

Holiday Shopping with Credit Cards

The Do's and Don'ts

The Do's

Take Advantage of Credit Card Rewards

Many cards offer cash back, travel points, or other perks for purchases. When credit cards are used responsibly and paid off in full each month, these rewards can add up to meaningful savings or travel opportunities. With our **Mastercard® Plus card**, you can earn points with every purchase! Earn points for cash back, gift cards, merchandise and travel awards with CUREwards®. You will earn 1.5 CUREwards® Points for every \$1 spent!

Set a Budget

Between food, decorations, and gifts, it is easy to overspend while getting into the holiday spirit. The best way to stay on track is to establish a detailed budget before you begin shopping.

Break your budget into categories with clear spending limits for each. This helps you stay organized and also helps to reduce impulse purchases.

Review Your Card Activity Regularly

Fraud tends to increase during the holiday season, therefore it is important to monitor your card activity closely. Set up card alerts to receive notifications about purchases and potential suspicious activity.

APCI eAlerts are notifications which are available electronically when certain events that you specify occur within your account or on your card. Getting account alerts can provide a peace of mind. You can get notified in a way that works best for you, either by text, phone call, or email.

In addition to helping spot fraud early, reviewing transactions regularly can also help you to identify any accidental double charges from merchants. When compared to debit cards, credit cards typically have faster refund processing times and stronger security protection. If you notice any suspicious charges, report them to your financial institution immediately.



Pay More Than the Minimum Payment When Possible

Making only the minimum payment each month keeps your account in good standing but paying more than the minimum helps you save on interest and pay down your debt faster. Otherwise, with added interest costs, you could end up paying \$100 for a \$50 item.

You might also consider transferring balances from high-interest credit cards to one with a lower interest rate. This will consolidate payments and help to efficiently pay down debt. Be sure to confirm any balance transfer fees with your credit card issuer first. It is also worth asking your provider about a lower interest rate, especially if you have been a loyal, long-term, and responsible customer.

Starting November 1, you can enjoy a 5.99% APR* Balance Transfer for 12 Months with no Balance Transfer Fee at APCI FCU! Not a cardholder? Not a problem. Apply today and get ready for the great low rate. This offer is available from November 1, 2025, through January 31, 2026.

Save on Shipping by Purchasing Gift Cards

When shopping online, many retailers offer free shipping once you reach a certain purchase amount. If your cart falls short, consider adding a gift card from that retailer. This simple strategy helps you to qualify for free shipping, earn card rewards, and have a gift card ready for a future purchase, or a present for someone else.

The Don'ts

Don't Apply for Too Many Credit Cards

At checkout, it can be tempting to accept an offer for a store credit card, especially when discounts or bonus rewards are advertised. However, these cards often come with drawbacks, such as limited rewards programs and high interest rates. In many cases, the added interest costs outweighs the initial savings.

Before opening a new card, take time to evaluate whether it aligns with your spending habits. If you frequently shop at the store, research the card's terms, review the reward program, and read reviews from other cardholders. Avoid making impulsive decisions on the spot and give yourself more time to think it over.

Don't Shop Online on Public Wi-Fi

During the busy holiday season, online shopping activity increases, and so does cybercrime. Public Wi-Fi networks at cafes, airports, and shops are often unsecured, which makes it easier for hackers to intercept sensitive information such as passwords and credit card numbers.

If you must use public Wi-Fi, enable two-factor authentication on your accounts and consider using a virtual private network (VPN) for added security. However, the safest option is to use your cellular data or a personal mobile hotspot instead.

Don't Max Out Your Credit Cards

Reaching your credit limit can negatively impact your credit score. Your credit utilization ratio, how much of your available credit you are using, is the second most important factor in determining your FICO credit score. To maintain a healthy score, aim to use no more than 30% of your total available credit.

You can set up account alerts on your credit card to notify you when your balance approaches your limit.

For simplicity and easier record keeping, consider using a singular credit card for all your holiday shopping.

Don't Settle for High Interest Rates

With the average credit card interest rate now exceeding 20%, carrying a balance can become costly. This is especially true after a busy shopping season. If you anticipate not paying off your balance in full, explore alternative credit card options that offer lower interest rates or promotional balance transfer offers. You may also find cards with more competitive rewards programs that better suit your spending habits.

Don't Forget to Review Your Annual Credit Reports

There are three credit agencies that collect information about payment behavior. They are Experian, Equifax, and TransUnion. You are able to get a copy of your credit report every 12 months from each of the three agencies on [AnnualCreditReport.com](https://www.annualcreditreport.com).

Since these reports are a part of what determines your credit score, you should review them carefully for any errors. If you notice any unfamiliar activity, contact the bureau directly to dispute errors. You can also request a credit freeze to prevent new accounts from being opened in your name without your consent.

APCI FCU Makes Holiday Shopping Rewarding

Before you know it, the festivities are over. By keeping track of what you purchased and sticking within a budget, you are less likely to start your new year off with holiday debt. Best of all, after the shopping is complete, you can redeem the points you earned from your credit card purchases.

* APR=Annual Percentage Rate. No-fee balance transfer offer is available November 1, 2025 – January 31, 2026. Qualified balance transfers initiated through APCI eBanking will have promotional 5.99% APR for 12 months. Once the offer expires, the current credit card rate will apply. No existing APCI Federal Credit Union loans are eligible for this balance transfer offer. If multiple balance transfers are completed within the promotional period, the expiration of the rate will be based on the date of the first qualifying balance transfer on the account. Balance transfers will not earn CURewards® points. An activated Mastercard Plus account is required to proceed with a balance transfer request.