

Weekly Commentary -Top U.S. Credit Card Issuer Product & Pricing Flash

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Zivanta.com is a credit card research and rewards analytics portal. Using proprietary web harvesting algorithm, Zivanta consolidates information across multiple credit card issuers daily, normalizes and validates data and provides comparative intelligence on product and pricing to financial services industry. Zivanta produces a suite of credit card competitive intelligence products, including, i) Daily Product, Pricing and Fees Review of Top US Credit Card Issuers, ii) Weekly Top US Credit Card Issuer Product and Pricing Flash, iii) Weekly Credit Card Compendium, and iv) Weekly Credit Card Rewards Update.

Data Collection & Research Methodology

Credit card has become an indispensable part of an average American's life because of its wide acceptance for payment of goods and services at the most point of sales. Most credit cards offer a variety of benefits like grace period, introductory purchase APR, balance transfer etc. To track these changing variables and provide comparative analytics to corporate users, Zivanta.com uses proprietary technologies and algorithms to data mine top credit card issuers data, normalizes the data and provide a structured framework for analyzing credit card competitive analytics.

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About Zivanta.com

Zivanta.com is a credit card research and rewards analytics portal. Using proprietary web harvesting algorithm, Zivanta consolidates information across multiple credit card issuers daily, normalizes and validates data and provides comparative intelligence on product and pricing to financial services industry. The product, pricing and promotion information is available to corporate users on a free 60 day trial followed by monthly/annual subscription. In addition to serving corporate customer, Zivanta has also developed a companion web comparison engine for retail consumers to research credit cards available from multiple credit card issuers.

Zivanta.com is based out of Charlotte, NC with offshore development office located at Kolkata, India.

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* No change in products and pricing of credit cards for the week of November 28 through December 2nd 2017

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Ally

(1 credit cards reviewed)

Ally:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

- **No change in Rewards Program.**

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American Express

(18 credit cards reviewed)

American Express:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

1. Blue Cash Everyday Card from American Express

- Blue Cash Everyday Card from American Express has increased bonus earning from \$150 to \$200 after spending \$1,000 (initially \$500) in purchases from new card within the first three months.

2. Amex EveryDay Preferred Credit Card

- Amex EveryDay Preferred Credit Card has decreased Membership Rewards Points from 30,000 to 15,000, on purchasing up to \$1,000 (initially \$2,000) or more with Amex Every Day Preferred Credit Card within the first 3 months.

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Bank of America:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

- **No change in Rewards Program.**



Barclaycard

(2 credit cards reviewed)

Barclaycard:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

- **No change in Rewards Program.**

Rewards Program Revised:

1. **Barclaycard Cashforward World Mastercard**

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BMO Harris:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

- **No change in Rewards Program.**



Capital One

(8 credit cards reviewed):**

** Zivanta has tracked one new credit card issued by Capital One and shut down one of its previous credit card.

Capital One:

Rates and Pricing Revised:

1. Journey Student Credit Card

- Regular Purchase and Balance Transfer APR is increased from 20.49% to 24.99%.

2. Quicksilver from Capital One and VentureOne from Capital One

- Regular Purchase and Balance Transfer minimum APR is increased from 13.74% to 13.99% while maximum APR is increased from 23.74% to 23.99%.

3. Savor Dining Rewards from Capital One**

- Regular Purchase and Balance Transfer minimum APR is 15.49% while maximum APR is 24.49%.
- Regular Purchase and Balance Transfer Promotion period is 0% for 9 months.
- No Annual and Foreign Transaction fee.

4. Venture from Capital One

- Regular Purchase and Balance Transfer minimum APR is increased from 13.74% to 13.99% while maximum APR is increased from 23.74% to 23.99%.
- Annual fee increased from \$59 to \$95.

Rewards Program Revised:

- **No change in Rewards Program.**

Inactive Credit Cards:

1. Premier Dining Rewards from Capital One.

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Chase

(19 credit cards reviewed)

Chase:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

1. Southwest Rapid Rewards Plus credit card

- Southwest Rapid Rewards Plus credit card from Chase has decreased the bonus points on account anniversary from 6,000 to 3,000.

2. Southwest Rapid Rewards Premier Credit Card

- Southwest Rapid Rewards Premier Credit Card from Chase has decreased bonus points earning from 60,000 to 40,000 after spending \$1,000 (initially \$2,000) on purchases in the first 3 months of account opening.

3. United Travelbank Card

- United Travelbank Card has taken off bonus \$150 in TravelBank cash which can be redeemed toward a future United or United Express-operated flight, after making Purchases of \$1,000 or more during the first 3 months from account opening.

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Citibank

(15 credit cards reviewed)

Citibank:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Comerica

(8 credit cards reviewed)

Comerica:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Discover

(7 credit cards reviewed)

Discover:

Rates and Pricing Revised

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Rewards Program Revised

- **No change in Rewards Program.**

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HSBC

(6 credit cards reviewed)

HSBC:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Key Bank

(2 credit cards reviewed)

Keybank:

Rates and Pricing Revised

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Rewards Program Revised

- **No change in Rewards Program.**

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Penfed Credit Union

(5 credit cards reviewed)

Penfed Credit Union:

Rates and Pricing Revised:

1. PenFed Premium Travel Rewards American Express Card

- Regular Purchase and Balance Transfer minimum APR is increased from 9.49% to 9.74%.

2. PenFed Platinum Rewards Visa Signature Card

- Regular Purchase and Balance Transfer minimum APR is increased from 9.49% to 9.74%.

3. Penfed Power Cash Rewards Visa Signature Card

- Regular Purchase and Balance Transfer minimum APR is increased from 9.49% to 9.74%.

4. PenFed Promise Visa Card

- Regular Purchase and Balance Transfer minimum APR is increased from 9.24% to 9.49%.

Rewards Program Revised:

- **No change in Rewards Program.**

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PNC

(4 credit cards reviewed)

PNC:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Regions

(4 credit cards)

Regions:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Sun Trust

(4 credit cards reviewed)

Sun Trust:

Rates and Pricing Revised:

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Rewards Program Revised:

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TD Bank

(4 credit cards reviewed)

TD Bank:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Union Bank

(3 credit cards reviewed)

Union Bank:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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US Bank

(27 credit cards reviewed)**

**Zivanta has tracked three of the US bank Credit Cards get inactive.

US Bank:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

- **No change in Rewards Program.**

Inactive Credit Cards:

- 1 2 3 REWARDS Visa Card
- Fred Meyer Rewards Visa Card
- Ralphs Rewards Visa Card

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USAA

(8 credit cards reviewed)

USAA:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Wells Fargo

(8 credit cards reviewed)

Wells Fargo:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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HELLO MONEY, HELLO WEALTH

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