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When you opened your new business, you thought that everything would be fairly straight forward Do You Need to consider Other fees? Many 0% credit cards have 0% interest rate offers on specified purchases If you are offered credit over the phone, it can be quite tempting, especially if you have poor credit or have had difficulty in getting credit in the past To try and avoid having a balance that you can?t afford, it?s best to spend small and pay it off as soon as you can If you have children, there?s also a credit card for you ? the Toys "R" Us credit card can earn you awesome rebates! On the other hand, you don?t have to pay them, but only if you avoid them in the first place Some will offer you a fixed-rate APR, so you?ll be paying at a particular interest rate for the whole time you have a balance If you have to pay \$30 a year for a rewards card, chances are you have to spend \$3000 before you earn any rewards When you checked your mailbox today, were there any pitches for 0 apr credit cards? I'm going to go ahead and guess there was at least one But it is possible with 0% APR credit cards Most card issuers charge interest from the day a charge is posted to your Do You Pay Off Your Balance In Full Every Month? * Is this an APR that you can live with, especially if you are a cardholder that tends to carry large card balances? Fees Are Negotiable