

# MANAGING YOUR MONEY



## Finding A Credit Card To Fit Your Lifestyle

(NAPSA)—There are many co-branded credit cards available to consumers, each of which offers benefits each time the card is used. They are offered by banks to reward consumers for their loyalty and are a partnership between the bank and an organization. Finding the credit card you deserve and one that fits your lifestyle is a lot easier when you match your interests or needs.

Here are some tips that may help:

Identify your habits and interests. All you have to do is ask a few simple questions:

- What are my spending habits. Will selecting a card tied to a specific merchant or restaurant provide me with additional rewards for doing the things I would normally do?
- Do I travel much? Using a card tied to an airline's frequent flyer program may help you reward yourself for all the business travel and expenses with a nice vacation.
- Do you feel strongly about a specific charity? Some co-branded cards provide a donation based on the percentage of each of your purchases.
- Do you live in a specific geographic area? Some cards are only available to residents of specific states.

Travel related rewards programs are extremely popular. Here's a sample:

- United Mileage Plus, issued by Bank One offers cardholders many benefits, including 15,000

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**From charitable donations to frequent flyer miles, co-branded credit cards help consumers to make their money go further.** 

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Bonus Miles after their first purchase, one mile for every \$1 purchased, a free One-Class Upgrade Certificate and the benefits of Visa Signature card services.

- British Airways, Southwest Airlines, Continental Airlines and almost all other airlines offer similar programs, rewarding consumers with flight mileage credit for their loyalty to both the airline and the bank.

- Hotels like Marriott also reward their guests' loyalty.

While free travel is an incentive for many consumers, others look for added benefits such as ways to earn free gas or points that can be redeemed for cash or gift certificates.

Consumers who sign up for certain co-branded cards also have the opportunity to provide additional support to their favorite organizations, including charities, colleges and universities. For example, Bank One offers a number of college and university co-branded cards. Every time the cardholder uses the card, they reinforce the tie to his or her alma mater, while making a financial contribution to important university programs and services.

All these rewards from co-branded cards are a nice way to help consumers make their money go further and make their purchases count for more.