

Tips Before Applying for the Mary Kay Rewards Chase Visa!

--- If you are approved there is a chance that you will INSTANTLY receive your credit card number on the screen but this only happens if you are very precise about entering in the information on the application.

--- This card is great because you receive 6 months of interest free 0 balance transfer. You will also receive 3% cash back on all purchases from Mary Kay and 1% on all other purchases.

--- EVEN if you have great credit and you fill out the form incorrectly you won't receive your card immediately. They are looking for precision. Is this person really who they say they are.

1. When filling out how long you have lived out your residence you need to fill it out exactly like 5 years and 5 months to get approved. Calculate this out.
2. Things they like to see if possible but not required:
 - a. That you've lived in the same home 2 years or longer.
 - b. That you have had the same phone number for 2 years or longer. Whichever is the one you have had the longest record and has had the best credit is the one to list.
 - c. That you have worked at the same place for 2 years or longer.
3. DO NOT LIST YOUR PERSONAL NUMBER for your employer. They will NOT call your employer. They run a credit check on the number to make sure that phone number is listed with the number of the employer that you listed.
4. Gross Annual Household Income: You AND your spouse PRIOR to taxes. If you are hourly make sure you calculate that out prior to taxes. $\$15 \times 40$ hours a week = \$600 a week = \$31,200 a year for your salary PRIOR to taxes.
5. It will ask if you rent/own/other. If you live with your parents put "other". If you OWN your home DO NOT list your mortgage with escrow (property tax/insurance). Escrow doesn't show up on your credit report. If you rent put exactly what your BASE rent is prior to any additional charges.
6. Once you hit submit do NOT re---hit submit or BACK it will mess it up and not let you apply again.
7. Do this on a laptop/iPad to ensure it works the best.

8. Once they give you the number WRITE IT DOWN. If it appears with XXXX's you need to check the box on the screen and then WRITE IT DOWN & print it out. It is a Federal Law that credit card numbers can NOT be given over the phone so you will have to wait the 2 weeks for the card to come in the mail.
9. After writing down the number call Chase at 1---800---955---9296. Enter in your credit card number. Call from the phone you listed for security purposes. Say "I would like to activate my card." When they say how can I help you? You say "I would like to know what my limit is?" You may also ask "Can that limit be raised?" and you may be able to raise it. The SCREEN shows your temporary limit. The phone call they will give you your official limit.
10. If for some reason it says that your card is processing and they will let you know in 30 days - simply call 3 days after applying to check the status and have them overnight your card when it is ready.