

Master The Credit Card Application

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Sample of Content:

Pick the best credit card deal, fill out the brief application form, and 2 weeks later, you've got plastic.

Content:

Once you decide to get a credit card, select the card that's best for you. Pick the credit card company whose total package of terms, conditions, interest rates, and incentives matches your personal needs.

The information you'll need to supply to get a credit card is essentially the same, whether you apply through the mail, over the phone, or online.

Application Sources

Most credit card offers come through the mail. This is convenient to review many different offers in writing in the leisure and privacy of your home. You can take all the time you need to read and review each offer in depth. When you're ready to choose, you can provide the personal and financial information requested.

All card offers arrive with an application form attached. Just fill it out and send it in. All forms ask for the same necessary details. The approval processes take a little longer by mail, but you should have an answer within 2 weeks.

Another option is to go directly to your local bank branch and apply in person for a card. This is practically the same application process only you are dealing with the bank staff who can answer your questions in person. The approval time may even be a bit faster because the bank knows your financial status and can easily check your credit history.

Applying online is simple, safe, and fast. Just go to that issuer's web site, click on the "Apply" link and the application appears. Then carefully follow the instructions. There's no waiting for the snail mail traveling back and forth. Any details can be easily handled through e-mail.

Information You Need To Supply

Personal information: driver's license number, social security number, date of birth, and current address.

Financial information: your employment, salary, banking relationships, and credit obligations.

And Then The Waiting Begins

Once the application is sent off, the approval time varies. Some card companies offer instant approval, while others take as long as 2 weeks. The rate at which you are approved is generally based on your credit history. Once you have been approved, you'll be notified by e-mail, mail, or phone.

All the application processes work fine. Just don't apply for too many cards at the same time. Creditors frown on this. Every credit check shows up on your credit report. Too many hits at once make creditors suspicious.

And a suspicious creditor is more likely to say, "NO."

Ron King is a full-time researcher, writer, and web developer. Visit [new-credit-card-now](#) to learn more about this fascinating subject.

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