



MyBankTracker shares tips to choose the best credit cards for summer travel

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It's more than just looking at the sign-up bonus

Foster City, CA – May 25, 2021 – Vaccinations are still rolling out and with travel restrictions being lifted, many Americans are planning that long-awaited summer getaway. Whether it's a road trip, cruise or hotel stay, consumers may turn to credit cards to help foot the bill and [MyBankTracker.com](https://www.mybanktracker.com) is releasing guidance on how to pick the perfect card for their lifestyle. Simon Zhen, senior research analyst for the financial comparison site, suggests:

1. Review Your Previous Travel Spending: Look at prior trips and identify any patterns in travel spend.

- Consumers may find they frequent specific airlines or hotels and could benefit from opening a branded card geared toward extra benefits like free checked bags or hotel upgrades
- Cardholders might recognize they're not brand loyal so a non-branded card with flexible programs is a better choice
- Credit card users who don't travel frequently enough to make a travel card worthwhile might want to consider a [cash back credit card](#)
- Pro tip: International travelers could benefit from a rewards card with no foreign transaction fees that also covers Global Entry fees

2. Think About Future Travel Plans: Consider any planned trips over the next two years. Check flight, cruise and lodging prices now to gain a better understanding of costs; then think about how to maximize the rewards that may be earned. It's helpful to see if a card offers extra perks to make the trip a bit more luxe, such as airport lounge passes, free checked bags or priority boarding.

3. Compare the Annual Fee to Quantifiable Perks: Many of the lucrative travel [rewards credit cards](#) have high annual fees around \$500 or more. Consumers shouldn't rule these out just because of the fee - smart spending can enable a cardholder to earn enough rewards to more than offset the annual fee. Think about it this way: if someone eats out often, a card with a dining out bonus category can easily turn those points into travel rewards.

4. Maximize Travel Rewards Redemption: Cardholders should be aware of the actual value of the earned rewards. Many premium travel cards offer various methods to redeem points and miles--some can yield more value. For example, the points could be worth more if redeemed through the issuer's booking portal.

"Figuring out which credit card is the right fit is not as straightforward as you may think," cautions Zhen. "Instead of simply choosing a card because of its welcome bonus or rewards rate, find a match that fits your unique spending habits. What types of purchases make up the most of your spending? You'll likely discover a pattern that could help you maximize your rewards if you choose the card that matches your financial habits."

View all the in-depth tips here, [How to Choose a Travel Rewards Credit Card](#)

Zhen is available to comment on MyBankTracker's picks for the [best travel credit cards](#) of the season, the methodology used to pick them, and the overall landscape of the credit card industry.

About MyBankTracker

MyBankTracker is owned and operated by QuinStreet, Inc. (Nasdaq:[QNST](#)), a leader in providing performance marketplace technologies and services to the financial services and home services industries. QuinStreet is a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. The company is committed to providing consumers with the information and tools they need to research, find and select the products and brands that meet their needs. MyBankTracker is a member of QuinStreet's expert research and publishing division.

MyBankTracker is an independent comparison website helping consumers make smart banking and financial decisions. The mission is to match consumers to their perfect bank by providing and tracking in-depth information on more than 5,000 banks, credit unions and financial products. Using a combination of technology and money management expertise, MyBankTracker provides personal finance comparison tools and educates consumers to optimize their relationships with banks and lenders.

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