Ep #151: Battle of Premium Cards: Value vs Cost and Our Top Picks (Part 2)

Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

[Points Talk with the Travel Mom Squad]

Ep #151: Battle of Premium Cards: Value vs Cost and Our Top Picks (Part 2)

Alex: We're continuing our conversation from last week with our deep dive on 4 of the most popular premium credit cards. Keep listening to hear how they ultimately stack up against each other when all is said and done.

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. As a recap, last week we started a discussion on the 4 most popular premium credit cards, the American Express Platinum® Card, the Capital One Venture X, Chase Sapphire Reserve®, and the Citi Strata Elite℠. We covered each of their rewards and earning power, plus the perks and lifestyle benefits that come with each of those cards.

Today, we're going to cover a bit more about these cards, and then we'll each share which one we would pick if we could only have 1. So Pam, why don't you kick us off? Now we're going to do a value versus cost analysis, which is basically, this is what the annual fee is, here's how we redeem some of the benefits to offset that fee, kind of do a battle, a battle of the value.

Pam: First, I just want to start out by saying, it is probably a no-brainer, always worth it for the first year. That first year you apply for 1 of these cards and you're going to get that welcome offer, it's always worth it.

Now, I think this is more for whether you're going to keep this card long term or not. A lot of people, they just freak out. They think, an $800, $895 annual fee? I will never do that. And they tune off and they just say, that's never going to happen. I'm not even considering it. So that's what this episode is kind of about, is kind of trying to decide, is it worth it? Because you got to take into consideration all the benefits and the perks that you get to make sure that it is worth it.

Alex: You know, that just reminds me, we were just on a trip and I was talking to my sister about what card she should get next and everything. And I was like, you maybe should start getting some of these more premium cards. I know the annual fee is high, but they have some really great welcome offers. And for example, I opened an American Express Business Platinum, and I was able to use the welcome offer for 2 round-trip flights on Qatar Q Suite. There was a transfer bonus going on at the time.

Did I get 2 round-trip trip? I maybe just maybe I got 1 round trip. It was 1 round trip. I got 1 round-trip flight on Q Suite, but I think I had points left over because there was a transfer bonus at the time. And just, yeah, at the time, I think it was a $695 annual fee. So I paid $695 for the card, and I got like a $10,000 or $12,000 flight.

And so that's where you have to think with, okay, I'm paying. So basically, it's like I paid $695 for a round-trip flight in Qatar Q Suite to the Maldives. That if someone told you, like, oh, you can get this incredible business class flight to the Maldives for $695, people would die. They would be like, oh my gosh, that is a steal of a century. Everyone would be booking it. It would be it'd be like one of those insane mistake fairs you hear about like to the 10th level, but it's actually very doable with points and miles by just opening up the credit card. But people get that sticker shock of the annual fee.

So it's so important to think of like, okay, how am I going to use these points and what's the value those points bring me? And then think about it like, okay, I'm paying, in this case, $895 to get that incredible travel experience. And then the benefits just come in as like a extra as an extra.

Jess: It's like a it's like a cherry on top.

Pam: Like the benefit.

Alex: It's just another reward.

Pam: Exactly. I've actually heard of people who heard that the Amex Platinum card was increasing the fee to $895. They were like, I'm done. I'm canceling it now. I'm canceling it tomorrow. And that's like, you are wasting some credits because you're not going to be paying that until your anniversary. So at least hold off for a while and use some of those use some of those new credits that have come up.

Jess: And I'm the opposite. I filmed the reel of me throwing my Platinum in the trash, and guess who, guess who has her foot in her mouth and is and upgraded her Gold to a Platinum? Me, because I would rather have this card.

Pam: I'm cracking up because as we were did last week's podcast and they're talking this week, I've always been the Amex Platinum girl. I have stood by that card. I've loved that card, and it's been one that's been a keeper in my wallet since I got it. I have no intention of never not having it. And I brought you guys onto the dark side.

Jess: You did.

Pam: So I love this. So yes, so don't go out there, don't get sticker shock, don't be freaked out. So we are going to start with my favorite card, or what's been my favorite card in the past, and that's the American Express Platinum Card. The annual fee, $895. Did we ever think we'd see annual fees that could be upwards of almost $1,000? No. It's insane, but you got to look at the value of it versus the cost of this.

So first of all, you're paying that $895 annual fee, but you're getting hundreds of thousands of American Express membership rewards when you sign up. So that's, you know, right there. Really easy to redeem benefits. Some of the easy ones, some are easy, some are moderate, some are a little harder.

You know, I'm doing all of them, but some of the easy ones are the $200 airline incidental credit, which we've talked about how we use it for United. I mean, so $200. Then you've got the digital entertainment credit. You've got Uber One and

Uber Cash. You've got Lululemon credit of $75 a quarter. You've got the Saks Fifth Avenue. I use that every year. It's $50 semi-annually. I just go in there and buy my Clinique cream that I use on my face. Super easy.

So these are things, you know, things that I, you know, pay for anyway. Now I'm not always going out and buying a lot of Lululemon, but am I happy to do it if I'm getting a credit? Oh, yeah. It's like I was happy about that credit. So that's something that I've already before we got, you know, right after it came out, I was there buying a couple things and using that credit.

Jess: The other thing is Lululemon is all the rage these days with the teen and the tween girls. Yeah. So I know you've got some teen and tween granddaughters. I am confident for birthdays or holidays, you could find them something at Lululemon to gift them.

Pam: Absolutely. Okay, then there's a few credits that require a little bit more effort, but I'm willing to go there. There's the $600 hotel credit, $600 annual hotel credit. It's only valid at Fine Hotel + Resorts® or The Hotel Collection. I actually have never done The Hotel Collection. I have used the Fine Hotel + Resorts in the past. I've used it to stay at a of all things, a Four Seasons in Sydney, Australia, and it almost, and by the time I got the benefits that came with it, it really covered everything. So that was really great.

There's a $400 Resy credit, and you need to live by a Resy restaurant. I do. I live by one of my favorite restaurants that I talked about last week, and so that's easy peasy, no problem, never have to worry about that. We love Centurion® Lounges and so we can use it there. Alex can use her card to get into the Delta Sky Club® Lounges. I also use that all the time when I go and visit her. I always make sure that I'm flying home on Delta so I can use it there. It's a great lounge. It is a bummer that you have to pay for guests for these lounges, but we all travel a lot by ourselves and so it isn't a problem.

So when I add up some of these, you know, benefits, these credits that I get, I come up with about $2,200 worth of value. And that's not all and I'm not even talking about all the things I could use. So I am willing to pay $895 in annual fee for some credits that I actually really, honestly use. For sure, without a doubt, I can get $895 super, super easy. With very little effort, I can get the $2,200 that I can get out of it. I don't know if everybody's going to get that much, you know, use out of it, that much value, but I do. And I think it will be super easy for anybody to recap their $895 annual fee. What do you guys think?

Alex: Yeah, I agree. I mean, I think first-year value, like you said, for any of these cards, for literally any credit card, it's worth it. And then I think you just I think people get a card and they have they feel like they have to decide right then when they open it, what am I going to do next year? You don't need to do that. You can have the card for a year, see how it is using the benefits, if you're using them, if you're getting value back, and if you are, then it's worth keeping. If you're not and it feels like a headache, then it's probably not worth keeping year two.

Jess: I refuse to pay the $695 annual fee for the Platinum, and now I am gladly paying the $895 annual fee thanks to the refresh. So I think that speaks for itself.

Pam: Yeah. And I've had it for how many years? I've had it for 5, 6 years. Yeah. And every year I have found that I recoup all my annual fee plus, and so it has worked for me. And so again, you know, do the math, see if it works for you. I'm kind of a firm believer that if you put any effort at all, you'll find that you're willing to pay for that.

Let's move on to one that's just super easy. And that is Capital One Venture X. The annual fee is much more palatable at $395 a year. We all agree that the lounge changes were a big bummer. We've talked about this in the past. We'll probably still talk about it. They should have, you know, you can only get yourself into the Capital One lounges now.

Alex: Well, starting February 1st.

Pam: starting February, yes, starting February 1st. We really feel like they should have just stepped, done a step down approach. You know, just let you bring in 1 and see how that worked. I have to say my Capital One lounge is packed all the time. When it first opened, I could go right in. I almost every single time, there's a waiting list to get into it. So I can see that it was needed, but I think that they just needed to step it down. Don't let the authorized, you know, the authorized users bringing guests, only let you people bring in 1 guest. I think that would have taken care of it, but they went great big guns and just dropped it all off.

So the one positive is I think I'm going to be able to get in it all the time. It's not going to be a problem, but that is a bummer. But the $300 annual travel credit and the 10,000 anniversary points alone more than make up for the fee. So it's really when you take that into consideration, it's like it's it's like a no-fee, you know, card. It's a no-brainer, and it really is the best value for the most minimal, minimal, can't say that word, effort. No coupon book required. So super easy.

Next up is the Chase Sapphire Reserve. It has another sticker shock annual fee, $795. It does have the best lounge access for families, so that's something to consider. Really easy to redeem perks are the $300 annual travel credit. It's really the easiest of all the banks. It doesn't require booking in a portal, you just use your card to book any type of travel expense, you're going to get that credit, that travel credited back to you. So that's super, super easy. $250 for Apple TV and Apple Music. I need to go in there and change my Apple TV because I don't think it's connected right now to my Chase Sapphire Reserve, so I need to do that.

The one I do use all the time is a $120 DashPass and $25 a month DoorDash promos. You know, I use that all the time for my treats as we all know. I am obsessed with getting all the treats that I can. But it's easy. It's easy to redeem, and it's kind of fun.

So we can go on to things that require a little more effort and I haven't done these yet. I'm going to do them. I'm not letting those credits sit on the table. I'll be using them for sure. So you've got a $500 The Edit credit. This is has to be prepaid, two nights or more bookings. I haven't even checked into this yet.

Now, Jess, you have, haven't you?

Jess: I have. And someone in our Facebook group actually posted that the Grand Hyatt Vail is on there, and you can get really good rates there. So, especially, I don't know how far Vail is from you, but I mean, that might be worth and you get your you would get your Hyatt benefits too. So that one could be worth looking into.

Pam: Yeah, it's only a couple hours, and I'm not a snow lover, but it is beautiful.

Jess: No, go in the summer.

Pam: To go in the summer. It's gorgeous. Yeah, Vail is gorgeous in the summer. It's like living in Switzerland.

Alex: It'd probably be a lot cheaper going in the summer, too.

Jess: Yes. That's what they were they were saying, they had found really good rates in the summer at the Grand Hyatt Vail. So I was like, I could see Pam taking like a little road trip to Vail and, you know, getting her bougie Hyatt stay and her Globalist benefits and getting her Edit credit. So.

Pam: Not me going and checking this out for next summer after we get off this because it is a beautiful, beautiful place to visit. Okay, and then they've got the new brand new that's just recently came out, the $250 credit for Chase travel hotels. There's only 7 brands that are in that, included in that, but one of them is IHG and you know how we like IHG properties. So this is something I need to do some more research into, but I can see myself using that.

There's a $300 dining credit. This has to be through Sapphire Reserve Tables. They aren't everywhere, but they are some really interesting-looking ones in Denver, and I travel to Denver quite often, so I can see myself using this. Now this is a little bit harder to use, which is why it requires a little more effort. But definitely, if you live in a big city, it's going to be a lot easier for you than it is for some of us. So definitely something that you know, can give you quite a bit of value.

So this card is a keeper for us because of the lounge access, the annual travel credit, which is the easiest travel credit to use, and the other easy-to-use benefits. The other thing that we love, love, love about this card is that we can earn 4x on flights and hotels booked directly. And so that makes it, you know, really good value. Do I think that I personally am going to be able to get the value from this card as easily as it first two, probably not. But I think part of it just comes from not being used to using these.

Alex: Yeah, it's a new it's a totally major refresh.

Pam: Exactly. It's a major refresh. We're not used to, we're not used to. We've never even heard of The Edit before, The Sapphire Reserve tables. You know, once I get used to it, you know, probably 6 months from now, I'm going to be singing its praises, saying, oh my goodness, I get so much more value than the $795. I'm keeping this card forever type of thing, the same way I do with my Amex Platinum.

So I think that the only difference with this card is that is just new benefits, new perks that we haven't done before. But definitely, I feel like the value of the perks that we get can definitely cover the cost.

Okay, and then we're going on to another, the last but not least is a Citi Strata Elite. This is the meh one in my opinion, and I think most of our. and it has a high annual fee. It's $595 annual fee. That I would expect some really good credits, some really good benefits to offset that. It does offer Priority Pass™ membership, and so does a million other cards that I hold already. So that isn't, you know, anything that really excites me. The credits are pretty restrictive. Honestly, I don't know of any that excited me. I don't know of any that I would use. So I feel like a lot, I just am paying $595 to have this card.

Would I do it the first year? 100% yes, I will do it the first year. It's probably not going to be a keeper card in my wallet, but I 100% will pay $595 to earn 80,000 Citi ThankYou® Points that I can probably use on Turkish Airlines flights. So yeah, it's definitely something. It is also the only bank that transfers to AA. So that could make it a keeper if you live in an American hub. It earns an easy 3x on dining and 1.5x on all other purchases. So those are strong earning categories. It just in my opinion has probably the least compelling perks. And for me personally, you know, other than the welcome offer, it's not going to be something that I'm going to keep.

Ep #151: Battle of Premium Cards: Value vs Cost and Our Top Picks (Part 2)

Okay, so now let's get to if you're going to take pick one of these cards, value versus cost, which do you think, which are each of you going to pick?

Alex: I think for sure the Capital One Venture X, you literally get more than the annual fee back. You get a minimum of $400 back with a $300 annual travel credit and the 10,000 or the 10,000 anniversary points. That's worth a minimum of $100. If you're using transfer partners, you're probably going to get more than $100 value out of that.

We booked, this is crazy. We transferred, we found flights, and they were economy flights. I actually booked premium economy, but there's routinely flights to London on Virgin Atlantic for 6,000 points. So that's 1 way in economy. I've even seen them like 9,000 from LAX, and that's a direct flight from LAX to London. From the East Coast, you can find them for 6,000. Those flights are going to cost a lot more than $100. And so that you're going to get you're getting a lot of value out of those points if depending on how you use them.

So I think this is by far the most value for what the fee what the fee is. I know the other ones, you can get like, I know Amex, they say you can get up to or like over $3,500 in value. That's a ton of value, but that's going to take you like maximizing every single one of those benefits. That's also valuing the lounge access, all of those other things. I think when it comes to the ease for the value, you can't beat Venture X just right, not even factoring the lounge access, you're going to get your money back.

Jess: Well, Alex stole my answer because I was going to say basically exactly what she said. So I don't feel like I really have anything to add.

Alex: Well, it's just such a no-brainer, though. Like it's such a no-brainer. I feel like for the other ones, they don't fit for everybody. Not everybody's going to get make sense to keep the Venture or the Amex Platinum Card, for example. That's not going to make sense for every single person. I think the Venture X, I think there's a compelling argument that this card can make sense for every single person. Like the average Joe who doesn't travel a ton, can get their money back from the Venture X.

Ep #151: Battle of Premium Cards: Value vs Cost and Our Top Picks (Part 2)

Pam: Yeah, I agree with what you guys have said, 100%. But if I'm talking for Pam, which has the most value for Pam, I'm going to stick with my American Express Platinum Card still.

Jess: Amex, when are you going to sponsor Pam? When are you going to send her some swag?

Pam: Exactly. I have been true blue loyal to this card when everybody else, when Jess was tossing it into the trash can, Pam was standing firm. But I get what you guys are saying. So anyway, so Alex, let's go on to some other considerations about these cards.

Alex: All right. So, for the Amex Platinum, something to consider is its international heavy transfer partners. So if you're doing a lot of domestic travel, the Amex Platinum's probably not going to be the best option for you because there's not as many domestic transfer partners. You can book through airline alliances and things like that, but if you're a beginner, that's going to be probably a little bit more tricky.

Another thing to consider is if you don't already have the personal Gold Card, you'll want to get that first due to the Amex family rules. So if you have the Platinum personal card and you want to get the Gold card, you will not be able to get that card. You need to get the Gold first and then get the Platinum.

Jess: Well, I think you could still get the card, you just wouldn't get the welcome offer.

Alex: You just won't get the offer. Yeah, yeah, yeah. Which we love the offer.

Jess: And that's kind of the whole point.

Alex: Yeah. All right. So for Capital Venture X, it also international heavy transfer partners. Even more heavy than the Platinum card. With the Platinum card, you at least have Delta. Capital One doesn't have quite the domestic footprint as the other ones.

Ep #151: Battle of Premium Cards: Value vs Cost and Our Top Picks (Part 2)

The purchase eraser is a really great feature for those who want simple and easy way to redeem your points. So if you want to go to Disneyland and you're like, hey, I'm going to buy my Disneyland tickets from Getaway today, and you're going to then go apply your points to those Disneyland tickets, it's a great option. If, you know, if you're going to be booking hotels or things that don't really fit in that you can't book with points other ways, or if you want to get your travel costs down to zero as close as you can, Capital One is going to be the best option. It is the purchase eraser is the easiest way to redeem your points for sure, but it's not the best value. So keep that in mind.

Chase Sapphire Reserve, hands down the best option if you're wanting beginner-friendly transfer partners. If you're doing a lot of domestic travel, if you want to fly with airlines that you recognize those names, like United, Southwest, JetBlue, there's Hyatt as well. That's, you know, everybody knows that's our favorite. So they in my opinion, they have some of the best transfer partners. Hyatt is our favorite one of all, like we've said before. Chase is the only one that transfers to Hyatt.

And then they also have Points Boost. And I know at first we were kind of like unsure about how that was going to be, but you can get up to 2 cents per point with the Sapphire Reserve in the portal, making it really, really competitive. And we've seen some really great options that you can book in the portal with the Points Boost feature. And so I love the changes. I love the addition of Points Boost. We never used to really book in the portal, but now I think at least Jess and I have both booked in the portal because of these changes with Points Boost. And so I think that's a really nice change, something to keep in mind.

Citi Strata Elite, it's the only bank that transfers to AA. So if you are an AA loyalist, if you live in an AA hub, this might be the best card for you strictly to help you earn AA miles because it is not super easy to earn AA miles. The Citi Strata Premier, though, might be a better year, a better option for you year after year, because the annual fee is much lower than the Citi Strata Elite. And like we said, we weren't like thrilled with the benefits of the Citi Strata Elite. The Premier has a $95 annual fee. So and it has really good everyday spending categories

Ep #151: Battle of Premium Cards: Value vs Cost and Our Top Picks (Part 2)

I personally, if I was going to I would get the Citi Strata Elite for the welcome offer, but if I was an AA loyalist, I would probably just keep the Citi Strata Premier and just really focus more of my spending on that card. All right, Jess, let's break it down by crowning the champions by category. What have you got for us?

Jess: All right, so before we get into our personal picks, I'm just going to talk about like, this card might be best for you if.

So the American Express Platinum might be the best card for you if you are a frequent flyer, like we said, 5x on flights, if you're, you know, if you charge a lot of flights. If you're a solo traveler who wants to access Centurion Lounges or like us, we have a we have a Platinum, and then our player 2 also has a personal Platinum or a business Platinum. And so we are both able to get into the lounges. So if that is you, then the Amex Platinum might be the best choice.

If you just want simplicity and ease, and you're like, I want my 2X on every purchase. I don't want to think about it. I want to redeem my points for the travel purchase eraser, and I just want to make it the easiest as possible, the Capital One Venture X is probably the card for you.

If you want the most beginner-friendly or domestic-friendly transfer partners and you want the best lounge access for families, then the Chase Sapphire Reserve might be for you.

And like Alex just got done saying, if you live in an AA hub or want to be able to transfer your points to American Airlines, then the Citi Strata Elite might be the best card for you.

But now we are going to give our opinions on if we could only have 1 out of all of these, which 1 we would choose. And this is this is hard for me because the Platinum, the Venture X, and the Sapphire Reserve are all keeper cards for me. Like, I have no plans to get rid of any of them. But Pam, I'm curious to hear what you're going to say if you could only have one. I think we know.

Pam: Well, no, I think you don't know. I think that you're going to be shocked because if I can only have one, and that's all I can have, and I can't have any other type of cards, I mean, I want my Ultimate Rewards, and I want a card that earns.

Jess: Well, you could still have a Sapphire Preferred.

Pam: Okay, in that case, in that case, you know my answer, and that is I'm going to keep my American Express Platinum Card. It has worked for me for all these years. I have those coupon benefits down pat. I get double the value out of what I pay for it. And so that's going to be the card that I pick. Alex, what about you?

Alex: You know, this is a really hard one for me too because, like Jess said, the Platinum, Sapphire Reserve, and Venture X are all keeper cards. I am happy to pay the annual fee even though it's staggering. Like, if you would have told me 6, if you would have told me 4 years ago, even 3 years ago that I would be that I would be okay paying like, I don't even I don't even know the math off the top of my head, like how much money that is for those 3 cards, but if you would have told me that, I would have been like, you're delusional. I am not paying all of those fees.

But now, I'm like, okay, yeah, I know how to get the benefits, and I travel enough, and it's our jobs and so it's a lot easier to justify those costs when, you know, to have all 3. I don't think the average person needs to keep all 3 of these open long-term.

I do think the average person should open all 3 of them, or even all 4 of them, at some point, but I'm going to go… At the beginning, I was like, I'm going to go with the Sapphire Reserve. Like that's what I was, my mind was at. But then you were like, well, I could keep the Preferred and then have the Amex Platinum.

So I'm going to go with the Amex Platinum, but strictly because of the lounge access that I just makes more sense for me with having a Delta Sky Club, we're getting a Centurion lounge. I fly through airports that have those. Delta is the airline I fly the most outside of Southwest. And so those Delta Sky Club certificates or passes are really helpful for me. But it's really hard because my favorite points by for sure are Chase Ultimate Rewards. And so if I couldn't have the Preferred, I would for sure do the Reserve and but it is still hard for me to say, oh, but I want the 4X on flights and hotels. So you know what, I'll just get the I'll keep the Amex Platinum personal and I'll get the Sapphire Reserve for business. Can I cheat and do that?

Jess: You could do that.

Alex: Have the business one personal.

Jess: Dang, now I kind of want to do that.

Pam: Can I just say one thing? I want to say one thing is thank you, Amex, for refreshing your card and being able to finally bring these girls over to what I thought was a really good card, always. So I just feel, I feel like I've just won so much by the refresh.

Alex: You feel vindicated.

Pam: I feel vindicated. Thank you, Amex.

Jess: All right, I'm going to stick with my original answer. trying not to be swayed by these two. The Platinum would for sure be my second choice, but I'm going to stick with the Chase Sapphire Reserve just mainly because the annual fee is $100 less and I'm getting, I really, really love the 4X on flights and hotels booked directly, and the $300 travel credit is by far the easiest to use. I don't know, I feel like because the annual fee is $100 less, the annual travel credit is $100 more than Amex's, and it's easy to use. It's kind of like for me, the perfect solution for like good lounge access for families, the easy-to-use travel credit, and the 4X on flights and hotels, and 3X on dining.

Alex: Yeah, it's good.

Jess: It's all just like all just taking all of that into consideration, that would be my choice.

Alex: I'm really happy, really happy that we have this problem, that it's hard to choose which one to get because there's so many good cards now. And I love that like the Sapphire Reserve came out with like the new changes. And then the Amex Platinum changes came out. And then Sapphire Reserve was like, oh wait, we're going to add a couple more changes. So I'm like, okay, can you guys just keep like trying to outdo each other and just keep making everything better and better?

Jess: This is great for us.

Alex: Yeah.

Pam: Yeah, Citi needs to get with it, and Capital could throw us a few bones, too.

Alex: But you know what, like for $395, I'm so happy with the Venture X because I think they're they're pretty smart in staying out of that and being like, hey, we have our own thing here. We're keeping it simple, and it's more appealing to probably more people because a lot more people are going to be able to stomach the $395 than an $800 or $795.

Pam: And not having to do coupon books, too.

Alex: Yeah.

Jess: And, I mean, the reason, the reason the Venture X wasn't really a contender for me is because I could still have the Capital One Venture, so I could still get 2X on every purchase. I could still transfer my miles to transfer partners. And to me, the lounge access is basically dead. So, like that's not a reason for me to keep the Venture X. I don't have a Capital One lounge at my airport anyways. And so…

Alex: But those are such great lounges. I just went to one yesterday, the one at Dulles, and I was like, oh, this the breakfast was so good.

Jess: They're amazing. They're definitely, they’re my favorite lounge.

Alex: Yeah.

Pam: Did you have any of that apple cake, Alex, there?

Ep #151: Battle of Premium Cards: Value vs Cost and Our Top Picks (Part 2)

Alex: I did have the apple cake. It was very good.

Pam: Oh my goodness, that was insanely good. But I am really upset because there seems to be no more chocolate-covered raisins in Capital One lounges.

Alex: Yeah, there weren't any chocolate-covered raisins there.

Jess: We've been getting DMs about that, Pam. People are very disappointed.

Pam: I made, I made that famous.

Jess: Well, now there's not going to be any more apple cake. So thanks a lot.

Pam: Yeah, the apple cake, I haven't seen that anywhere but in Dulles, but it was incredible. Some of the best cake I've ever had.

Okay, you guys, that's it for our premium card showdown. And as you can see, which premium card makes the most sense for you will depend on your travel goals, your spending habits, and more. For us, we're keeping 3 of them. If you're interested in applying for any of the cards we mentioned in today's episode, we will link them in the show notes. We appreciate your support so much.

Thanks so much for listening to *Points Talk with the Travel Mom Squad*. Make sure to hit the subscribe or follow button from wherever you're listening so you never miss an episode. Wanna start jet setting even faster? Follow the links in the show notes to learn about everything we discussed in today's episode. And to stay connected and follow along, follow us on Instagram @TravelMomSquad. We can't wait to see where in the world points and miles take you.