

SECURED VS. UNSECURED CREDIT CARDS



SECURED



UNSECURED

Collateral

Requires a cash deposit as collateral

Does not require a security deposit

Credit History

Designed for individuals with limited or poor credit history

Available to individuals with strong credit histories; requires a hard inquiry

Credit Limit

Typically offers lower credit

Offers higher credit limits

Interest Rates

Typically offers higher interest rates

Typically offers lower interest rates plus more perks

FACTS about Secured Credit Cards:

- Both secured and unsecured credit cards report financial activity to credit bureaus
- Secured credit cards can help improve credit scores, with 80% of users seeing an increase in their scores within 12 months



Go to <https://primefico.com> for more information about credit building.

Secured Cards That Report Unsecured

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blood capillary at a 1 b leaves the blood capillary at b 1