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Capital One - A Decade from Inception to Fortune 500

by Bob Larson

Established in 1995, Capital One Credit Cards has already made it into the exclusive Fortune 500 club. Operating in the United States, Canada and the United Kingdom, they offer diversified global financial services and innovative offerings across their entire product line. Their online presence and interactive web based tools are on a par with all major credit card and banking institutions.

If you have received an offer in the mail from Capital One or are looking for more information about their offerings, a trip to CapitalOne.com will certainly provide a wealth of information. But be advised, the content they provide will only spotlight the favorable qualities of their credit cards. To get a broader perspective of all the available credit cards you may want to stop over at a credit card comparison site.

Be sure to have an understanding of your current credit status and credit score when selecting any credit card. Capital One offers cards crossing all credit levels, from the sub-prime market to excellent-credit-only rewards cards. This diversity gives Capital One the ability to promote their brand to just about everyone who can have, or wants, a credit card.

Cards like the Miles Ultra, Visa Signature, Premium Cash, Premium Miles, and Platinum Max are good choices for anyone with excellent credit seeking reward points and/or cash back bonuses.

Those with average credit should examine the line of classic cards. Classic Platinum, Classic Miles and Classic Cash are a good fit and will stack up nicely to offerings from other issuers.

If your credit has not been firmly established, or you are on the road of credit recovery the Standard series of cards may suite your needs. The higher interest rates that accompany the Standard Platinum and Standard Cash may be offset by the much easier approval process.

As with any credit card, at any credit level, care must be taken to follow the terms set forth by the issuer. Capital One did not grow into the Fortune 500 by being lenient on fees and charges. Make sure to pay on-time, never exceed your credit-limit and follow good financial practices.

by Bob Larson

Bob Larson is a staff writer for CompareCC.com with over 30 years experience in the financial and credit card markets.

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