



## CompareCC Full Text Article:

### Instant Approval - Eliminates an anxious week of waiting.

by Ted Hamilton

Now that the internet has become a wide spread tool used in every day life for most American's, it has drastically changed the way companies do business. You can find anything online. People can buy books, movies, clothes and even order pizza's without ever leaving their computer. Credit card companies have begun to also use the internet as a tool to promote their cards. Besides the various ad's for credit cards you will see while surfing the web, another thing you might see is 'instant approval' credit cards. They are called instant approval credit cards because you can apply online and, after either seconds or minutes depending, know if you are approved for the credit card or not.

Although you can get instantly approved for a credit card by applying online, you don't usually get to use your credit right offhand. Usually credit card companies will make you wait until you get the actual credit card in the mail. Although it does take 5-7 business days to get your card though the mail, instant approval is a lot faster than the 'old' way to apply for a credit card. That would entail someone filling out an application and sending it in via snail-mail. Then they would have to wait for the company to get their credit history and decide whether or not that person would be approved or not. If approved, that person would then have to wait for the card to be delivered, another 5-7 days. The person would then get access to their credit around a month or so after they put the application into the mailbox.

Some people might ask what difference does it make if they get the card in around a week or approximately a month. Well the summer before I started college in the fall, I decided I needed a computer for school. By 'for school' I mean so I could veg out and play video games and maybe do some school work on it every now and again. Well I didn't want just any old name brand pc, I wanted to buy all of the parts myself and build the 'perfect' gaming machine. After reviewing a website that sells computer parts, I realized that I was going to need some back up because my poor \$500 student credit card was going to need some back up. I quickly hunted down an instant approval credit card application online and was approved. For the next week I spent time researching what parts I would use for my machine and when the card got there, I was ready. The two or three extra weeks I would have had to wait using the older process would have carried into school and I would never have gotten it built. There are plenty of good things about being approved instantly as opposed to waiting two or three extra weeks.

There aren't any drawbacks to getting a instant approval credit card, many companies offer the same rewards as they do for cards you normally apply for. They were created originally for people with good credit, but with the fierce competition between companies, many will turn a blind eye and approve people who don't have the greatest credit.

by Ted Hamilton

Ted Hamilton is majoring in Magazine Journalism at Kent State University. A minor in Political Science along with membership at Society of Professional Journalists keep him busy when he is not writing for the Daily Kent Stater as a Feature's Correspondent.

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