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# Credit Card Smarts

## The top-rated credit cards in the US

A new study found that Americans' overall satisfaction with credit card companies is at an all-time high.

By MSN Money Partner Sep 2, 2014 1:44PM

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This post comes from Krytal Steinmetz at partner site [Money Talks News](#).

American Express has long been America's favorite credit card company. But after seven years at the top, AmEx is now sharing the No. 1 spot with Discover.



The eighth annual [J.D. Power survey](#) found that overall credit card customer satisfaction is at an all-time high. When considering interaction, credit card terms, billing and payment, rewards, benefits and services, and problem resolution, consumers' overall satisfaction with the 10 credit card companies in the survey came in at 778 out of 1,000 points.

American Express and Discover tied, scoring 819 each. [Chase](#) was next with 789 points.

AmEx and Discover operate under two entirely different business models. While American Express offers 21 cards with different rewards and fees, Discover has just one card, offering cash-back rewards and no annual fee.

According to a press release:

"This is really a tale of two very different credit card companies that both excel at customer interactions," said Jim Miller, senior director of banking services at J.D. Power. "American Express and Discover provide great personal service when customers call in and also make it easy for customers to manage their accounts online as well as by using mobile apps."

One likely reason Discover moved from second place to tie with American Express for first place this year is that Discover has expanded its merchant reach. [According to The Wall Street Journal:](#)

Roughly 9.2 million locations in the U.S. accepted credit cards on the Discover network in 2013, up 2 percent from 2012 and up 24 percent from 2009, according to data from the Nilson Report, a payments-industry newsletter. The number of U.S. locations that accept Visa and MasterCard, which surpass Discover, increased 15 percent since 2009.

Here's how the 10 credit card companies were ranked, starting at the top:

- American Express, Discover (tie).
- Chase.
- Barclaycard.
- [U.S. Bank](#), Wells Fargo (tie).
- Bank of America.
- Capital One.
- Citi.
- [GE Capital Retail Bank](#).

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Nearly 20,000 credit card customers were interviewed for the survey.

What's your favorite credit card company?

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1 of 8

**29** Comments

NEWEST OLDEST **BEST** WORST CONTROVERSIAL

ABC123174

Sun 9:45 AM



Citi is horrible. I had a \$24 amount owed at the end of the month. I was one day late and got a \$34.95 late charge plus interest.....the fee exceeded the amount owed.

Citi then - after much debate reduced the late fee to \$17.48. All this for being one day late on an account that I was never late before. Citi is horrible!!!!!!!

19 6 | Replies (1)

Greg Del

Sun 10:34 AM



I can't believe that. I have both cards and Amex could not hold a candle to Discover. Discover card's customer service are always kind and courteous and Amex people are rude. If Costco ever got Discover I would drop Amex.

13 3 | Replies (1)

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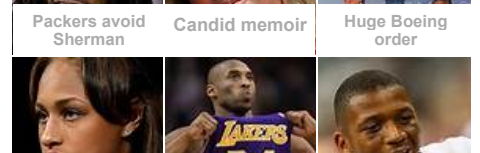
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wjb442

Sun 12:24 PM



I use credit cards to check if my scissors need sharpening.

12 4 | Replies (1)

mid roader

Sun 1:53 PM



I am not surprised to see AMEX.....on only two occasions have I had to deal with their customer service. Both times it was initiated by them when they noticed anomalies in my charges. My number was stolen two different times in unrelated incidents when different merchants were hacked. They called me, politely inquired about the charges, dropped the bogus ones and overnighted me a new card at no charge.

The cash back checks that I get are nice too!

7 1 | Replies (0)

suntanqueen 1

Sun 2:31 PM



I had A/E - and when I went to use it - I was denied - came home called them and they said it was an error on their part - REALLY well it was pretty embarrassing as I only wanted to charge \$ 100.00 which was my deductible at a car repair shop due to an accident - I cancelled the credit card and never want it back again.....

That A/E card was actually my husband's ( but I was also on the card ) and used only for his expense acct. and paid in FULL EVERY MONTH . Their was no balance on it at the time - talk about embarrassing.

When I arrived home and called them no one said I am sorry nothing - - is this what we call GREAT

**More**

6 3 | Replies (0)

fruity44

Sun 12:41 PM



LMAO that comes as no surprise that GE bank is at the bottom. I had a card with Wall Mart and even though I always paid my card on time they gave me such flak. What they kept doing is lowering my limit and not sending me the letters. When I got a little cushion after they lowered it to the point where I was maxed out, they lowered it again to the point where it was over the limit, which in turn gave me the over the limit fees. Needless to say I called them and was very upset with them and told them to close the account. Something like that is always to the benefit of the customer to just close it.

5 3 | Replies (1)

AL1212341234

Sun 3:45 PM



Dave Ramsey, Cut them up!!

4 2 | Replies (0)

wild bill2525

Sun 9:36 PM



it looks like a lot of posts here need to go to school a lot more.

2 0 | Replies (0)

Donald J. Wagner (CipherWise)

Sun 1:23 PM



American Express, Visa, MasterCard, Discover, etc. are all Credit Card issuing conglomerates that are "investor" owned and each have their own "ticker symbols" on the stock exchanges.

These firms "partner" with "merchants" that buy their product (banks - many of which are also investor owned and are publicly traded on the the exchanges with their own ticker symbols. Credit Unions (member owned) and local banks (non-conglomerate owned), on the other hand, also issue Credit, Debit and Bank Cards that display the credit card issuing "logos" as a convenience to their customers so other merchants will "accept" a card

**More**

7 6 | Replies (0)

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ConradAz

Sun 4:07 AM



well believe or not the humanity was perfectly able to live without a monetary system

5 5 | Replies (1)

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moe811

Sun 7:00 PM



Discover is good if you don't carry a balance,they have a higher interest rate than most.

1 1 | Replies (0)

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tercel79

Mon 12:11 AM



Capital One has treated me just fine thus far, although I don't carry a balance on any card, so I guess it wouldn't really matter which bank I used.

0 0 | Replies (0)

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wild bill2525

Sun 9:46 PM



update: I too have no use for Citi, I believe the old citi corp. citi corp charged me double for some equipment I got. that was a case for: thank goodness there got to be better options to buy Tektronix than TEK Direct. when that came to be I had much better luck, as I was able to never go through Citi Corp. again don't get me started on Tek Direct, they had a real Smart @&&\*\*!! warehouse manager. I now buy TEK product from some well known National Distributors> when I ever need equipment again. so don't think a store credit account is any better there store account went through Citi Corp.

0 1 | Replies (0)

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Fred and Wilma

Sun 8:56 AM



I see Obama and lying democrats lied to all Latinos about amnesty choosing politics over their vote in November  
Democrats have lied to all Americans for the last 5 years  
It's time to throw every last filthy anti-American lying democrat out of office in November

26 31 | Replies (3)

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November blood bath

Sun 2:54 PM



It looks like socialist pig Hillary Clinton gave the stand down order in Benghazi after all, which means she, like her impeached liar husband, lied to congress  
All democrats are lying scum  
Vote out democrats in November  
Repeal in December  
Impeach in January

14 19 | Replies (1)

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Jerry Lampassi

Sun 12:35 PM



You idiots who want to revolt are wasting your energy, go to the polls and stop bitching.

You don't like Dem's, so I take it tht, you must have more money in your pocket this year than you did 6 years ago. Fool

7 16 | Replies (0)

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Mark501

Sep 2, 2014 4:08PM



I HOPE the CROOKED,LYING United States Economy COLLAPSES!!!!!! Starting with these CROOKED,WORTHLESS Banks.....POWER to the NEW REVOLUTION!!!!!!

15 82 | Replies (3)

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