

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 December 26th through December 30th 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:

- **No change in Rewards Program.**

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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

(1 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.**

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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)

Capital One:

Rates and Pricing Revised:

1. Venture From Capital One

- Regular Purchase and Balance Transfer minimum APR is decreased from 13.99% to 14.24% while maximum APR is decreased from 23.99% to 24.24%.

Rewards Program Revised:

- **No change in Rewards Program.**

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Chase

(19 credit cards reviewed)

Chase:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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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:

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

Rewards Program Revised:

- **No change in Rewards Program**

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Discover

(7 credit cards reviewed)

Discover:

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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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

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

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:

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

Rewards Program Revised:

- **No change in Rewards Program.**

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Sun Trust

(4 credit cards reviewed)

Sun Trust:

Rates and Pricing Revised:

1. Travel Rewards Credit Card

- Regular Purchase and Balance Transfer minimum APR is decreased from 12.49% to 12.24% while maximum APR is decreased from 22.49% to 22.24%.

Rewards Program Revised:

- **No change in Rewards Program.**

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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

(35 credit cards reviewed)

US Bank:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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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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