



1



Research!

There are several different types of credit cards out there, so it's important to research before you apply. Consider whether a credit card could help or hinder you and speak to your local credit union about your options.

2



Figure out the features you would like.

Choose what suits you! Narrow down your search by the features that would benefit you, like reward points, credit monitoring, and travel perks. Not only are these incentives convenient – they can also save you money!

4



Apply for the credit card you want.

Once you've figured out which card you like best, you'll just need to submit a completed application!

3



Compare credit cards.

Once you've narrowed down your options, it's time to compare them. Make sure you look out for the best rates and beware of hidden fees! Then, use that information to pick the right card for you.