

## Re: Credit Card Question

---

*Source:* <http://sci.tech-archive.net/Archive/sci.med.transcription/2006-12/msg00248.html>

---

- *From:* Neal <[nbrown12@xxxxxxxxxxxx](mailto:nbrown12@xxxxxxxxxxxx)>
  - *Date:* Sun, 03 Dec 2006 13:13:43 -0700
- 

I don't remember exactly, but I believe it was originally for about 9 months. I think the extended time now goes to June, 2007. No, you don't have to pay off any balance, just the minimum payment if you want.

I use the 0 interest kinda like a savings – buy a large item, put it on the credit card, and the 0 interest gives me time to save the money to pay for whatever I bought. I do pay off the balance, however, on the regular small purchases.

Neal

RaeMorrill wrote:

Neal, when you say 0 rate of interest, for how long is that, i.e., only if you pay off balance at the first billing period?

Neal wrote:

You might want to give some places a call and see if they accept Discover. Since I switch mostly to them, I have found more and more places accept them.

Of course, you could keep a Visa card and only use it for those places that don't accept Discover.

But whatever you do, assuming your credit is very good, get a very low (single digit) interest rate or preferably 0% rate.

Neal

Margie wrote:

Re: Credit Card Question

I've heard good things about Discover, too, but since I only keep one credit card, it's not a good choice as there are many places that don't accept it. Same with American Express.

Margie

On Sun, 03 Dec 2006 18:18:35 GMT, RaeMorrill  
<RaeMorrill@xxxxxxx>  
wrote:

HMM. THat 5% on restaurants would be a good one for us!

Neal wrote:

I've been very satisfied with Discover card. They offered 0% interest until a certain date, then extended it for me. They also offer cash back from 1 to 5%, gas getting the 5%. Interestingly, this made good gas cost less than the discount places. I had been buying gas at Sam's or Costco, but the Toyota dealer suggested I use Chevron and it would get better mileage. I switched to Chevron, and with the 5% cash back and 3 mpg better mileage, the savings is pretty good.

They just offered 5% cash back on airlines, cruises, motels, hotels, trains, and buses. This promotion runs from Jan 1 until Mar 31, 2007. A present promotion is offering 5% cash back on restaurants. They rotate different cash back programs and notify me by email when they are. We have two Discover cards,

Re: Credit Card Question

both with 0% interest.

They are also good to work with. When we were on vacation in September, I flat forgot to pay Discover. They charged a pretty high late fee and added interest to the balance. I called them, and they refunded both the late fee and the interest and restored my 0% interest.

Oh yeah, their call centers are in the US. I have never gotten one in India like I did with that blasted Citibank.

Neal