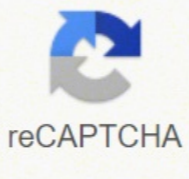
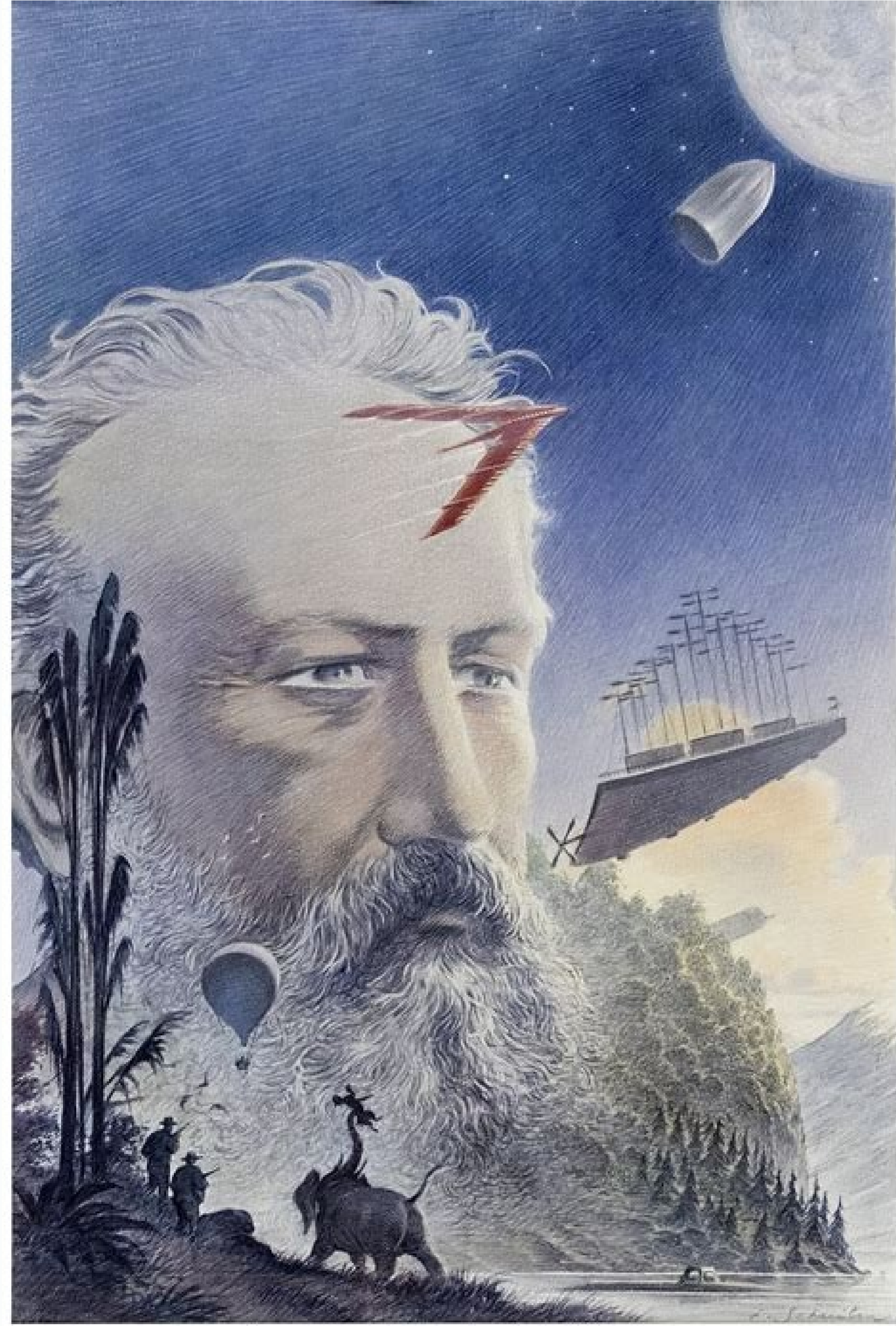
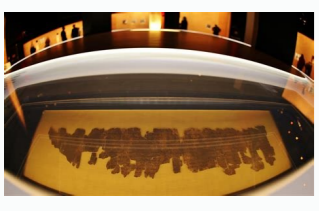




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letter in the mail explaining the reasons for the negative decision. If your credit is in the good range or above, make sure you pay close attention to details and choose a card that doesn't have a high (or any) yearly fee and that has a competitive APR (annual percentage rate). If you're older than 21, you still have to meet certain requirements, but you may already have some type of payment history for credit card companies to review before making a decision about issuing credit to you. This card offers two points for every dollar spent on travel and dining, which can be transferred to many airlines or hotels.CC0/MichaelGaida/Pixabay Capital One VentureOne RewardsThe Capital One Venture Card offers miles at a flat rate for every dollar spent, states Forbes. Before starting the application, you want to make sure you have all the information on hand that you're likely to need. On the low end of the spectrum, if your score is poor, it doesn't mean you won't qualify for a credit card. They will take your age and income into consideration when determining this. Be aware that some credit card companies charge an annual fee, but plenty of banks do not. This is why it's incredibly important to read the fine print before filling out an application for a credit card. In most cases, you will be notified immediately of the credit decision. The APRs for these types of special transactions can be much higher than 17.57%, even on good cards.How Do I Apply for a Credit Card?Most credit card applications are processed online, although you may have received a credit card application in the mail that you can physically fill out and return. If you're denied, the letter with the explanation generally only takes a couple of weeks to arrive.Using Your Credit Card WiselyIt's very important to use your credit card wisely once you receive it. This card gives back five Membership Rewards for every dollar purchased. The letter may also include your credit score on record at the bureau used to retrieve your score. In some cases, you may receive a message that the bank needs more information. However, you can also get an estimate of your score at any time from other free or low-cost services, such as Credit Karma. Photo Courtesy: 10'000 Hours/DigitalVision/Getty Images A credit score below 580 is considered poor, 580-669 is considered fair, 670-739 is classified as good, 740 to 799 hits the level of very good and 800 to 850 is exceptional. Applicable sales tax will be added where appropriate to orders shipped to the following states: AL, AR, AZ, CA, CO, CT, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, NE, NV, NJ, NM, NY, NC, ND, OH, OK, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI and WY. If you've never applied for credit before or you need to rebuild your credit after having some negative credit issues, getting the approval you need can be a little more challenging. This card gives cardholders triple points whenever you stay at a Wyndham Group hotel, states U.S. News & World Report.CC0/PublicDomainPictures/Pixabay Platinum Card from American ExpressOne of the best cards to use when buying flights is the Platinum Card from American Express, according to Forbes. Before you rack up a number of credit inquiries — which slightly reduce your credit score — by randomly applying for cards, take some time to learn which credit card issuers are most likely to approve your application. It will also match your miles at the end of your first year as a cardholder, according to U.S. News & World Report.CC0/PublicDomainPictures/Pixabay Wyndham Rewards Visa CardIf you enjoy staying at Wyndham hotels and resorts, check out the Wyndham Rewards Visa Card. According to the Fair Credit Reporting Act, you are entitled to a free copy of your report from each agency every 12 months. Other benefits include annual air travel credit and airport lounge access.CC0/bilaleldaou/Pixabay Barclaycard Arrival PlusMany international self-service pay machines require a PIN, states Forbes. Despite their shortcomings, these cards can be used to establish and build your credit when you don't have other better options available. Beyond your credit score, the main thing a credit card company cares about is your ability to make monthly payments on the account.

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