

Ep #146: One Card From Each Bank: Our Top Picks



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Ep #146: One Card From Each Bank: Our Top Picks

Alex: There are so many great credit cards out there, but what if we could only have one from each of the major banks? Listen in as we share our picks.

Welcome to *Points Talk with the Travel Mom Squad*. We are three moms who've discovered how to leverage credit card welcome offers to get hundreds of thousands of dollars of travel expenses for nearly free. We've used credit card points and miles to take vacations to places like Hawaii, Paris, Greece, Maldives, Japan, and so much more. And the best part? We each still have 800 plus credit scores. Imagine being able to take the vacation of your dreams for nearly free. It's totally possible, and we're here to show you how.

Alex: Hey, I'm Alex.

Pam: And I'm Pam, Alex's mom.

Jess: And I'm Jess. Let's talk points. Thankfully, this is not the case, but what if we could only have one transferable points card from each of the four major banks, and just one hotel card and one airline credit card?

That's a nightmare, but we're going to go into which card we would pick and why. So we are going to start it off with American Express®. All right, Pam, I know that you love you some Amex and you have 5 million Amex points, but if you could only open one card, one transferable points card from American Express, which one are you choosing? I think I have an idea, but let me know.

Pam: Yeah, I'm excited to see how we agree and disagree on this. And I used to have five, not really 5 million, but I used to have a lot, but I have used so many of my American Express Membership Rewards® that I would love to get more. So I'm at that position all of a sudden.

But the card that I opened fairly early and I've never canceled, that works really well for me, is the American Express Platinum Card®. That's the personal card. I have loved that card forever. I know Jess, it made some changes and Jess did a real where she threw it in the garbage, and I was just appalled. It's like, no, I love that card.

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And I think one of the things is that it definitely has a higher annual fee and that just makes everybody upset. You've got to really use those credit card benefits to make it worthwhile. I don't have any trouble doing that. I use my benefits. I'm very organized about doing that and so literally with using all my benefits, it's I'm paying nothing for the annual fee. Yes, it is coupon book-like.

Pam: But in my past life, before I started this, I was an extreme couponer. I even wrote for a very popular coupon blog. And so I can do these benefits with my eyes closed now. It's just super simple. It works for me. I love the airport lounge access that it gives and, yeah, it'll always be in my wallet.

Jess: I also feel like it's fun for you. Doing your GrubHub and doing your, I feel like you really enjoy it. Whereas for sometimes for me, it's an annoyance. And it's just one more thing added to my list, but for you, I can tell that you were like, "I'm ready. This is a challenge." Pam's ready to get all her money's worth out of this annual fee.

Alex: Yeah, it's like a game.

Jess: Yeah, it's like a game for you.

Pam: Well, that's what couponing was for me. It was a game. And so this is just an extenuation of that game with way better rewards. In fact, when we are through today, I am going to use my Uber Eats credits and to go to pick up all my bundt cakes along with my GrubHub credit. So yeah, I'm I'm I'm there. It's fun.

Jess: If you're not watching on YouTube, you really should be because the faces that Pam is making when she's like, "I'm picking up my bundt cakes," is priceless and I love how excited she gets for this card and the little coupons that come with it.

Pam: Well, I have a granddaughter who said, "Grandma, do you have any more of those gluten-free bundt cakes?" because she's got celiac in your freezer. I says, "No, but I'm going tomorrow." So my grandkids love it too.

Jess: All right, Alex, what are you picking?

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Alex: Oh man, this was so hard. You guys, I made this outline for this episode, and then as I was putting in the cards that I was picking, I was like, "This is too hard. Why did I decide to do this? I can't even decide." So you will notice throughout this episode that I'm wavering between two on a lot of these. So this is the first one. It was so hard for me to pick between the American Express Platinum and the American Express Gold® Card.

So, for my instinct is like, oh, I'm doing the Amex Gold. Like I want 4X on groceries, 4X on restaurants. That's a really great way to earn more of these points. Such a good everyday spend card. But then I started thinking, well, I do fly Delta often because I am based out of Salt Lake City, which is a Delta hub, and I can get access to Delta Sky Club® 10 times a year with my Platinum Card. They're adding a Centurion® Lounge to my home airport. They're actually, I think they're even adding another Delta Sky Club. So we will have two. And our Delta Sky Club is nice. Jess is going to be in town, and we're going to the airport early because I want Jess to come try out the Delta Sky Club, because she's actually flying Delta with me.

So anyway, the downside is you don't get guest access for free for either Centurion Lounge or Delta Sky Clubs. But a lot of times, I'm traveling by myself when I'm flying Delta. I'm either positioning for a flight, I'm either meeting up with these two, I'm traveling with my husband, and he also has a Platinum Card and so we can go together. We don't typically fly with the kids on Delta. That's what we save Southwest for, but there are times where it's really nice for me to have that lounge access.

And so I am going to go with the Platinum Card, which is actually kind of funny because I don't even have a Platinum Card. I have the Business Platinum®.

Pam: I'm trying to figure this out, Alex. I'm going, wait a minute. And I can remember the day when you guys, I have always been the staunch supporter of the Amex Platinum Card and you guys have kind of made fun of me for it or thought that you know. And here we are. Now we've got Alex talking about how great it is, yet she doesn't have it.

Alex: No, but I have the business version. I have the business version, but if I was only going to have one, I like the benefits on the personal version more.

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And I'm eventually going to get the personal version. I just haven't yet because Amex, they're like, have another Business Platinum Card, have another Business Platinum card. I'm like, okay, I'll take it. So those targeted offers are really hard to say no to. I actually just applied to one last night and got approved for that was actually my first time getting on the gravy train. So my second Business Platinum Card.

So with that, I don't want to get the personal card and have another \$795 annual fee. So my plan is when that kind of starts running out and it's not an option for me, then I will get a Platinum Card. But I got to take 5/24 into account as well.

So it really started to change, though, when my home airport started to get these lounges where I could use that lounge access more. And I think what happens too is once you have the access, to go into not have the access would be really disappointing. It's like my husband and I were coming home from Bora and we had a layover at LAX and we got to go to the Delta Sky Club and it was so good. The food there's been really good lately. It was a really good food and we had, we'd flown overnight. We were really tired, and so it's just once you have it, it's hard. It'd be too hard to not be able to go anymore.

So I think that's what really did it for me is I think Delta Sky Clubs are really nice. I think there's at least, at Salt Lake and LAX, some of the ones I've been to are really nice. But it's really hard to say no to the Gold, and I do think the Gold is going to make the most sense for the vast majority of people. I think it's just with my particular situation in my home-based airport. I do want to say though, if you're like, which card should I get? Always get the Gold first because if you get for the personal cards, if you get the Platinum personal card first, you will not be able to get the Gold. So I already have the Gold, and so I'm fine to go out and get the personal Platinum, but Jess, what about you?

Jess: I really like this episode because I think it shows that even among the three of us, there, it's not even disagreements, it's just different cards work for different people based on their situations. And so that's why like when someone DMs us or goes on our Facebook group and they're like, what card should I get? I'm like, there's not one. I mean, there yeah, there are a couple cards that we're

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like, this one always makes sense for beginners. This one always makes sense for beginners.

But so much of your credit card strategy is going to depend on where you live, which airlines you fly, your travel goals, your travel habits, do you even care about lounge access? You know? And so I think it's cool to that, we've all got a little bit of a different take.

So I had the same dilemma as Alex. Mine was between the personal Platinum and the personal Gold. I also do not have the personal Platinum, but my reel of me, I used to. I actually did throw it in the trash can when I made that real and that real went viral. So, people have their, people have opinions about the American Express Platinum. It is very controversial.

I ended up going with the Amex Gold. There were a few big reasons for that. Number one is the annual fee is less than half of the annual fee for the Platinum Card. And you're going to see a little bit later on, I'm picking some cards with pretty high annual fees. So I can't be having every single card from every bank be \$700, \$800 annual fee.

The business, or the Platinum or the Business Platinum are tempting for me because I am based in Houston, and there is a Centurion Lounge in Houston. I, Houston is a UnitedSM hub, so I do not ever fly Delta really. I think when I fly it with Alex coming up, this is going to be like the third time I've ever flown Delta in my entire life, and nothing against Delta. I really love their partnership with Shake Shack, but it's just not, it's not a super convenient airline to fly out of Houston. And so Delta Sky Clubs are not a factor for me.

Centurion Lounge is somewhat of a factor, but their guest policy changes really kind of soured me on them. They're always, even with the guest policy changes, I find that there's often a wait to get into the Centurion Lounge in Houston and the location isn't super convenient for most of my flights. It's in terminal D, which is the international terminal, and I often am flying out of a different terminal. And so it's one of those things where I get to the airport and I'm like, is it worth going to a different terminal just to stand in line to try and get into the lounge? You know, and so the lounge wasn't a huge factor for me.

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The biggest factor for me is that I get a majority of my Amex points, well, from welcome offers, but if we're not, if we can only have one, and we're not applying for multiple cards. My second biggest way is from the 4X on groceries and restaurants on my Amex Gold card. Those are probably my two biggest spend categories. I love, I don't like cooking y'all. Restaurants, I get, I get a lot of points from dining out and grocery stores. Obviously I, you know, I feel like we all spend a lot on groceries.

And then I just like the credits. It has the \$7 a month Duncan credit, which I redeem at Baskin-Robbins. So hot tip, you can load your Duncan card and use it at Baskin-Robbins. There's the \$100 Resy credit. That's \$50 twice a year, the \$10 in Uber, or the \$10 dining credit. And so I just find it really easy to recoup a big chunk of that annual fee. And so for that reason, I am going with the Gold, but the Platinum would definitely be my second choice.

All right, let's go to Capital One. So Pam, I feel like we're all going to say the same thing for Capital One.

Alex: Yeah, we'll get through this one quicker.

Pam: Yeah, well, I was, but then I thought, well, it was going to be a Venture X card. And I knew that, I mean for probably, I don't know, I went with a Venture X business, and that's because you just earn, the welcome offer is always so much better. And so it's, it's pretty similar. The thing that I love about both the Venture, the Venture X and the Venture X business is that you get two points per dollar spent. So it's such an easy card, both of them to take, you know, especially when I'm traveling and just take and not have to think, not have to think for my everyday normal spending. So I love that.

Venture X business, oh my goodness, you get so many Venture Miles when you get the welcome offer for this. Now, it is a harder card to meet the welcome offer. Not everybody is going to be able to do that. You need to have a really good way to meet a high spend. Now for us, it's been, it's been simple. My husband and I have both gotten it by paying estimated taxes.

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Currently, the offer is 150,000 Venture miles after a \$30k spend. That's a lot. But you take that \$30k spend, you're also getting two points per dollar spent there. That's 60,000, added to the 150,000, that's a whopping 210,000 Venture Miles.

Now I can use that and almost fly three business class seats. That is worth a ton of money to me. So for that reason, it is my, the card that I would probably pick overall, over the Venture X. It does have an annual fee of \$395, but just like the Venture X, you're going to get a \$300 travel credit. I just used that when I was flying from Papeete, Tahiti to Bora Bora. So easy to use. I never have a problem with that. That makes the annual fee really reasonable. And so, because of that crazy, crazy amount of Venture miles that I can earn, that is the one that I'm going to go with.

Alex: Well, I did the personal Venture X and the reason being is for me it was between the Venture and the Venture X. And I'd rather go with the Venture X because I think the benefits are worth the fee. Like my mom said, you get two X on everything, you get the \$300 travel credit.

Additionally though, every year on your account anniversary, you get 10,000 bonus points. That right there, covers the whole fee, and we're not even talking about the lounge access yet. The lounge access has gone downhill since starting in February, you will not be able to bring guests for free.

So I'm not keeping this card for the lounge access. I think it's, I really love Capital One lounges, and I will still try to go to them when I'm just traveling by myself or with my husband, because he has a card as well. But it's not, it's not the reason I'm keeping it. I feel like if it's, the two cards are so similar, the Venture and the Venture X. They both earn 2X on everything, and they both are Venture Miles.

So the difference is I'm just getting some more perks to go with it, like the 10,000 bonus points and the \$300 travel credit to cancel out that fee. And then, okay, well, then I can go to the lounge when I'm there. So I think, I kind of think they're apples to apples in a sense, if you don't really care a ton about the lounge access, but yeah, I'm going to go with Venture X.

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Jess: I also went with Venture X for all of the reasons Alex stated. I do think that the Venture X has some better travel protections over the regular Venture.

Alex: Yeah, that's so true.

Jess: I'm just paranoid. I'm like, I want the most protections. Like if I were to charge travel to my Venture X, I would 100% choose that over the regular Venture. And so for me, the Venture X is a no-brainer. I think when those lounge changes came out, a lot of people were upset, understandably. And they were like, "I'm canceling my Venture X. I'm downgrading it to the Venture." And I'm like, "I'm not doing anything." Like, yeah, I'm not happy. I'm, I'm locked out of some lounges with my family now, and that's not great.

But the fact of the matter is, I'm still earning that \$300 annual travel credit. I'm still earning those 10,000 bonus miles. That alone offsets the fee. There's no, there's no reason for me to cancel it.

If you don't travel as much as we do, you know, maybe it doesn't make as much sense because you do have to redeem that travel credit in the Capital One travel portal, which is annoying. So if you don't travel a ton and you're like, it's a pain, it's more trouble than it's worth to try and offset that \$300 travel credit, then, yeah, the regular Venture might make sense. But I mean, if you're, if you're planning to rent a car or anything like that in the next year, that's what I typically use it for is rental cars. And so I feel like if you travel enough, it's, it's a no-brainer over the regular Venture.

Pam: Yeah, I agree.

Jess: But Pam kind of, Pam, when Pam was doing her spiel about the 210,000 miles, I was like, dang, maybe I should have chosen the business version.

Alex: I know, huh?

Jess: But either one, either the personal or the business Venture X would get my vote.

Alex: Yeah. And this is a card, like you were saying, a lot of people were like, I'm done with it. This is an everyday spend card for me. This card has a spot in my

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wallet, and when I am, especially when I'm traveling out of the country, it always is coming because it's okay, 2X, no foreign transaction fees, and I don't have to worry about category spend. It's just a no-thinking card and the great protections. Yeah, I use this card a lot.

Pam: Okay, so when it comes to Citi® cards, I went with a card that I just like that comes from Citi. So if I was picking something that earned Citi ThankYou® Points, it would be the Citi Strata Premier® for all the reasons that Jess and Alex will get into. But I'm always looking at ways to earn more AA miles. And so I would probably pick the City AA card.

Now we're going to talk about airline cards, and it isn't, if I only had one airline card, this isn't the card that I pick, but if I was going to pick a card offered by the bank Citi, I would pick the American Airlines card, the business card, would count for my 5 in 24. I earn more American Airlines miles, and I've used them quite often, especially for Q Suites, or I use them to fly business class from Dallas to Auckland. So I'm always looking for them and not enough ways to earn them. So that's my pick, even though that wasn't exactly the way I was supposed to do it. Okay. So, Alex, tell us about Citi ThankYou Points cards now.

Alex: Well, what's really nice now is Citi does transfer to AA, so you could open a Citi ThankYou card, but they don't have a business card. So that is a nice way to, by opening up the Citi AA business card, you're not taking a 5/24 slot. So I went with the Citi Strata Premier. Spoiler alert, I do not have any Citi ThankYou cards. I have never opened a Citi ThankYou, like I've never, I've applied for one and I was denied, and I was like...

Jess: I was going to say, I think you've tried.

Alex: I tried once, and it was years ago. There was this time, probably in 2020 or 2021, where they partnered with AA for a few months. It was this promo thing where you could transfer your points to AA for a little bit. And I was like, I'm going to get this card, and I'm going to transfer these points to AA, and I'm going to book Q Suite, and we're going to go to Maldives.

And Citi's like, no, you're not. You're denied. So instead... and I was so bugged you guys because my mom applied and she got it. And who do you think has

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opened more cards? Her or me? Her. And the reason they denied me is because they said I had too many accounts open. So it all worked out. I opened AA cards, I went to Maldives, everything, everything worked out. It was fine. But yeah, I just haven't applied since then because I haven't needed the points, and I haven't wanted to give up a 5/24 slot for the card.

Pam: They need a business card that earns ThankYou points.

Alex: Yeah. So I will get it. I'm not saying I will never get it. It's just I've got to plan it around my 5/24, and I'm kind of like, well, will they even approve me next time? I don't know. So they could be a little quirky with approvals, a little bit like Capital One, if you've opened a lot of cards recently. So you kind of need to like plan that out better. But the reason I'm going with the Citi Strata Premier is I don't think the City Strata EliteSM, which is a new card, is worth the fee. And so that's why I'm doing the Premier. What about you, Jess?

Jess: I also chose the Premier. I have had it. It's funny though, because it used to be one of those cards where it was, I earned the welcome offer, I redeemed, I transferred them to Turkish, flew my, took my business class flight, and then I was like, it's just hard to earn Citi ThankYou points. Just, you know, there aren't a ton of, they don't have a ton of cards that earn ThankYou points,

So I never really got too much into it after that. But I do think that now that they transfer to AA, they have moved up in my book, and I would love, I actually got the Strata Premier probably close to four years ago, which means that I could reopen it if I wanted. I could reapply because they have a 48-month rule. And so I actually might look into doing that now that they transfer to AA.

But I think that I would choose the Strata Premier over the Strata Elite. Like you said, the annual fee is much lower. It's only \$95. You're still able to transfer out to all of Citi's transfer partners. The Strata Premier actually might have the best spend categories of any \$95 annual fee on the market. It earns 3X at gas stations and on EV charging. So, yes, thank you for those electric, we are electric vehicle owners, and so you never, you never really see 3X on our spend categories.

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You also get 3X on groceries, gas, and restaurants. I mean, as families, what do you spend the most money on? Probably groceries, gas, and restaurants. You know, and so I feel like earning 3X in all of those categories makes it a really competitive card. But yeah, the Citi Elite, the annual fee is just too high. It's too coupon-bookish. They're trying to be, they're trying to be an Amex Platinum, but with worse credits. And so I might eventually open the Strata Elite just for the welcome offer, but that is not a keeper card in my book. I would stick with the Strata Premier.

Alex: Yeah, I think it's a good option too, like you were saying, for people who are trying to earn more AA miles, maybe you live in an AA hub, to get this card, keep it. There's also like the Citi Double Cash, which is a good option too. It works like a Freedom Card, where if you have the Premier, you can move your points and they can become Citi ThankYou points just like you can, move your Freedom points to your Sapphire Preferred®.

So I think there is a compelling argument for, you know, getting some of these families of cards and really going all in if you fly AA often. If you don't, then maybe it doesn't make the most sense. I'm going to stick to my Chase Ultimate Rewards®. That's, that's works much better for my travel. But if, you know, you're someone who flies AA a lot, there is an argument there to kind of go all in on Citi ThankYou points now.

Jess: Totally. All right, well, if you enjoy this podcast, then don't miss our premium podcast, Points Talk Premium, where we go even deeper into our strategies, cover the latest news in points and miles, and share some in-depth tips and tricks to travel on points. You can find a link to subscribe in the show notes. All right, last but not least, our favorite. Well, I guess not last, last bank, not last card.

Alex: Yes, last transferable points.

Jess: All right, Pam, so with our buddy Chase®, which card are you choosing?

Pam: Well, I went as me being a beginner, and as a beginner, our favorite card that we encourage people to get is the Chase Sapphire Preferred®. It has a really low annual fee that even that is covered by benefits plus. The standard

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offer has been increased to 75,000. And so it's just a no-brainer card. Chase has the best transferable partners, and so, yeah, that's it.

Now, I will say, I'm not a beginner. And so, I would if as not being a beginner, I kind of now like the Chase Sapphire Reserve® better, but I think you guys are going to talk a little bit more about that. But as a beginner, definitely the Chase Sapphire Preferred has been for forever, my favorite, not only my favorite Chase card, probably my favorite card in general. So, Alex, tell us about the card that is intrigued us recently.

Alex: So, you guys are going to laugh. It's another card I don't have. Okay, but let me just preface this. It's the Chase Sapphire Reserve. I do have the Chase Sapphire Reserve Business. And this card just came out with some new changes. So I... I like it more with the new changes despite having a higher annual fee. And so for those reasons, I'm going to get it. I just am not eligible for the bonus yet because I recently got the Sapphire Preferred. And so I have the business, but I long-term want to have the Reserve and will hang on to that one.

So super high annual fee. What is it? \$795? So pretty crazy. The benefits are more useful to me than a lot of the other coupon book-type benefits. And they're better than the business card benefits, which the Reserve Business has the same annual fee. And so that's why I want to eventually shift to the personal version. But what I like about this card and why I chose this over the Preferred, which is a hard choice. I don't think you can, there's no like wrong answer for this one. I feel, and for none of them, there's no wrong answer for any of them. You get the card that works for your strategy and your travel.

But either one of the Sapphire Preferred or Reserve are incredible cards, some of the best cards out there. And so I don't, either one's going to be fantastic. The reason I went with the Reserve though, is I want 4X on airlines and hotels when I book directly.

Yes, we travel on points, but there's a lot of times where I am paying cash for domestic flights, especially if I'm traveling by myself because often if I'm flying Delta by myself or I'm positioning, I am paying cash for those because Delta charges a lot of points for some of their flights and it doesn't always make sense to use points. And I don't really want to transfer my Amex Membership Rewards

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to Delta. I don't have a ton of Delta miles. And so I'm paying cash for a lot of those flights. And so to get 4X on those flights, earn four Ultimate Rewards per dollar spent on flights to me is just really nice. I love that. I love that ability now.

The \$300 travel credit is the easiest one to use out there. All you got to do is purchase travel with it and done. There's you don't have to go through the portal. It's on any travel, anything that comes with travel, you'll get that \$300 travel credit. So that's why I chose that. The protections are amazing. And the coupon book type things work better for me than others. One of them is Apple Music and Apple TV, something I already pay for. And so I just find them much more useful. So that's why I went for that. What about you, Jess?

Jess: So it's funny because before these changes came out, I was always like, Team Sapphire Preferred. I didn't really see the appeal of the Reserve because the welcome offer was typically the same as the Preferred. The annual fee at the time was \$500 more, and this was before, like Chase had really stepped up their game with their lounges that they're putting in airports. And so for a long time, it was there weren't Chase lounges. The welcome offer was 60,000 points. The annual fee was \$550, and I was like, who would get that card? I just didn't understand. I was like, who would get that card?

And now I'm kind of the opposite, not the opposite. I still think the Sapphire Preferred is a great card that makes sense for a ton of people, but the Sapphire Reserve has really stepped up their game and become more valuable for me, like you said, because of the 4X on hotels and airlines booked directly. We primarily book directly when we do pay cash.

I agree with you that the annual travel credit is so easy to use. I used it without even knowing I was using it because I just charged a flight, and then I was like, "Why did I get a credit? Oh, I forgot about that." You know, so, and I, it comes with the lift credits, it comes with the pellet, I have a Peloton membership, I have Apple TV, I have Apple Music, I use DoorDash religiously. And so these are all credits that truly offset the annual fee for me.

If my home airport had a Sapphire lounge, which please add one to Houston, this would be a absolute Sapphire Reserve over Sapphire Preferred because the Chase lounges are so nice and being able to go in and bring free guests,

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this one has, this one still has guest access for Priority Pass™ lounges, which the Venture X, like you said, is about to not have any longer. And so I feel like this is a better choice for families who want to access lounges than the Venture X. And so I am going to go with the Chase Sapphire Reserve, which is funny because when they announced the increased \$795 annual fee, people lost their minds. And I'm one of those people that's like, but it actually is kind of better now. So, um, yeah.

Alex: Well, and I think so too, you, for people listening, we are choosing these cards for us, obviously, the cards we'd pick. But you'll notice like we've chose Venture X, Platinum, like a lot of expensive cards, is what I've chosen, which was a surprise to me. But it's going to be very, I mean, as you've seen, some of it varies between us, but it's going to vary a lot person to person. Most of you are not traveling 10 times or more a year like we are. And so, you know, keep that in mind when you're like, oh, they're getting this card and this card. If you travel frequently, these cards will make sense for you. If you don't, then you're like, yeah, I'll get the Venture and I'll get the Sapphire Preferred. Like that's, that's going to make more sense.

Jess: Like the Gold, the Venture, yeah.

Alex: Yeah, like our second choice options are probably going to be the options that are going to work more for most people. Most people probably only need one premium credit card long-term. So, just wanted to put that out there. So you don't feel like you have to get all these cards that we have because this is our job.

Pam: Yes, and we're in a unique situation. So, glad you brought that up, Alex. Okay, so we're going to go on to airline cards. And we, you know, we love our transferable currencies. They're the bread and butter of what we do, but it is still nice to have an airline card or a hotel card. And because we do this a lot, we have several of both types. But if I could only have one airline card, it is super simple to pick because I live near Denver. That is the airport I fly out of all the time. So I would get a United credit card, of course, and I like the UnitedSM Explorer.

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With that, the annual fee is waived the first year, and then it's \$150. But you get two Club lounge passes, and we've got really nice United Airlines Club lounges in our airport. You get a free checked bag and sometimes, although we are team carry-on and I always am when I travel internationally, I love that check bag if I'm just going to have a direct flight and I don't have to carry that big bag and hurt my back more. You get priority boarding.

I, because I travel, fly on United all the time, I get elite status every single year. For domestic travel because to keep that elite status, I don't use miles for when I fly on United. And so just to have these perks because I'm flying on United, if it's anything domestic, oh, I bet you at least 90% of the time, I'm on a United flight. All of this stuff just works for me. And so my pick is the United Explorer Card, and I think it was the card that I first credit card I ever got before I was even doing points and miles. And I have actually canceled it and received it again for the welcome offer. But it is a card that I will always have. So that's my pick. Alex, what about you?

Alex: All right, guys, this was a tough one. I chose one, and then I was like, "Well, do I want that or should I do this one?" So let me walk you through my thought process. First pick was the Delta Platinum card. This card is not the right choice for like 80% of people. I would say if you live in a Delta hub, then it probably works for you. If you don't, it's probably not. The reason being, if you have any Delta card, you get 15% back when you book award flights or like 15% off award flight redemptions. So that right there is like, okay, that's nice. But I also don't book a ton of award flights through Delta. I do some, but like my mom, I usually book my Delta flights with cash and have them go towards my status.

I have gotten upgrades to Delta Comfort just by having this card, not even by having any status, but just having this card, you go into your Delta profile or your booking, your, what is it? The confirmation type thing? What am I thinking of, you guys? Is it just the booking?

Pam: Confirmation? Yeah, your flight details.

Alex: Yeah. And you can, there's a button where you can request upgrades and with having this card, it gives me that ability.

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But also, with having this card, it makes it easier to earn Silver Medallion, which is their lower level of status. I don't have any aspirations, I don't fly enough. I'm not like my mom, I'm not going to be earning Delta top-tier status, but just through spending on Delta flights, having this card, I'm able to get Silver status, which gives me more upgrades to Comfort. I think I can upgrade like 24 hours before for free, and I've been able to take advantage of that a pretty decent amount, which has been really nice.

And then I also get a companion certificate each year, which they've actually improved. The annual fee of the card went up, of course, that's how it always works, but a companion certificate each year, and that can be used, you know, in Mexico, Central America, Hawaii now, which is nice. So, you know, I book a flight for me and I can add somebody to that flight. It has to be on a round-trip flight, and there are times where it's not available. I tried to go use it this summer when Mitch and I were flying to and from LAX for our positioning flights to Bora, and the flight that I needed wasn't one of the options. And so I was like, this is kind of dumb. Like, I can't even use it for everything. So, you know, keep that in mind. It's not, it's not a Southwest Companion Pass. We'll just say that. It's not that good.

But all that in mind, I really like having this card because, like I said, I fly Delta a lot. But as I got thinking about it, I was like, yeah, I fly Delta a lot, but I fly Southwest even more, and I fly with my family on Southwest. And so I'm going to keep a Southwest card instead, purely so I can pick my seats. That's why, because, you know, going walking through it, I was like, okay, yeah, I fly Delta a lot, but I pay cash and I'm fine just being in main economy, like the main cabin, as long as I get an aisle seat, it's not that big of a deal. I did it for years, and I was fine. So I'm going to go with keeping a Southwest card so I can pick my seats at booking, and because I fly it more because I'm and especially when I'm flying with my family. So Southwest is my pick.

Jess: All right, I am copying Pam, and I'm going to go with a United card because Houston is a United hub, and so to me, that makes the most sense for my situation. I think one thing, Pam, I agree with everything Pam said. I think one thing she didn't mention is that as a cardholder, you get increased award availability or you sometimes even get, you sometimes even get discounts on

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cash fares as a cardholder. And so that is huge. I have used, I have used those perks for being a cardholder and getting the increased award availability and the discounted award availability many, many times.

And so for me, it just makes sense to have a United card, and I would choose United Explorer as well because of the two lounge passes and the \$0 annual fee the first year, that just is a no-brainer if you live in a United hub or are a United loyalist. All right, last up, one hotel card. Pamela, what are you choosing?

Pam: Jessica, obviously, I'm choosing a Hyatt card, and I am choosing the Hyatt business card over the personal card. And there's a couple reasons why I do that. One is that the Hyatt business card has a better welcome offer than the personal card by a fair amount. And so that is important to me. The other thing is that the Hyatt business card is actually very essential to me for my continual Globalist strategy. I cannot imagine me not having Hyatt Globalist forever because I love it so much. And for every \$10k of spend that I put on that card, I get five elite nights. And so it becomes something that I'm not putting 60 nights heads in bed for my Hyatt Globalist. So spend is a big part of that. And so that's how I do it. I put it on my Hyatt business card, and that is why it is my pick for the one hotel card that I would pick.

Jess: I am laughing because when you said that, do you remember the episode where you were talking about doing a mattress run, and you talked about how you picked up the mattress and threw it?

Alex: Well, like, whoa, Pam's buff. She's strong.

Jess: She meant to say like she picked up a pillow or like she picked up the comforter and threw it, but she was like, "I picked up the mattress and I threw it." and we were like, "What? You're not supposed to do that?"

Pam: Yeah, I'm never, I can never live down some of the, some of the things that come out of my mouth.

Jess: So if you do a mattress run, please don't throw the mattress. Just, just dishevel the sheets a little bit to make it look like you stayed there.

Pam: Yeah, I've never done that either.

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Jess: All right, Alex, what are you choosing?

Alex: You guys are going to laugh. All I wrote was Hyatt because I'm like, I don't know what Hyatt card I'd pick. So,

Pam: Alex, I feel like this has been you this whole segment.

Alex: Hey...

Pam: "Well, I'm not sure this was really hard."

Alex: Can you guys tell I'm an enneagram nine and a little indecisive or what?

Pam: Very much so.

Alex: Okay, so I'm going to let Jess go, and then once I hear Jess's argument, we already heard my mom's, I'm going to decide which Hyatt card. So Jess, convince me why I should do the personal instead of the business.

Jess: I think that they're both great. I don't think that in my mind there wasn't one clear winner. It was, it was, there was a tug of war going on between these two cards for me. I will say I wasn't thinking that much about 5/24 when I was making this because I'm like, well, if I can only have however many cards, whatever, total, then I'm not really, 5/24 is not really factoring that much into it for me.

I chose the personal card just because mainly because it has a \$95 annual fee and it comes with the free night certificate every year on your anniversary. And so that alone just, the category 1-4 free night every year, offsets the annual fee for me. And I also would try to get Globalist status with spend on the card. It's not as good as the business card. You only get two elite nights for every \$5,000 spent, but you get five elite nights automatically just from holding the card. So I feel like that alone kind of makes up for the lack of nights that you earn from spend.

Like I said, it's not, I would choose a Hyatt card because I am a Hyatt loyalist, and I think earning all the points you earn by charging any incidentals on your Hyatt card, or if you're trying to go for Globalist status. So I chose personal

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pretty much for the five elite nights and the free night. But I don't know if that sways you or if you're like, no, I'm sticking with Pam.

Alex: Do you know what swayed me was you're like, the five elite nights kind of makes up for earning less on spend. Plus, you get another free night when you spend \$15,000 on the card in a calendar year. Yeah. So I guess I'll go with Hyatt Personal, but I'm in agreement. I don't think there's a like, they're kind of apples to apples. Either one's great.

Jess: I will say that if I weren't a Hyatt loyalist, I do think the Hilton Aspire, just objectively, is one of the best hotel cards. The annual fee is high, but you get a Hilton free night certificate your first year and Hilton free night certificates you can use at almost any Hilton worldwide, as long as there's a standard night available. You can use it at Bora Bora, you can use it in the Maldives. You know, so I feel like the value of the Hilton Aspire card outweighs all the other hotel cards, but if I'm only picking one, I'm picking Hyatt because I'm a Hyatt loyalist. So that makes the most sense for my situation.

Pam: Makes sense. So as you can see, the cards that we pick all really play into our individual strategies, and that's going to vary person to person. So what we're picking may not work out for you. So don't think that you have to follow what we do. Pick what works out best for your individual strategy. If you'd like to learn more about any of the cards that we've discussed today, make sure to check out our best offers page. We'll link it in the show notes.

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