

Credit Card

当我们刚刚踏上这片梦想中的国度，许多困难接踵而至。由于没有信用记录，很难申请到信用卡。第一张卡推荐 SECU 银行的安全卡 security card。

日常生活中，开源节流是值得思考的问题。接下来的credit card 就首选有cashback的卡。高的Cashback通常局限于某几种购买项目中，很难有One Size for All的。所以你如果只用一张卡，无法达到最优化的效果。下面我们分门别类列一下，仅供参考。

Grocery/Gas/Pharmacy

Chase Cash Plus/Citi Dividend/ATT Cash Rewards 5% (redeem for cash, low annual limit)

Sam's Club: Check if you have a Walmart Supercenter nearby.

Costco: Check if you have a Staples nearby (:-,(too much trouble for someone)

Dining

Citi mtvU 5%

AMEX/Costco True Earnings 3% (need Costco membership)

Citi Professional 3% (business card)

Air/Hotel/Rental

Citi PremierPass various (redeem restrict)

Citi Professional 3% for auto rental

Chase BP VISA 2% (double first two months)

AMEX/Costco True Earnings 2% (need Costco membership)

AMEX Starwood around 2% (if you will stay at Starwood)

Rent Car

SECU visa card can cover insurance.

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