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Issuers	Goldman Sachs/Mastercard	Citi/MasterCard	Chase/Visa	Chase/Visa	Synchrony/Mastercard	Discover	Chase/Visa	Chase/Visa	AmEx	Barclays/Visa
Annual Fee	\$0 (Requires iPhone)	\$0	\$0	\$0	\$0	\$0	Must be Prime member (\$120)	\$95	\$95	\$0
Rewards	3% Apple purchases, 2% Apple Pay transactions, 1% physical card transactions	2% (1% on purchases, 1% additional upon payment)	5% on quarterly categories, 1% on all other purchases	1.5%	2%	5% on quarterly categories, 1% on all other purchases	5% back at Amazon & Whole Foods, 2% back at restaurants, gas and drugstores, 1% all else	2 pts on travel/dining, 1 pt all else	6% on supermarkets & US streaming subscriptions, 3% gas/transport, 1% all else	4% dining, 2% hotel/airfare, 2% online, 1% all else
Reward Redemption Restrictions	Daily Cashback, No minimum	Monthly Cashback, \$25 minimum to redeem any rewards	Monthly Cashback, no minimum	Monthly Cashback, no minimum	Monthly, redeems to PayPal account first	Monthly Cashback, no minimum	Monthly Cashback, no minimum	Monthly Cashback, no minimum	Monthly Cashback, \$25 minimum to redeem any rewards	Upon Posting, \$25 cash back minimum
Unique Benefits	Accessible immediately on approval, physical card is blank	Citi Private Pass Ticket Deals	Earn "Ultimate Rewards" points, which often transfer or redeem at higher value	Earn "Ultimate Rewards" points, which often transfer or redeem at higher value	Ties to PayPal, accessible immediately on approval	Hosts Discover Deals Portal	Whole Foods & Amazon bonus deals for cardholders	Preferred "Ultimate Rewards" points worth 1.25x value on travel	AmEx Store Bonus Member Offers	Phone insurance on paid-off devices up to \$600, streaming service credit up to \$30

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