


Game Changer.

Fair. Generous. Human.



Compare Credit Cards		Chase Freedom®	Bank Americard Cash Rewards™	Capital One® Quicksilver® Rewards	Citi® Simplicity® Card
No annual fee	✓	✓	✓	✓	✓
100% U.S. based customer service available any time	✓	✗	✗	✗	✗
Paying late won't raise your APR	✓	✗	✗	✗	✓
No late fee on your first late payment	✓	✗	✗	✗	✓
No foreign transaction fee	✓	✗	✗	✓	✗
No overlimit fee	✓	✓	✓	✓	✓
5% cash back in categories that change each quarter offered to all cardmembers	✓	✓	✗	✗	✗
1% cash back or more on all other					

purchases					
If you lose your job, get a lower rate, lower payment or other help					
Use your rewards instantly at Amazon.com checkout ³					
Pay your bill up to midnight (ET) the day it's due by phone or online					

Comparison based on information obtained on issuers' websites or from customer service representatives as of September 2013.

Low Intro Rate

10.99% Intro APR for **6** months for balance transfers

Then **10.99% – 22.99%** Standard Variable Purchase APR applies

3% fee for each balance transferred

Real Cash Rewards

\$150 cash back when you make \$750 in purchases during your 1st three months from account opening.

5% cash back in categories that change throughout the year, up to the quarterly maximum. Signing up each time is free and easy.

1% Unlimited cash back on all other purchases*

Cashback Concierge

Call your Cashback ConciergeSM any time for a 1-on-1 online tour that helps you get the most out of your rewards based on how you use your card.

More Welcomed Than Ever

Accepted Where you Shop at 9 million merchants¹ nationwide.

It won't take long to see why we're ranked

#1 in customer loyalty for 17 years in a row²

¹According to the Feb 2013 issue of the Nielsen Report

²According to the 2013 Brand Keys Customer Loyalty Engagement Index Report

³Amazon, Amazon.com, the Amazon.com logo and the smile logo are registered trademarks of the Amazon.com, Inc. or its affiliates. For complete details on how to Pay with *Cashback Bonus* at Amazon.com see Amazon.com/CashbackBonus

* Intro Balance Transfer APR is **10.99%** for **6** months from date of first transfer, for transfers under this offer that post to your account by **2/10/2014**; then the standard purchase APR applies. Standard purchase APR: from **10.99%** variable to **22.99%** variable depending on your creditworthiness. Cash APR: **24.99%** variable. Variable APRs will vary with the market based on the Prime Rate. Minimum interest charge: \$.50. Cash advance fee: 5%, min. \$10. Balance transfer fee: **3%**. Annual Fee: **\$0**. Rates as of **10/31/2013**. We will apply payments at our discretion, including in a manner most favorable or convenient for us. Each billing period, we will generally apply amounts you pay that exceed the Minimum Payment Due to balances with higher APRs before balances with lower APRs as of the date we credit your payment.

*Sign up to earn 5% Cashback Bonus for online purchases from 10/1/13 (or the date on which you sign up, whichever is later) through 12/31/13, subject to a cap of \$1500 in purchases. Offer does not apply to government products or services, education providers, utilities, or travel. Amounts that are not charged to your card during your online purchase will not qualify. These purchases must be made by 12/31/13. Purchases made using Near Field Communication (NFC), virtual wallets, or similar technology may not be eligible. If a purchase is coded for a category other than listed above, it will not qualify. Rewards are added to your Cashback Bonus account within 2 billing periods. See Cashback Bonus Program Terms and Conditions for further details.

TERMS OF CASHBACK BONUS OFFER: Get a \$150 *Cashback Bonus* after you make \$750 in purchases within the 1st three months from account opening. Promotional award will be applied within 8 weeks. The promotional award is in addition to the *Cashback Bonus* earned on all purchases.