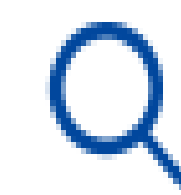




Store credit card



Weekly Ad

Deal of the Day

Credit Cards

Gift Cards



Jacob UB opens at 12 am



Cart



University at Buffalo

The State University of New York

Why Are We Being Asked to Apply for Store Credit Card?

THE CHOICE IS YOURS

BUT WE ARE GOING TO SQUEEZE OUT THE EVERY PENNY YOU HAVE

5% BACK*

OR

FLEXIBLE FINANCING OPTIONS*

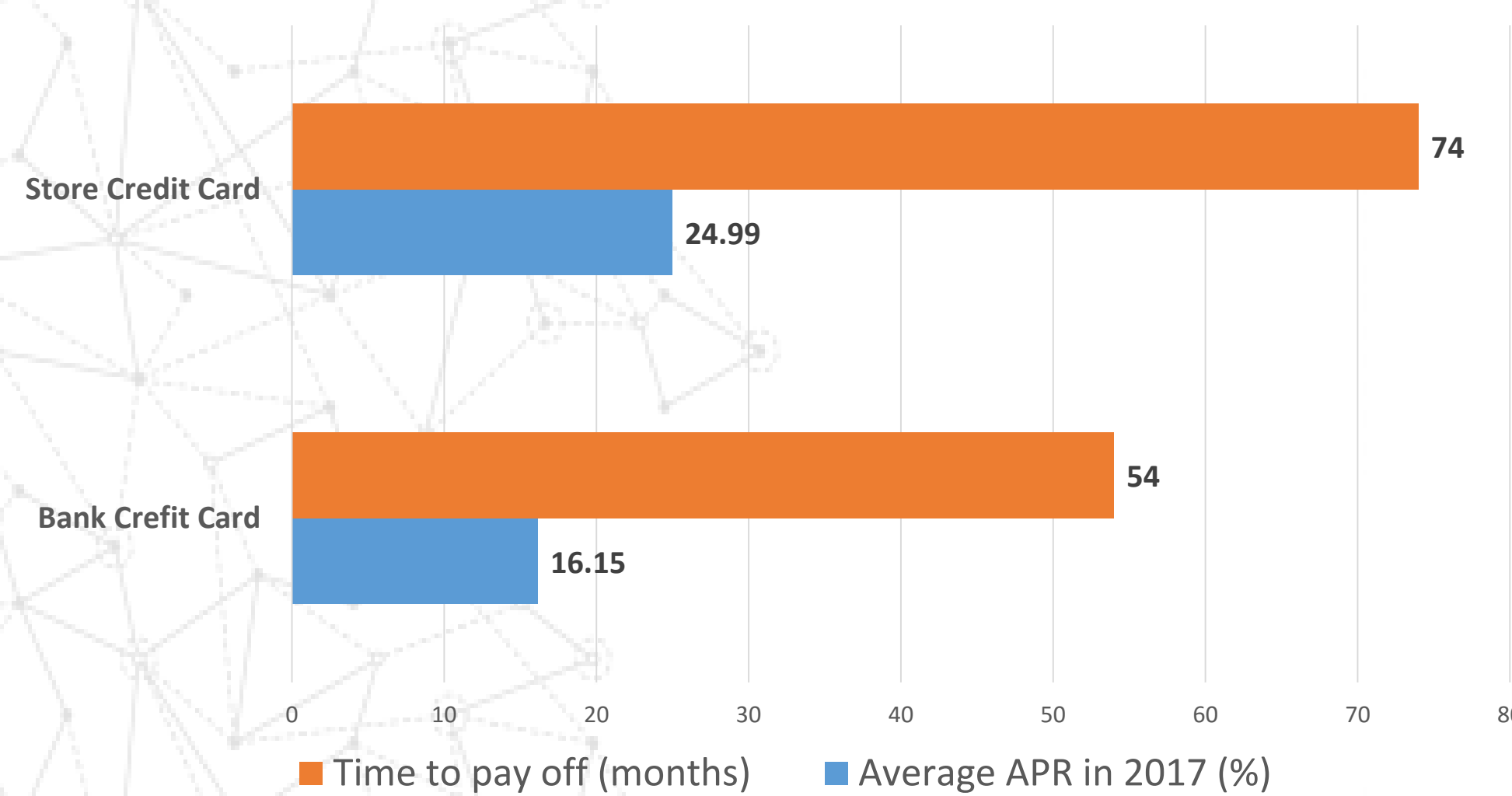
\$ PURCHASED \$1 & UP

What is the Store Credit Card?

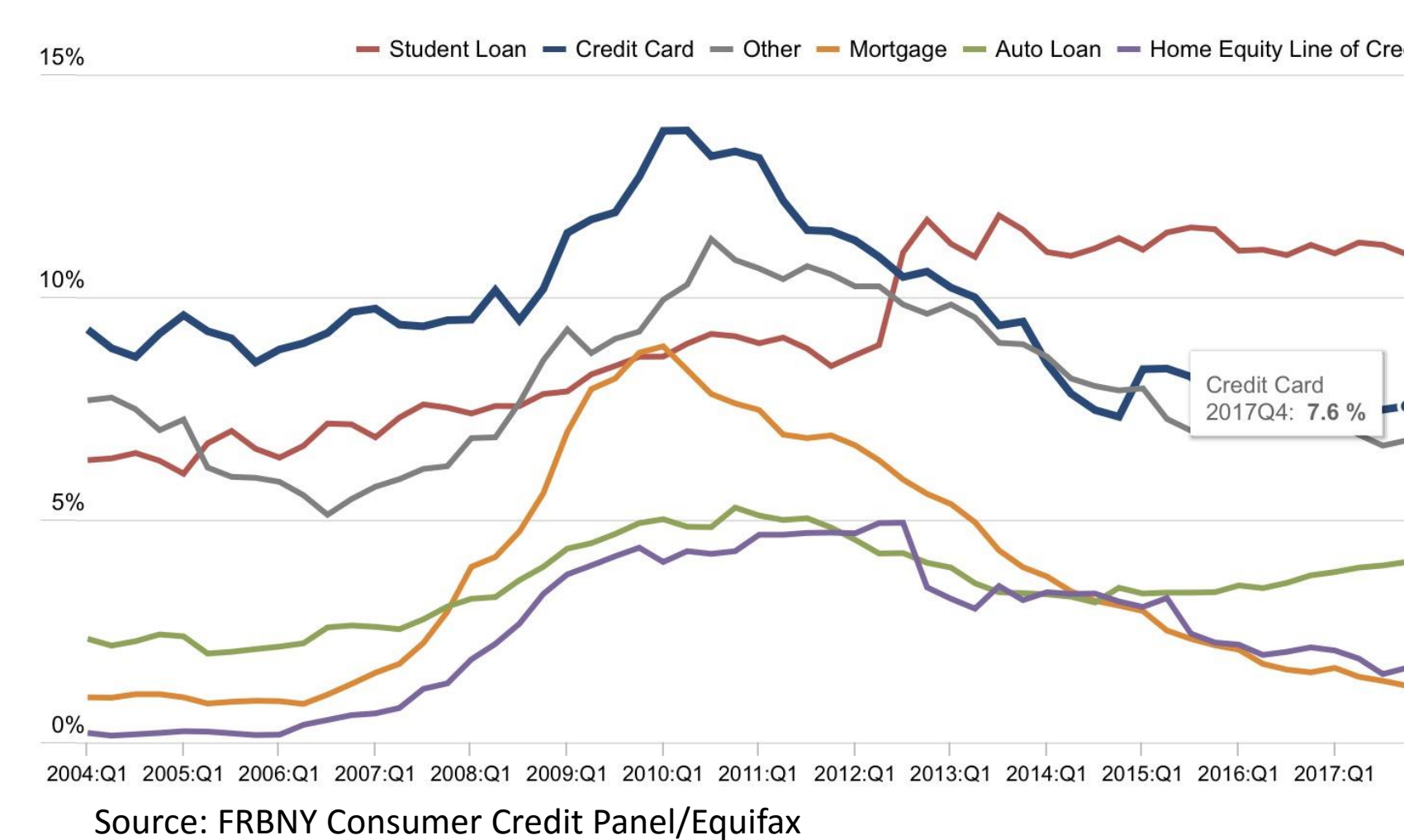
Any credit card that is offered by a credit card company that is jointly sponsored by both a bank and a retail merchant. This type of card, also call co-branded card, can generally be issued more cheaply than private label retail cards. This type of card is designed to give the issuing bank access to the retailer's customer base.

[Manage your account >](#)

Bank Credit Card vs Store Credit Card



Percent of Balance 90+ Days Delinquent



Benefits & Risks

For Store	For Bank	For Consumers
Attract and maintain consumers	Increase of customers	Big discounts & Rewards
Lower the transaction cost	Increase of revenue	Easier to apply
Share the Transaction Fee		Flexible when bank cobranded
But ...		
Could cause bad Debt	Higher risks from "easy" customers	Might impact credit score
Risks from partners		High APR & Small limit



10%

\$ BACK* \$

on your first day of purchase, or choose flexible financing, when approved for a My University at Buffalo® Credit Card.

[Apply Now](#)

[View pricing & terms](#)