bit. The fees annually can be very expensive from \$25 to \$125. Not only are the annual fees more expensive but the interest rates are normally around 17% as well.

Now you must decide whether your travel habits will aid you in receiving the benefits from mileage cards so you can earn that great vacation.