

Best credit cards for excellent credit of September 2020

Achieving excellent credit takes hard work. CardRatings editors reveal the best credit cards which reward those with excellent credit scores.

Jennifer Doss, CardRatings Editor Last Updated, September 17, 2020

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Don't let your excellent – and hard-earned – credit score gather dust. Use it to cash in on the amazing perks and features only those with your level of credit receive with our tops picks for the best credit cards for excellent credit from our partners.

The reality is that your top score makes you a hot commodity for credit card issuers because you've shown you know how to handle credit and you are likely to be a low-risk cardholder, also known as a person who uses their card and pays off the balance. In other words, you're the golden goose of credit card customers and issuers are willing to throw their best features, perks and rewards your way in hopes of landing you as a cardholder.


LIST OF WINNERS

- [Citi® Double Cash Card - 18 month BT offer](#) - Cash-Back Rewards
- [Citi® Diamond Preferred® Card](#) - 0% APR Offers
- [Capital One® Venture® Rewards Credit Card](#) - Travel Rewards
- [Ink Business Preferred® Credit Card](#) - For Businesses

There's nothing wrong with being wooed by highly-coveted rewards, perks and features. All those extras could ultimately save you money, and not just when it comes to the rewards. Cards for people with excellent credit often feature some "fine print" features like auto rental insurance or travel reimbursements or purchase protections that will save you money because you won't be buying those features separately.

The cards below reflect our picks for individuals with excellent credit and they range from offers of travel rewards to cash back to low interest; there are even options for [business credit cards](#), which often feature some of the best bonuses on the market.

BEST CASH-BACK CREDIT CARDS FOR HIGH CREDIT SCORES



Apply Now

Citi® Double Cash Card - 18 month BT offer

★★★★★ [About Our Ratings](#)

Why We Like It: First, you get your rewards as straight cash back: You don't have to redeem miles for travel or route them through particular investment accounts. And, secondly, this card rewards you for paying off your balance – something we always support. *Citi is a CardRatings advertiser.*

CARD DETAILS


EDITOR'S TAKE

The Bonus: The cash back applies whether you pay down your balance for your purchases all at once or over a number of months or years.

The Annual Fee: \$0

The Rewards: You earn 1% back per \$1 spent on every purchase, then earn another 1% back when you pay your balance (you must pay the minimum amount due on time to earn cash back). That brings your total cash back opportunity to 2% on every purchase with no caps or categories to think about.



 **Apply Now**

Chase Freedom Unlimited®

★★★★★ [About Our Ratings](#)

Why We Like It: With this card you'll earn unlimited 1.5% cash back on all non-bonus category purchases, which is a step up from what you'll earn on "other" purchases from most no-annual-fee credit cards. Plus, new cardholders earn 5% cash back on up to \$12,000 spent at grocery stores (excluding Target and Walmart) in your first year. If you don't mind strategizing with your cards, this card has no annual fee so it's a great one to work into your rewards-earning strategy to help you optimize the amount of cash-back you earn.

CARD DETAILS


EDITOR'S TAKE

The Bonus: Enjoy a \$200 cash-back bonus once spending \$500 within the first three months of opening an account, plus introductory 0% APR on purchases for the first 15 months (then 14.99% - 23.74% Variable).

The Annual fee: \$0

The Rewards: Earn 5% on travel purchased through Chase Ultimate Rewards®, 3% on dining at restaurants and on drugstore purchases, and 1.5% on all other purchases. Plus, earn 5% cash back on up to \$12,000 spent at grocery stores (excluding Target and Walmart) in your first year of card membership.



 **Apply Now**

Chase Freedom FlexSM

★★★★★ [About Our Ratings](#)

Why We Like It: This is a unique rotating-category/tiered-rewards card hybrid, meaning it offers a ton of point-earning potential. Not only can you earn up to 5% cash back each month in rotating categories, but there are a number of static bonus categories as well that you can earn bonus rewards in all year long. If you're okay with being strategic with your card use, you stand to earn a lot of rewards with this card.

CARD DETAILS


EDITOR'S TAKE

The Bonus: Earn a \$200 bonus after you spend \$500 in the first three months. Plus, earn 5% cash back on grocery store purchases (excluding Target and Walmart) for the first \$12,000 spent during your first year as a cardholder.

The Annual fee: \$0

The Rewards: Earn 5% back on up to \$1,500 in purchases in quarterly bonus categories when you sign up (then 1%). Additionally, earn 5% cash back on travel purchased through the Chase Ultimate Rewards® portal, 3% at restaurants and on drugstore purchases, and 1% on all other eligible purchases.



 **Apply Now**

[See Rates and Fees](#)

Blue Cash Preferred® Card from American Express

★★★★★ [About Our Ratings](#)

Why We Like It: This card is the king of cash back. Providing your personal spending patterns align with the card's rewards program, don't worry about its \$95 annual fee, you can make that back – and plenty more – if you use the card regularly. *American Express is a CardRatings advertiser.*

CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn \$250 cash back after you spend \$1,000 in the first three months.

The Annual fee: \$95

The Rewards: The card offers 6% cash back on purchases made at U.S. supermarkets (on up to \$6,000 spent annually, then 1%) and on select U.S. streaming subscriptions; 3% cash back on purchases made at U.S. gas stations and on transit including train and bus fares, rideshares, parking, tolls and more; and 1% cash back on other purchases.



[Apply Now](#)

[See Rates and Fees](#)

Blue Cash Everyday® Card from American Express

★★★★★ [About Our Ratings](#)

Why We Like It: If you like the sound of the Blue Cash Preferred® Card but aren't interested in a card with an annual fee, this might be your fit. This card offers many similar benefits, but there's no annual fee to worry about.

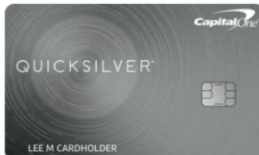
CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn a \$150 statement credit after you spend \$1,000 within the first three months of opening your account.

The Annual Fee: \$0

The Rewards: Earn 3% back on up to \$6,000 in purchases at U.S. supermarkets annually (then, 1%); earn 2% cash back at U.S. gas stations and at select U.S. department stores; earn 1% on your other purchases.



[Learn More](#)

Capital One® Quicksilver® Cash Rewards Credit Card

★★★★★ [About Our Ratings](#)

Why We Like It: Sometimes simplicity is the greatest reward of all when it comes to rewards credit cards. This card offers unlimited 1.5% cash back on every purchase, every day, making it a great option for anyone who doesn't want to worry about categories or spending caps.

CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn a one-time \$150 cash-back bonus after you spend \$500 on purchases with in the first three months of account opening. Plus, take advantage of an introductory 0% APR for 15 months on purchases (then, 15.49% - 25.49% (Variable)).

The Annual fee: \$0

The Rewards: Earn 1.5% cash back on every purchase with no caps or categories to worry about.



[Learn More](#)

Wells Fargo Cash Wise Visa® card

(This card is not currently available on CardRatings)

★★★★★ [About Our Ratings](#)

Why We Like It: This card offers peace of mind and backs it up with cash rewards that will have you seeing green. With cell phone protection (up to \$600 annually, with a \$25 deductible) when you pay your bill on the card and free monthly FICO scores, your mind will be at ease while you use this card to earn money simply by spending money.

CARD DETAILS

EDITOR'S TAKE

The Bonus: Receive a \$150 cash rewards bonus when you use your new card to make \$500 in purchases in the first three months. Plus, earn 1.8% cash back on your qualifying digital wallet purchases for the first 12 months.

The Annual fee: \$0

The Rewards: The 1.5% cash back on every purchase is unlimited.



[Learn More](#)

Capital One® Savor® Cash Rewards Credit Card

(This card is not currently available on CardRatings)

★★★★★ [About Our Ratings](#)

Why We Like It: Dining out is already exciting on its own, but it's especially more so when you know you're earning cash back while doing it. The Capital One® Savor® Cash Rewards Credit Card doubles the fun (well, quadruples it actually) when dining out or enjoying a night on the town, with 4% earned on every dining and entertainment purchase made.

CARD DETAILS

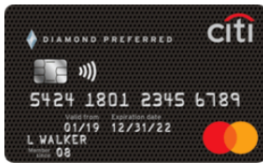
EDITOR'S TAKE


The Bonus: Earn a \$300 welcome bonus once you spend \$3,000 with the card within three months of opening an account.

The Annual fee: \$0 intro for first year; \$95 after that

The Rewards: Earn unlimited, 4% cash back on dining and entertainment purchases, 2% on grocery store purchases, and 1% on everything else.

BEST 0% APR/LOW INTEREST CREDIT CARDS FOR HIGH CREDIT SCORES



 [Apply Now](#)

Citi® Diamond Preferred® Card

★★★★★ [About Our Ratings](#)

Why We Like It: This card gives you a year and a half of 0% intro APR on balance transfers and new purchases; at 18 months, this offer is hard to beat. After the intro periods expire, a regular APR of 14.74% - 24.74% Variable will apply.

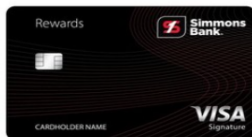
CARD DETAILS


EDITOR'S TAKE

The Bonus: There's no traditional bonus, but 18 months to pay off balances is a bonus in and of itself.

The Annual fee: \$0

The Rewards: This card doesn't offer traditional rewards. Again, its main selling point is its generous intro 0% APR period, and its potentially low ongoing APR.



 [Apply Now](#)

Simmons Rewards Visa Signature®

★★★★★ [About Our Ratings](#)

Why We Like It: With its comparatively low 10.25% variable APR, no annual fee and no balance transfer fees, plus the opportunity to earn rewards, this card is truly geared toward the person who wants a little bit of everything in their credit card.

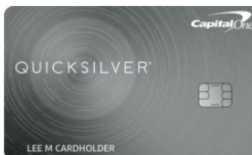
CARD DETAILS

EDITOR'S TAKE

The Bonus: The "bonus" here is really the ultra-low APR that could save you big bucks in interest charges if you find yourself needing to carry a balance for a few months.

The Annual fee: None

The Rewards: Cardholders who sign up will earn 1.25 points per \$1 spent that can be redeemed for a variety of travel rewards.



[Learn More](#)

Capital One® Quicksilver® Cash Rewards Credit Card

★★★★★ [About Our Ratings](#)

Why We Like It: This card offers a lengthy 0% APR period on purchases, the chance to rack up cash-back rewards AND doesn't charge an annual fee or foreign transaction fees.

CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn a one-time \$150 cash-back bonus after you spend \$500 on purchases with in the first three months of account opening. Plus, take advantage of an introductory 0% APR for 15 months on purchases (then, 15.49% - 25.49% (Variable)).

The Annual fee: \$0

The Rewards: Earn 1.5% cash back on every purchase with no caps or categories to worry about.

BEST TRAVEL CREDIT CARDS FOR HIGH CREDIT SCORES



[Learn More](#)

Capital One® Venture® Rewards Credit Card

★★★★★ [About Our Ratings](#)

Why We Like It: Your miles don't expire as long as the account is open and can be applied to flights, hotel stays, car rentals, cruises and more. The card comes with no foreign transaction fees when making purchases outside of the United States AND this card offers an application fee refund of up to \$100 for your Global Entry or TSA Pre✓™ application, a perk normally reserved for credit cards with much higher annual fees.

CARD DETAILS

EDITOR'S TAKE

The Bonus: Receive 50,000 miles (equal to \$500 in travel) after you spend \$3,000 on purchases within the first three months after your account is opened.

The Rewards: Earn two times the miles per \$1 spent on every purchase without a cap or category to consider.

And another thing, you can fly any airline, stay at any hotel, anytime and not have to worry about blackout dates. Plus, you can transfer your miles to numerous leading travel loyalty programs.

The Annual Fee: \$95



[Apply Now](#)

[See Rates and Fees](#)

American Express® Gold Card

★ [About Our Ratings](#)

Why We Like It: There's a lot of value here even with an above-average annual fee. Consider, for instance, that cardholders receive up to \$100 in statement credit annually to cover incidentals such as baggage fees on a pre-selected airline.

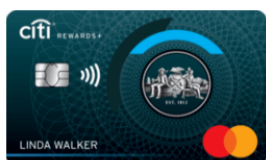
CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn 35,000 Membership Rewards® points after you spend \$4,000 on eligible purchases with your new Card within the first three months. You can also earn up to \$10 total in statement credits monthly when you pay with The Gold Card at Grubhub, Seamless, The Cheesecake Factory, Boxed, Ruth's Chris Steak House and participating Shake Shack locations. This is an annual savings of up to \$120. Enrollment required.

The Annual Fee: \$250

The Rewards: Earn 4X Membership Rewards® points for charges at restaurants worldwide and 4X Membership Rewards® points at U.S. supermarkets (on up to \$25,000 in purchases each year, then 1X). Earn 3X Membership Rewards® points on flights booked directly with airlines or via amextravel.com and 1x points on all your other purchases.



[Apply Now](#)

Citi Rewards+SM Card

★★★★★ [About Our Ratings](#)

Why We Like It: This is the only card that we know of that automatically rounds up to the nearest 10 points on every purchase - with no cap. It awards two points for every dollar spent at supermarkets and gas stations (up to \$6,000 in purchases each year) and one point for every dollar spent on all other eligible purchases. So say you buy a \$3 cup of coffee you'll get 10 points instead of three. Spend \$41 at the supermarket and get 90 points instead of 82. This allows you to rack up points quick.

CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn 15,000 bonus points after you spend \$1,000 in purchases with your card within three months of account opening; redeemable for \$150 in gift cards at [thankyou.com](#).

The Rewards: Earn 2X ThankYou® Points at supermarkets and gas stations for the first \$6,000 per year and then 1X point thereafter. Plus, earn 1X Points on all other purchases.

The Annual Fee: \$0



[Learn More](#)

Chase Sapphire Preferred® Card

(This card is not currently available on CardRatings)

★★★★★ [About Our Ratings](#)

Why We Like It: Chase Ultimate Rewards® points are transferable to many frequent flyer and hotel loyalty programs, so you aren't tied down to a single brand with this card.

CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn 80,000 Chase Ultimate Rewards® points after spending \$4,000 in the first three months. That's worth \$1,000 in travel.

The Rewards: Earn two times the points on travel and dining at restaurants and one point on everything else. Plus earn five points on Lyft rides through March 2022. That's three points in addition to the two points you already earn on travel. Chase Ultimate Rewards® points are transferable to numerous frequent flyer and hotel loyalty programs.

The Annual Fee: \$95

The information related to this credit card has been collected by CardRatings and has not been reviewed or provided by the issuer of this card.



[Apply Now](#)

Chase Sapphire Reserve®

★★★★★ [About Our Ratings](#)

Why We Like It: As we mentioned above, Ultimate Rewards® points are valuable and flexible. This card takes what you love about the Chase Sapphire Preferred® Card and gives it a luxury polish. Sure, the annual fee is higher than typical, but your perks and features are tops and you have the chance to seriously offset that fee if you use your card regularly.

CARD DETAILS

EDITOR'S TAKE

The Bonus: You'll earn 50,000 Chase Ultimate Rewards® points after spending \$4,000 in the first three months; in this case, however, those points are worth up to \$750 in travel since Chase Sapphire Reserve® cardholders receive 50% more value when redeeming points through Ultimate Rewards®.

Annual fee: \$550

The Rewards: Earn three times the points on dining at restaurants and on travel that isn't eligible for the annual travel reimbursement (more on that below) and one point on everything else. Remember that Chase Ultimate Rewards® points are transferable to multiple frequent flyer and hotel loyalty programs, plus they're worth 50% more when redeemed through the Chase travel portal for cardholders.

Additional Features: Cardholders are eligible for up to \$300 each account anniversary year in statement credit reimbursements to cover travel costs. Plus, you'll enjoy complimentary airport lounge access and a credit for your Global Entry application fee. That's just scratching the surface of the perks you'll have access to with this card.



[Learn More](#)

[See Rates and Fees](#)

The Platinum Card® from American Express

(This card is not currently available on CardRatings)

★★★★★ [About Our Ratings](#)

Why We Like It: Though the fee for this card doesn't come cheap, it offers a lot of bang for your buck. For example: earn 60,000 Membership Rewards® points for new cardholders who make \$5,000 in purchases in the first three months; a \$200 airline fee credit, up to \$200 per calendar year in baggage fees and more at one qualifying airline; up to \$100 in statement credits annually for purchases at Saks Fifth Avenue (enrollment required); complimentary benefits with an average total value of \$550 with Fine Hotels & Resorts; access to the Global Lounge Collection, the only credit card airport lounge access program that includes proprietary lounge locations around the world; and more.

CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn 60,000 Membership Rewards® points after you use your new card to make \$5,000 in purchases in your first three months.

The Annual fee: \$550

The Rewards: 5X Membership Rewards® points on flights booked directly with airlines or with American Express Travel; 5X Membership Rewards® points on prepaid hotels booked on amextravel.com; and 1X point per dollar spent on all other purchases.



[Learn More](#)

[See Rates and Fees](#)

American Express® Green Card

(This card is not currently available on CardRatings)

★★★★★ [About Our Ratings](#)

Why We Like It: You've worked hard to earn an excellent credit score. Rightfully, you should be rewarded for it. In addition to no foreign transaction fees, the American Express® Green Card is great for travel as it offers a number of solid travel benefits, including: an annual \$100 CLEAR®, an expedited airport security program, credit; and an annual \$100 LoungeBuddy, an airport lounge access program, credit.

CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn 30,000 Membership Rewards® points when you spend at least \$2,000 in the first three months of opening an account.

Annual Fee: \$150

The Rewards: Earn 3X Membership Rewards® points on travel and transit and on restaurant purchases worldwide, and 1X Membership Rewards® point on all other purchases.

BEST BUSINESS CREDIT CARDS FOR HIGH CREDIT SCORES



[Apply Now](#)

Ink Business Preferred® Credit Card

★★★★★ [About Our Ratings](#)

Why We Like It: Chase Ultimate Rewards® points are flexible, valuable and combine-able, making them especially attractive to business owners. With this card, you can rack up those points with your business' everyday purchases and then combine them with Ultimate Rewards® points you earn through other cards on the system – even your personal cards. Additionally, if you pay your cellular bill with the card, the primary line as well as all phone listed on that account will receive cell phone insurance against covered damage and theft (terms and deductibles apply).

CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn 100,000 bonus points, worth \$1,250 in travel when you redeem through the Ultimate Rewards® portal, after spending \$15,000 on purchases within the first three months of opening your account. On an ongoing basis, Ultimate Rewards® points are worth 25 % more when you redeem them for travel through Chase Ultimate Rewards®.

The Annual fee: \$95

The Rewards: Cardholders earn three points per \$1 spent on the first \$150,000 in combined spending each year on travel; shipping costs; Internet, cable, and phone services; and advertising purchases made with social media sites and search engines. You also earn one point per \$1 spent on all your other purchases as well as on your bonus purchases after hitting that \$150,000 cap annually.



EDITOR'S NOTE

This card pairs quite well with other cards in the Chase Ink family, including the [Ink Business Cash™ Credit Card](#) and the [Ink Business Unlimited™ Credit Card](#) (below). Neither of these cards charges an annual fee, but both offer the opportunity to rack up higher amounts of Chase Ultimate Rewards® points in certain categories. The savvy credit card user will carry all three cards, use whichever one earns the most rewards for a given purchase and then combine all those rewards under your Ink Business Preferred® Credit Card through which you'll receive 25% more value for those rewards when you redeem through Chase Ultimate Rewards®.



[Apply Now](#)

Ink Business UnlimitedSM Credit Card

★★★★★ [About Our Ratings](#)

Why We Like It: This is the no-annual-fee version of the card above. Yes, your bonus opportunity and ongoing rewards rate are a bit lower, but you don't have to worry about offsetting an annual fee.

CARD DETAILS


EDITOR'S TAKE

The Bonus: Earn \$500 bonus cash back after you spend \$3,000 on purchases in the first three months from account opening. Plus enjoy 0% introductory APR for 12 months on purchases (then 13.24% - 19.24% Variable).

The Annual fee: \$0

The Rewards: Earn 1.5% cash back on every purchase, with no caps or spending categories to worry about.



 **Apply Now**

[See Rates and Fees](#)

American Express Blue Business Cash™ Card

★★★★★ [About Our Ratings](#)

Why We Like It: This no-annual-fee card offers the opportunity to rack up some serious rewards for your business AND features an introductory 0% APR period on purchases so you can make that purchase that will help get your business off the ground or launch it into its next phase (after the intro period, the APR becomes 13.24% - 19.24% Variable).

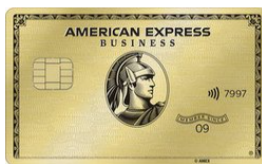
CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn up to \$300 back to boost your business. You can earn up to \$100 in the form of statement credits at each of the following merchants: Dell Technologies, DocuSign or FedEx after you make an eligible purchase on your new card within the first three months of card membership. Plus you can take advantage of an introductory 12 months no interest on purchases (then, 13.24% - 19.24% Variable).

The Annual Fee: No annual fee

The Rewards: Earn 2% cash back on the first \$50,000 you spend each year. After hitting the spending cap, you earn 1% cash back on your purchases. Your cash-back rewards will be automatically credited to your statement.



 **Apply Now**

[See Rates and Fees](#)

American Express® Business Gold Card

★★★★★ [About Our Ratings](#)

Why We Like It: If you consistently make purchases in the same categories, this card greatly rewards you for it with 4X Membership Rewards® points on the two select categories where your business spends the most each month.

CARD DETAILS

EDITOR'S TAKE

The Bonus: Earn 35,000 Membership Rewards® points after you spend \$5,000 on eligible purchases with the card within the first three months of opening an account.

The Annual Fee: \$295

The Rewards: Earn 4X Membership Rewards® points on the two select categories where your business spends the most each month and 1X point on all other purchases. The 4X point rate applies to the first \$150,000 in combined purchases from the bonus categories each calendar year.

Additional Perks: Get 25% points back after you use points for all or part of an eligible flight booked with Amex Travel, up to 250,000 points back per calendar year.

Credit Needed: Good, Excellent

WHAT ARE THE BEST CREDIT CARDS FOR EXCELLENT CREDIT?

This answer truly depends on what your expectations are from your credit card, but some of our favorite options include the [Chase Freedom Unlimited®](#) for cash back, the [Citi® Diamond Preferred® Card](#) for a long 0% intro APR period, and the [Chase Sapphire Preferred® Card](#) for travel rewards.

These cards all feature no, or a low annual fee, and plenty of perks to help keep you satisfied. Deciding which card is best for you though will depend on your spending habits and how you plan to use your card. For example, though the Citi® Diamond Preferred® Card is an excellent choice if you need an extended interest-free period to pay off a credit card balance or new purchases, it doesn't earn ongoing rewards, so it's not the best choice for someone wanting to rack up a ton of points on purchases. Opposite of this, the Chase Freedom Unlimited® card earns 1.5% cash back on all non-bonus category purchases, but it doesn't offer an interest-free balance transfer period. It does, however, offer an intro 0% APR period on new purchases. And then while the Chase Sapphire Preferred® Card might be great for those who love to eat out and travel with 2X points earned on these purchases, it's likely not the best choice for someone who rarely leaves home, especially considering the fact that the card carries an annual fee. *The information related to the Chase Sapphire Preferred® Card has been collected by CardRatings and has not been reviewed or provided by the issuer of the card.*

As you can see from these examples, while one card could be a perfect fit for one user, it might not do much for the next. It's important to do your research, and choose a card based on what works best for your spending habits, instead of just choosing the first card that sounds appealing to you.

HOW TO CHOOSE THE RIGHT CREDIT CARD

Having a stellar credit score doesn't make choosing the right credit card for you any easier. On the contrary, you probably have a wider selection from which to choose than someone with an average/fair credit score, so compiling your short list can be more time consuming. Here are some key points to remember:

- **Focus on what matters to you.** If you always pay down your card balance in full each month, you never pay any interest, so you shouldn't worry about purchase APRs. If, on the other hand, you often carry forward card debt, you definitely want to focus on purchase APRs.
- **The right type of rewards.** Earning miles, points or cash back can be a big deal, so make sure your new card maximizes earning opportunities for someone with your spending patterns. It should simultaneously let you redeem the sorts of rewards that fit your lifestyle.
- **The right rewards program.** Some cards make you jump through hoops to maximize the rewards you earn; others make earning automatic. Pick the one you're going to get the most from.
- **Remember to protect yourself.** If such things are important to you (and why wouldn't they be?), make sure the card you pick provides you with extended warranties, price and purchase protection, travel insurance, and more.
- **Be realistic about annual fees.** Don't automatically reject a card just because it has an annual fee. Ask yourself whether the benefits it buys you are worth the cost.
- **On the other hand, don't apply for a credit card just because you can.** Make sure you understand the level of financial responsibility you're ready to assume. Remember that having a credit card opens a lot of doors in terms of ease of use, security and, of course, rewards, but it also opens the door to temptation. You've worked hard for that high credit score; don't ruin it with a spending spree you can't afford even if an issuer is willing to approve you for one of these fantastic cards.

HOW CREDIT SCORES WORK

If you landed on this article, but you're a bit confused about what a credit score is and when it matters, we understand. There's a lot to keep up with when it comes to the topic. But here's the thing: your credit score will determine not only what credit cards you are most likely to be approved for, but also the interest rates on those cards as well as your likelihood of being approved for other types of loans and their interest rates as well.

Credit scores can even impact your insurance rates and, depending on your industry, whether a company decides to hire you. In other words, you need to understand the importance of credit scores and also have a good grasp of where yours stands (as well as how to improve it).

Your individual score is determined by a variety of factors including the length of your credit history, the number and types of credit accounts or loans you have, what percentage of your available credit you're using at any given moment (your credit utilization), the number of times a lender has looked at your credit recently (these are called credit inquiries and they generally happen when you apply for a new loan or credit card) and how consistent you are about paying your bills on time, every time.

Some of these things, like the length of your credit history, you can't do much about besides wait for time to pass. But most of the factors are under your control. You can certainly control whether you're paying your bills on time, keeping your overall utilization low (under 30% is the suggested amount) and only applying for cards/loans you truly need so as to avoid unnecessary credit inquiries.

Don't have excellent credit? Don't give up on a credit card!

CardRatings.com recommends that **you do not apply for credit cards that require excellent credit if you don't have excellent credit.** If you apply for multiple cards and are denied repeatedly, these multiple credit card inquiries can end up lowering your credit. If you don't know your credit score, sign up for a free credit score, credit report card, as well as a personal credit analysis with [our preferred partner, Credit Sesame](#). And if your credit score isn't strong, fret not – there are cards suited for every credit tier. Click the links on below to find a card that matches your credit.

Explore offers for [Excellent credit](#), [Good credit](#), [Fair credit](#) and/or [Poor credit](#)

To see the rates and fees for the American Express cards mentioned in this post, please visit the following links: Blue Cash Everyday® Card from American Express ([See Rates and Fees](#)); The Platinum Card® from American Express ([See Rates and Fees](#)); American Express® Business Gold Card ([See Rates and Fees](#)); American Express® Gold Card ([See Rates and Fees](#)); Blue Cash Preferred® Card from American Express ([See Rates and Fees](#)); American Express Blue Business Cash™ Card ([See Rates and Fees](#)); American Express® Green Card ([See Rates and Fees](#))

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