

Credit One

VS

Capital One

Annual Fee Range

\$0 to \$99

\$0 to \$395

Card For Building Credit

Yes

Yes

Prequalification

Yes

Yes

Sign-up Bonuses

None

Up to 75,000 miles

Foreign Transaction Fees

Some cards

None

Types of Cards

- Cash back
- No annual fee
- Travel
- Unsecured

- Business
- Cash back
- No annual fee
- Secured
- Store
- Student
- Travel
- Unsecured

Customer Satisfaction

Ranked 16th for satisfaction
by J.D. Power

Ranked fourth for
satisfaction by J.D. Power

Credit One Vs First Premier

**United States. Congress. Senate.
Committee on Banking, Housing, and
Urban Affairs**

Credit One Vs First Premier:

Delinquent Elena Botella, 2022-10-11 Publisher's Weekly Top 10 Fall Release in Business and Economics A consumer credit industry insider turned outsider explains how banks lure Americans deep into debt and how to break the cycle Delinquent takes readers on a journey from Capital One's headquarters to street corners in Detroit kitchen tables in Sacramento and other places where debt affects people's everyday lives Uncovering the true costs of consumer credit to American families in addition to the benefits investigative journalist Elena Botella formerly an industry insider who helped set credit policy at Capital One reveals the underhanded and often predatory ways that banks induce American borrowers into debt they can't pay back Combining Botella's insights from the banking industry quantitative data and research findings as well as personal stories from interviews with indebted families around the country Delinquent provides a relatable and humane entry into understanding debt Botella exposes the ways that bank marketing product design and customer management strategies exploit our common weaknesses and fantasies in how we think about money and she also demonstrates why competition between banks has failed to make life better for Americans in debt Delinquent asks How can we make credit available to those who need it responsibly and without causing harm Looking to the future Botella presents a thorough and incisive plan for reckoning with and reforming the industry Examining the Billing, Marketing, and Disclosure Practices of the Credit Card Industry, and Their Impact on Consumers United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2009 H.R. 2382, the Credit Card Interchange Fees Act of 2009; and H.R. 3639, the Expedited Card Reform for Consumers Act of 2009 United States. Congress. House. Committee on Financial Services, 2010 **Subcommittee on Investigations and Oversight Hearing on the Impact of Interchange Fees on Small Businesses** United States. Congress. House. Committee on Small Business. Subcommittee on Investigations and Oversight, 2010 *The Annual Catalogue* Wilberforce University, 1927 Ebony, 2002-03 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine **Improving Credit Card Consumer Protection** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2007 The Fair Credit Reporting Act and Issues Presented by Reauthorization of the Expiring Preemption Provisions United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2004 *Regulatory Requirements and Industry Practices of Credit Card Issuers* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2006 **Predatory Mortgage Lending** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2002

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