

Stop Those Credit Card Offers!

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**Stop Those Credit Card Offers!**

**By Cindy Morus**

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You can **stop receiving credit card offers** in the mail! It's really easy to do – just phone 1-888-567-8688 and follow the prompts and provide the requested information including Social Security number, date of birth, etc.

Do this for every adult member of your household, including college students. Your "opt-out" status will be sent to each of the four credit bureaus (Equifax, Experian, TransUnion and Innovis). In four to six weeks, you will reduce the number of these kinds of offers.

Protect your identity, save a tree and make your postal carrier's life easier, too!

Cindy Morus ([www.phelps-creek.com](http://www.phelps-creek.com)) is a Certified Financial Recovery Counselor, a Certified Credit Report Reviewer and Get Clients NOW!™ licensee. Contact her at 541-387-2995 or [cmorus@phelps-creek.com](mailto:cmorus@phelps-creek.com) She publishes "Financial Fitness" e-zine dedicated to helping people improve their financial fitness no matter what decisions were made in the past.

**Acting Smart With Your Credit Card**

**By Michael Colucci**

Whether you own a credit card that offers reward points, a credit card with a low ongoing APR or one with a 0% APR intro rate, it helps - and pays - to act smart with your credit card usage. If and when you own a credit card, it's not just simply a matter of swiping and paying off bills. There are ways to maximize the promotional offers and rewards of your credit card and we're here to teach you how to be a smart credit card owner.

The Zero Percent (0%) APR Intro Rate Credit Card - So, you've been approached by a credit card representative offering you this type of credit card, have you? He made it all sound so simple and wonderful, didn't he? Or maybe, you accidentally came across a credit card website and you found yourself mesmerized with the words zero percent.

## Stop Those Credit Card Offers!

Whatever the case, here's the truth about 0% APR intro rate credit cards - it's not what everybody needs. That's right. Even if it does promise to give you 0% APR on your credit card purchases, keep in mind that this is an intro rate we're talking about.

And this means that if the introductory period is over - and the coverage is usually between three to fifteen months, tops - then say bye-bye to your beloved 0% APR and say hello once more to the normal APR for credit cards.

A 0% APR intro rate credit card is best for people who want to transfer their balance from old credit cards and people who are planning to make expensive purchases and are able to pay them off before the introductory offer expires. When shopping for 0% APR intro rate credit cards, remember to ask about the duration of the introductory period, what the APR's going to be after the intro period and if there are any additional fees to be paid.

The Low Ongoing APR Credit Card - If you just want a credit card with a low or lower interest rate but you're not in the mood to buy a Tiffany jewelry set or a yacht then yes, you're better off with a low ongoing APR credit card.

Credit Card Offering Rewards / Reward Points - This is the most popular type of credit card. Although they have higher interest rates compared to other credit card types, if you don't mind paying more on finance charges in the hopes of winning something else later on then this type of credit card is the ideal one for you!

Michael Colucci is a technical writer for

– A site that offers

credit cards with an intro rate of 0% for 12–15 months.

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