

RECOMMENDED CREDIT CARDS & REQUIREMENTS LIST



Contact Information:
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Credit Cards for Scores Above 660



FICO PHARMACY

1. Chase Sapphire Preferred® Card

- Minimum Credit Score: 700
- Annual Fee: \$95
- Benefits: 2x points on travel and dining, 1x points on all other purchases, substantial sign-up bonus
- Best For: Travel

2. Citi® Double Cash Card

- Minimum Credit Score: 700
- Annual Fee: None
- Benefits: 2% cash back (1% when you buy, 1% when you pay)
- Best For: Everyday spending



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Credit Cards for Scores Above 660



3. American Express® Gold Card

- Minimum Credit Score: 680
- Annual Fee: \$250
- Benefits: 4x points at restaurants and supermarkets, 3x points on flights, \$120 dining credit
- Best For: Travel and dining

4. Capital One Venture Rewards Credit Card

- Minimum Credit Score: 700
- Annual Fee: \$95
- Benefits: 2x miles on every purchase, 5x miles on hotels and rental cars booked through Capital One Travel, TSA PreCheck/Global Entry fee credit
- Best For: Travel



5. Blue Cash Preferred® Card from American Express

- Minimum Credit Score: 670
- Annual Fee: \$95
- Benefits: 6% cash back at U.S. supermarkets (up to \$6,000 per year), 3% cash back at U.S. gas stations, 1% cash back on other purchases
- Best For: Everyday spending

FICO PHARMACY

Credit Cards for Scores Below 660



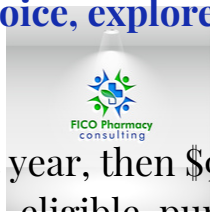
FICO PHARMACY

1. Capital One Platinum Credit Card

- Minimum Credit Score: 580
- Annual Fee: None
- Benefits: Access to a higher credit line after making your first five monthly payments on time
- Best For: Everyday spending

2. Credit One Bank® Unsecured Visa® for Rebuilding Credit (Sub-prime lender, not our top choice, explore other options on the list)

- Minimum Credit Score: 550
- Annual Fee: \$75 for the first year, then \$99 annually
- Benefits: 1% cash back on eligible purchases, credit line increase opportunities
- Best For: Everyday spending



3. Indigo® Platinum Mastercard® (Sub-prime lender, not our top choice, explore other options on the list)

- Minimum Credit Score: 550
- Annual Fee: \$0-\$99
- Benefits: Pre-qualification available with no impact on your credit score
- Best For: Rebuilding credit



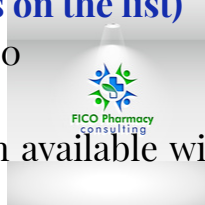
Credit Cards for Scores Below 660



FICO PHARMACY

4. Milestone® Gold Mastercard® (Sub-prime lender, not our top choice, explore other options on the list)

- Minimum Credit Score: 550
- Annual Fee: \$35-\$99
- Benefits: Pre-qualification available with no impact on your credit score
- Best For: Rebuilding credit



5. Total Visa® Unsecured Credit Card (Sub-prime lender, not our top choice, explore other options on the list)

- Minimum Credit Score: 550
- Annual Fee: \$75 for the first year, then \$48 annually
- Benefits: Reports to all three major credit bureaus
- Best For: Rebuilding credit



Secured Credit Cards



FICO PHARMACY

1. Discover it® Secured Credit Card

- Minimum Credit Score: No minimum (secured card)
- Annual Fee: None
- Benefits: Cash back rewards, no annual fee, free access to your FICO® Credit Score
- Best For: Everyday spending and rebuilding credit

2. Citi® Secured Mastercard®

- Minimum Credit Score: No minimum (secured card)
- Annual Fee: None
- Benefits: Access to a higher credit line after making your first five monthly payments on time
- Best For: Rebuilding credit



3. Self Visa® Credit Card

- Minimum Credit Score: No minimum (secured card)
- Annual Fee: \$25
- Benefits: Build credit while saving money, no credit check required
- Best For: Rebuilding credit



Secured Credit Cards



What is a secured credit card?

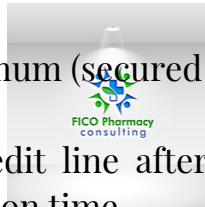
A secured credit card is a type of credit card that requires a cash deposit as collateral, which serves as a security for the credit limit. This deposit reduces the risk for the card issuer, making secured credit cards easier to obtain for people with limited or poor credit histories. The deposit typically ranges from a few hundred to a few thousand dollars and usually equals the credit limit of the card. Secured credit cards are useful for building or rebuilding credit, as responsible use and on-time payments are reported to the credit bureaus.

4. OpenSky® Secured Visa® Credit Card

- Minimum Credit Score: No minimum (secured card)
- Annual Fee: \$35
- Benefits: No credit check required, reports to all three major credit bureaus
- Best For: Rebuilding credit

5. Capital One Secured Mastercard®

- Minimum Credit Score: No minimum (secured card)
- Annual Fee: None
- Benefits: Access to a higher credit line after making your first five monthly payments on time
- Best For: Rebuilding credit



6. Chime Credit Builder Visa® Credit Card

- Minimum Credit Score: No minimum (secured card)
- Annual Fee: None
- Benefits: No interest or annual fees, build credit with everyday purchases
- Best For: Everyday spending and rebuilding credit

7. Navy Federal nRewards® Secured Credit Card

- Minimum Credit Score: No minimum (secured card)
- Annual Fee: None
- Benefits: Earn rewards points, no annual fee, potential for credit line increases
- Best For: Rebuilding credit

FICO PHARMACY





NEXT STEPS



Thank you!

For personalized recommendations and further assistance, feel free to reach out to FICO Pharmacy Consulting LLC.

FICO Pharmacy Consulting LLC
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