

## Consumer Reports' Ten Most Consumer-Friendly Credit Cards:

*"None of these cards has a universal default clause, two-cycle billing, or balance transfer fees, all of which can jack up finance charges. All cards have a grace period of at least 25 days and have no annual fee. Information current as of August 1, 2005."* –Consumer Reports

Card	Issuing Bank	Intro APR	Go-to APR	Cash Advance Fee	Late Payment Fee	Overlimit Fee	Currency Exchange Fee	Phone Number
Platinum MasterCard	Town North	None	Variable 7.99%	2%	\$15	\$15	None	877-866-2265
Visa Platinum	First Tennessee	Fixed 3.90%	Variable 8.40%	3%	\$35	\$35	3%	800-234-2840
Visa Gold	Pulaski	Fixed 0%	Fixed 8.50%	None	\$35	\$29	None	800-217-7715
Visa Platinum Rewards	Simmons First National	None	Fixed 9.90%	3%	\$293%	\$29	2%	877-245-1234
Target Visa	Target National	None	Fixed 9.90%	3%	\$35	None	1%	877-474-8378
Visa Platinum	BB&T	Fixed 1.90%	Fixed 9.90%	3%	\$35	29	2%	800-476-4228
Platinum MasterCard	Franklin Templeton Bank & Trust	None	Variable 9.99%	3%	\$29	\$29	2%	800-238-2761
Visa Platinum	RBC Centura	Fixed 2.90%	Variable 9.99%	3.50%	\$29	\$29	1%	800-236-8872
Visa Platinum	Commerce	Fixed 2.99%	Variable 10.49%	None	None	None	2%	888-751-9000
Visa Platinum	Zions	None	Variable 11.50	2%	\$29	\$29	1%	800-789-8800