

# 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

**Michael Hoelscher**



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