

**CompareCC Full Text Article:****Specialty Credit Cards - Large rewards from one more card in your wallet.****by Derek Lenehan**

Specialty and loyalty credit cards apply directly to your own preferences and tastes. They're usually fairly prototypical credit cards from the basic perspective, most having a low introductory APR for six to twelve months, and a standard APR in the teens somewhere. What makes them unique are their rewards, which, as the name would suggest, are narrow and specialized.

To fully take advantage of specialty and loyalty cards, you should select one that targets somewhere you frequently shop (that's where the loyalty part comes in). A specialty or loyalty card for, say, your local beer warehouse (if it indeed issued one) wouldn't do you much good if you're a recovering alcoholic.

Here are three examples of specialty and loyalty cards.

The first is the immensely popular Starbucks Duetto Visa card. It has 0% APR for six months, and then a 13.74% APR after that. Pretty common. But you also get ten Starbucks Duetto Dollars just for signing up, and each purchase made with the card adds up more Duetto Dollars. On top of that, you get Starbucks Rewards aside from the Duetto Dollars. This card is perfect for every neurotic, white-knuckled coffee-addict you know. If you're not a coffee person, clearly this card is not for you.

Maybe you're a mom and the only way you can get relief in your existence is to turn your kids loose in Toys 'R' Us for a few hours. Of course there is a specialty and loyalty card for that. The Toys 'R' Us Visa Platinum Card has the same intro and standard APR as the Starbucks card, but instead of benefits in the form of a brown caffeinated liquid, you get a 4% rebate on every purchase made at Toys 'R' Us and Babies 'R' Us stores, and a 1% rebate on purchases from plenty of other locations. If you are a mean old man, and/or child hater, this card is not for you. If you are a parent or have never grown up, this card is for you.

Then there is the Citi Hilton HHonors Visa Signature Card. This specialty and loyalty card comes with 15,000 Hilton Hhonor points with the first purchase, three Hhonor points per dollar spent on a Hilton hotel room, and two Hhonor points per dollar spent on other purchases. On top of all that, you get a free Silver VIP membership for the first year, and a choice to earn airline miles as well. This card is ideal for someone that likes Hilton hotels, but not tailored for hermits or agoraphobics.

You can clearly see that specialty and loyalty cards have their perks, if they're selected properly. Improperly, though, you might end up with an ugly buildup of rewards where you don't want them.

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