

Bank Credit Card Comparison

| | Card Name | Rate | Annual Fee | Balance Transfer Fee | Balance Transfer Rate | Cash Advance Fee | Cash Advance Rate | Late Payment Fee | Late Payment Rate |
|--------------------------------|-------------------------|------------------------|------------|----------------------|-----------------------|------------------|-------------------|------------------|--|
| American 1 Credit Union | Visa, Non-Variable Rate | 10-18% | NONE | NONE | same as purchase | NONE | same as purchase | \$20 | rate does not change with late payment |
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| American Express | Blue Cash Preferred | 12.99 - 21.99% variable | \$75 | 3% of transfer, \$5 minimum | 12.99 - 21.99% variable | 3% of advance, \$5 minimum | 25.24% | up to \$37 | 27.24% |
| | Blue Cash Everyday | | N/A | | | | | up to \$35 | |
| Capital One | Quicksilver One Rewards | 22.9% variable | \$39 | None | 22.9% | 3% of advance, \$10 minimum | 24.9% variable | up to \$35 | 29.4% |
| | Platinum Credit Card | 24.9% | \$19 | | 24.9% | | | | |
| Charter/Citizens Bank | Cashback Platinum | 14.99 - 19.99% variable | N/A | 3% of transfer, \$10 minimum | 13.99 - 17.99% variable | 3% of advance, \$10 minimum | 22.24% | \$39 | 29.99% |
| | Platinum MasterCard | 13.99 - 18.99% variable | | | 14.99 - 18.99% variable | 5% of advance, \$20 minimum | | | |
| | CashBack Platinum Rewards | 14.99 - 19.99% variable | | | 13.99 - 17.99% variable | 3% of advance, \$10 minimum | | | |
| Chase Bank | Sapphire Preferred | 15.99% | \$95 | 3% of transfer, \$5 minimum | 15.99% variable | 5% of advance, \$10 minimum | 19.24% | up to \$35 | 29.99% |
| | Slate | 12.99 - 22.99% variable | N/A | | 12.99 - 22.99% variable | 3% of advance, \$10 minimum | 23.99% | up to \$35 | 29.99% variable |

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| Chemical Bank | Secured MasterCard | 17.99% | \$19 | 5% of transfer, \$10 minimum | 17.99% | 5% of advance, \$15 minimum | 25.24% | up to \$37 | no report |
| | Platinum MasterCard | 9.99 - 19.99% variable | N/A | | 9.99 - 17.99% | 5% of advance, \$15 minimum | 25.24% | | |
| Citibank | Diamond Preferred | 11.99 - 21.99% variable | N/A | 3% of transfer, \$5 minimum | 11.99 - 21.99% variable | 5% of advance, \$10 minimum | 25.24% | up to \$35 | 29.99% |
| | Citi Simplicity | 11.99 - 21.99% variable | | | 12.99 - 21.99% variable | | 11.99 - 21.99% variable | | N/A |
| Comerica | Visa Signature & Platinum | 9.99 - 20.99% variable | N/A | 3% of transfer, \$5 minimum | 9.99 - 20.99% variable | 4% of advance, \$10 minimum | 23.99% variable | up to \$35 | N/A |
| | Visa Secured | 20.99% | \$35 | | 20.99% variable | | 23.99% variable | up to \$39 | |
| Dart Bank | Visa Signature | 9.99 - 20.99% variable | N/A | 3% of transfer, \$5 minimum | 9.99 - 20.99% variable | 4% of advance, \$10 minimum | 23.99% variable | up to \$35 | N/A |
| | Visa Platinum | | | | | | 23.99% | | |
| Fifth Third Bank | Real Life Rewards | 12.99 - 23.99% variable | N/A | 4% of transfer, \$5 minimum | 12.99 - 23.99% variable | 4% of transfer, \$5 minimum | 24.99% | up to \$35 | 24.99% |
| | Platinum MasterCard | 10.99 - 23.99% | | | 10.99 - 23.99% | | | | |

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| First Merit Bank | Platinum MasterCard | 7.24 - 13.24% variable | N/A | 3% of transfer | 11.49 - 17.49% variable | 5% of advance, \$15 minimum | 11.49 - 17.49% variable | up to \$25 | N/A |
| | Standard MasterCard | 11.74 - 17.74% variable | | | 15.99 - 21.99% variable | | 15.99 - 21.99% variable | | |
| 1st Source Bank | Visa Platinum | 9.99% to 20.99% variable | N/A | 3% of transfer, \$5 minimum | 9.99 - 20.99% variable | 4% of advance, \$10 minimum | 23.99% variable | \$35 | N/A |
| | Secured Visa | 20.99% variable | \$35 | 3% of transfer, \$5 minimum | 20.99% variable | | | \$35 | 20.99% |
| Flagstar Bank | Visa Bonus Rewards PLUS | 9.99 - 20.99% variable | \$50 | 3% of transfer, \$5 minimum | 9.99 - 20.99% variable | 4% of advance, \$10 minimum | 23.99% variable | up to \$35 | N/A |
| | Visa Platinum | | N/A | | | | 23.99% | | |
| Huntington Bank | Voice Rewards | 9.99 - 23.99% variable | N/A | 3% of transfer, \$10 minimum | 9.99 - 23.99% variable | 4% of advance, \$10 minimum | 23.99% variable | \$35 | N/A |
| | Voice Lower Rate | 6.99 - 20.99% variable | | | 6.69 - 20.99% variable | | 3% of advance, \$10 minimum | | |

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| Independent Bank | Visa Signature | 9.99 - 20.99% variable | N/A | 3% of transfer, \$5 minimum | 9.99 - 20.99% variable | 4% of advance, \$10 minimum | 23.99% variable | \$35 | N/A |
| | Visa Platinum | | | | | | | | |
| Key Bank | Platinum MasterCard | 10.99 - 20.99% variable | N/A | 3% of transfer, \$5 minimum | 10.99 - 20.99% variable | 4% of advance, \$10 minimum | 23.99% variable | up to \$35 | N/A |
| | Key2More Rewards | 11.99 - 21.99% variable | | 4% of transfer, \$10 minimum | 11.99 - 20.99% variable | | | | |
| Old National Bank | Platinum Visa | 9.99 - 17.99% variable | N/A | 3% of transfer, \$10 minimum | 9.99 - 17.99% variable | 5% of advance, \$10 minimum | 25.24% variable | up to \$35 | 29.99% |
| | Maximum Rewards Visa | 13.99 - 19.99% variable | | | 13.99 - 19.99% variable | | | | |
| PNC | Points Visa | 11.99 - 21.99% variable | N/A | 3% of transfer, \$5 minimum | 11.99 - 21.99% variable | 4% of advance, \$10 minimum | 21.99% variable | \$35 | 28.99% variable |
| | Flex Visa | 10.99 - 19.99% variable | | 4% of transfer, \$5 minimum | 10.99 - 19.99% variable | | | | |
| State Farm Bank | Good Neighbor Visa | 11.24 - 18.24% variable | N/A | 3% of transfer, \$10 minimum | 11.24 - 18.24% variable | 4% of advance, \$10 minimum | 20.24% | \$35 | 24.24% |
| | Crystal Rewards Visa | 13.24 - 20.24% variable | \$30 | | 13.24 - 20.24% variable | | | | |

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| United Bank & Trust | Visa Signature & Platinum | 9.99 - 20.99% variable | N/A | 3% of transfer, \$10 minimum | 9.99 - 20.99% variable | 4% of advance, \$10 minimum | 23.99% variable | \$35 | N/A |
| | Visa Business Travel | | \$50 | 4% of transfer, \$10 minimum | | | | \$39 | 28.99% variable |
| Wells Fargo | Wells Fargo Rewards Visa | 12.15 - 25.99% variable | N/A | 3% of transfer, \$5 minimum | 12.15 - 25.99% variable | 5% of advance, \$10 minimum | 23.99 - 25.99% variable | \$35 | N/A |
| | Wells Fargo Cash Back | | | | | | | | |

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| Best Buy | Best Buy Card | 25.24 - 27.99% variable | N/A | no report | no report | no report | no report | up to \$35 | 29.99% variable |
| | Platinum MasterCard | 17.99 - 21.74% | up to \$59 | 5% of transfer, \$15 minimum | 17.99 - 21.74% | 5% of advance, \$10 minimum | 27.99% | up to \$35 | N/A |
| Discover | Discover It Card | 10.99 - 22.99% variable | N/A | 3% of transfer | 10.99 - 19.99% variable | 5% of advance, \$10 minimum | 24.99% variable | \$35 | 15.99 - 24.99% |
| | Discover It for Students | 12.99 - 21.99% variable | | | 12.99 - 21.99% variable | | | | N/A |
| Home Depot | Home Depot Card | 17.99 - 26.99% | N/A | no report | no report | no report | no report | up to \$35 | no report |
| JC Penney | JCPenney Card | 26.99% | N/A | no report | no report | no report | no report | \$35 | N/A |
| Kohl's | Kohl's Charge Card | 23.99% variable | N/A | no report | no report | no report | no report | \$35 | 26.99% variable |
| Lowe's | Lowe's Credit Card | 24.99% | N/A | no report | no report | no report | no report | \$35 | N/A |

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| Sears | Sears Card | 25.24% variable | N/A | 5% of transfer, \$5 minimum | N/A | no report | 27.15% variable | \$35 | N/A |
| Toys 'R' Us | Toys 'R' Us MasterCard | 26.99% | N/A | no report | N/A | 4% of advance, \$10 minimum | 29.99% | up to \$35 | 29.99% variable |
| Target | Target RED Credit Card | 22.90% | N/A | no report | no report | no report | no report | \$35 | N/A |

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| Aeroquip Credit Union | Visa Classic | 12% | no report | no report | no report | no report | no report | no report | no report |
| | Visa Gold | 9.60% | | | | | | | |
| | Visa Platinum | 7.80% | | | | | | | |
| Alliance Catholic Credit Union | Visa Credit Card | 9.9 - 18.9% | N/A | N/A | 9.9 - 18.9% | no report | 9.9 - 18.9% | \$25 | no report |
| Astera Credit Union | Secured Visa Card | 20.99% variable | \$35 | 4% of transfer, \$10 minimum | 20.99% variable | 4% of advance, \$10 minimum | 23.99% variable | up to \$35 | N/A |
| | Visa Platinum | 9.99 - 20.99% variable | N/A | 3% of transfer, \$5 minimum | 9.99 - 20.99% variable | | | | |
| Case Credit Union | Visa Platinum | 8.80 - 17.90% variable | N/A | 4% of transfer, \$10 minimum | 8.80 - 17.90% | 4% of cash advance, \$10 minimum | 8.80 - 17.90% | up to \$25 | no report |
| | UChoose Rewards | 12.90 - 21.90% | | | 12.90 - 21.90% variable | | 12.90 - 21.90% variable | | |
| Consumers Professional Credit Union | Visa Classic | 13.90% | N/A | no report | 4.90% | no report | 13.90% | 10% of payment, minimum of \$20 | 18% |
| | Visa Preferred Platinum | 7.75% variable | | | | | 7.75% | | |

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| CP Federal Credit Union | Visa Classic | 12% | \$10 | no report | 12% | no report | 12% | \$25 | no report |
| | Visa Gold | 9.50% | N/A | | 9.50% | | 9.50% | | |
| | Visa Preferred Platinum | 6.25% | | | 6.25% | | 6.25% | | |
| DFCU | Visa Platinum | 9.90 - 16.90% | N/A | no report | N/A | no report | N/A | \$25 | N/A |
| Educational Community Credit Union | Classic Visa & MasterCard | 12.96% | N/A | no report | 12.96% | no report | 12.96% | \$25 | no report |
| | Platinum Visa & MasterCard | 9.90% | | | 9.90% | | 9.90% | | |
| Jackson Community Credit Union | Visa Platinum | 12.99% | N/A | no report | 12.99% | no report | 12.99% | \$20 | no report |
| | Visa Platinum Preferred | 7.99% | | | 7.99% | | 7.99% | | |
| Kellogg Community Credit Union | Visa Platinum | 8.99 - 17.99% | N/A | no report | 8.99 - 17.99% | no report | 8.99 - 17.99% | up to \$30 | no report |

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| LAFCU | Visa Classic | 16.40% | \$12 | 2% of transfer, \$10 minimum | 18% | 2% of advance, \$10 minimum | 18% | \$15 - \$32 | no report |
| | Visa Platinum Rewards | 12.90% | N/A | | 15% | | 15% | | |
| Lake Trust Credit Union | Visa Platinum Elite | 8.15 - 19.15% variable | N/A | no report | 11.15 - 22.15% | no report | 11.15 - 22.15% | up to \$35 | no report |
| | Visa Platinum Elite Rewards | 10.15 - 21.15% | | | 13.15 - 23.99% | | 13.15 - 23.99% | | |
| Marshall Community Credit Union | Visa Platinum | 8.9 - 16.9% variable | N/A | no report | 8.9 - 16.9% variable | 3% of advance, \$5 minimum | 8.9 - 16.9% variable | \$20 | no report |
| Michigan Community Credit Union | Platinum MasterCard | 8.5 - 21% | N/A | no report | 8.5 - 21% | no report | 8.5 - 21% | \$25 | 21% |
| Michigan Educational Credit Union | Visa Gold | 10.90% | N/A | no report | 10.90% | no report | 10.90% | \$15 | no report |
| | MasterCard | 11.90% | | | 11.90% | | 11.90% | | |
| MSU Federal Credit Union | Platinum Visa | 8.90 - 16.90% | N/A | no report | 8.90 - 16.90% | no report | 8.90 - 16.90% | up to \$25 | 17.90% |
| | Platinum Plus Visa | 12.9 - 17.9% | | | 12.9 - 17.9% | | 12.9 - 17.9% | | |

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| OMNI Community Credit Union | Cashback Platinum | 8.99 - 17.99% variable | N/A | no report | no report | no report | 8.99 - 17.99% variable | up to \$25 | 18% |
| | Cashback Platinum Rewards | 9.99 - 15.99% | | | | | 9.99 - 15.99% | | |
| Option 1 Credit Union | Visa Platinum Classic | 14.88% | N/A | no report | no report | no report | no report | \$20 | no report |
| | Visa Platinum | 7.25% variable | | | | | | | |
| Portland Federal Credit Union | MasterCard Platinum | 10.75 - 18% | N/A | no report | 10.75% - 18% | 3% of advance, \$10 minimum | 13.75 - 18% | \$25 | N/A |
| South Central Credit Union | Visa Classic | 12.90% | N/A | no report | 12.90% | no report | 12.90% | \$20 | no report |
| | Visa Platinum | 9.90% | | | 9.90% | | 9.90% | | |
| SMSE Federal Credit Union | Visa Classic | 13.92% | N/A | no report | 13.92% | no report | 13.92% | \$10 | 13.92% |
| | Visa Platinum | 8.90% | | | 8.90% | | 8.90% | \$20 | 8.90% |
| TLC Community Credit Union | Visa Platinum | 7.95% | N/A | no report | 7.95 - 18% | no report | 7.95 - 18% | \$30 | no report |

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| United Educational Credit Union | Visa Platinum | 9.99 - 20.99% variable | N/A | 3% of transfer, \$5 minimum | 9.99 - 20.99% variable | 4% of advance, \$10 minimum | 23.99% variable | up to \$35 | N/A |
| | Signature Bonus Rewards | | | | | | | | |
| University of Michigan Credit Union | Platinum Cash Rewards | 12.99% | N/A | no report | 12.99% | 2% of advance, \$2 minimum | 12.99% | up to \$35 | N/A |
| | Visa Platinum OptimUM | 8.99% | | | 8.99% | | 8.99% | | |