

How to Get a Credit Card?

Contributed by bad credit card
Thursday, 15 November 2007

Bad credit credit card is meant for US citizens who have a poor credit history, still would require a credit card. Bad credit credit card can put you back on the track to get good credit. It usually takes seven years to come out of bad credit. Bad credit credit card is primarily focused on alleviating bad credit history. The deciding factors for applying bad credit credit card is competitive APRs, low annual fees, periodic credit limit increase review, and other online services for account management and payment.

You can apply for Orchard bank credit card which has an ongoing APR of 14.90% with set up fees up to \$49 and an annual fee up to \$79. Black Diamond Credit Card by New Millennium bank has a credit bureau reporting with an APR of 19.50% having a set up fee of \$99.95 and an annual fee of \$59.

It offers a credit limit up to \$5000 and gives a monthly report to the 3 major credit bureaus. Continental Finance MasterCard Credit Card does not require minimum monthly requirements and security deposit. It has an APR of 19.92% with a set up fee of \$99 and an annual fee of \$49. New Millennium Bank Secured Platinum Visa approves guaranteed credit without a credit check and an additional benefit of free accident insurance up to \$150,000.

The APR for this card is 19.5% with an annual fee of \$59 and a set up fee of \$99.95. Platinum Plus Catalog Credit Card has no annual fee and no APR and a merchandise credit limit of \$7500. First PREMIER Bank Master Card reports monthly to four major credit bureaus and low APR on purchases. The ongoing APR, set up fee and annual fee are 9.9%, \$29, and \$48 respectively. Orchard Bank Gold Credit Card offers Gold Card privileges and benefits and round the clock accounts access and bill pay online.

It has an ongoing APR of prime +8.15%. The annual fee and set up fees are \$79 and \$19 respectively. Eufora Elite Credit Builder Prepaid Master Card helps you to earn up to \$90 per referral. It has no ongoing APR but has a set up fee of \$19.95 and annual fee of \$99.95. Other bad credit credit card includes Centennial Master Card Credit Card, Orchard Bank silver credit card, Centennial Gold master card, Orchard bank platinum credit card, Eufora prepaid master card, etc.