The catch is little for card bonuses

A few weeks ago, I received a promo-
tion to sign up for a grocery retailer's pro-
wireless program called Visa Extras.
The glossy brochure told me that for
every dollar I spend using my debit card I
earn one point. Points can be redeemed
for prizes, including gift cards to stores
such as Starbucks, Home Depot and Amazon.
The little warning in my head amounted
to gut-level batting average. “It’s for
gamers only,” I thought. Yet, I just read:
“Wachovia increased my 5,000 points
just for signing up.”

And, to boot, I got a 10 percent discount
on all store purchases. I found that a mere 4,500
points was enough to get a reward like a
$10 J.C. Penney gift card.

Free, you say, I thought. Is there
anything it seems like a good way to get some
extra points and go out of the hole —
something I’ll be doing anyway. Why
not? I wondered.

Surely, Visa and the country’s fourth-
largest bank wouldn’t give me a Star-
bucks gift card just because they feel like
giving away points.

The answer lies in the fine print.

Plus points for shopping online and paying
to your bank for a service you don’t
use, you say. It’s more than a little
more to note, however, that where you put your PIN on the key, you don’t get any points. But if the pur-
chase is handled so that you see the receipt, then you do get points.

For me, it doesn’t make much differ-
ence, since the same amount of money
comes out of my account. It takes a day
longer for the transaction to come through,
and that’s OK with me, though it might be rough if I’m a new dad and my
newborn’s not eating.

Banks and debit card companies are
pushing the signature transactions be-
cause they can collect more in fees.

On average, the signature transaction
credit merchant fees come to $3.29 per $100
spent, said David Robertson, publisher
of The Nilson Report, which tracks the
debit card industry. PIN-based trans-
actions, on the other hand, cost retailers
about 3 cents per card payment. Though
the amount coming out of my account, I
don’t feel the loss.

The answer is: I’m not running
on every $5 purchase as a signature,
estimate, the average house-
hold with a debit card using house-
hold rent — paid $230 in 2004 to cover
mechanical or home maintenance. They the balance on the side of a trail going
down Sonoma Mountain and been transported
from her body.

It was scary,” says Richard Hol-
eman, a neuropsychologist in San
Diego, a Duarte health-care worker.

“Don’t even think about it,”
he said. “It’s too good to be true!”

The Nilson Report said that the retailer’s bank gets
25 percent of the transaction fee. Visa or Mastercard
gets anywhere from a fraction of a cent
plus a monthly penalty
for as long as

Grace Ueng has been an influential player in
to a few cents per transaction, and the
the balance within 30 days and
about 5 percent in-
interest for as long as

But not all of us have the cash to
get hit with interest. Also, be

Grace Ueng has brain trauma after a bike crash on her 42nd birthday.

PHOTO COURTESY OF GRACE UENG

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Grace Ueng, 40, gets physical therapy from Blair Tamkin in Raleigh in February. Ueng, founder and president of Savvy Marketing, has been able to maintain her business despite nearly breaking her neck bicycling in a California mountain in September.

PHOTOGRAPH BY TRAVIS UENG

Grace Ueng, 40, gets physical therapy from Blair Tamkin in Raleigh in February. Ueng, founder and president of Savvy Marketing, has been able to maintain her business despite nearly breaking her neck bicycling in a California mountain in September.

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If you’ve put off filing your taxes this long, chances are probably good you own the government some money. Most folks expect a refund with a Purchase of tax services. But all of us have the cash to pay the tax man right away. That means you’ll have to finance your payment or delay it. Fortunately, there are options that can satisfy the IRS and your budget needs, and won’t hurt your credit. Whatever you choose, make sure you figure something out by this year’s April 15th deadline, whether you have the money or not. Doing so will help you avoid steep monthly interest charges of at least 5 percent of what you owe, up to 25 percent. Here are several options if you can’t pay your tax bill:

1. Pay the interest on your 1099: Fill out IRS Form 9465 and attach it to your form if you’re

Grace Ueng has brain trauma after a bike crash on her 42nd birthday.

PHOTO COURTESY OF GRACE UENG

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The Americans With Disabilities Act of 1990 requires employers to make reasonable accommodations to the physical or mental capacities of disabled employees. The U.S. Equal Employment Opportunity Commission (EEOC) has been gathering data for a client.

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