INVEST IN YOUR BUSINESS!

New Consultants! Here is a list of banks who offer a 0% credit card to use to invest in your Mary Kay business. Most businesses aren’t started using personal money, so a separate credit card could be a great option to get some inventory on hand to start your business. Please read the details below - each bank has a different application process.

MARY KAY VISA
CREDIT CARD WITH CHASE BANK
Log on to www.MaryKayInTouch.com
1. From the Business Tools drop down menu
2. Select Chase MK Rewards VISA
3. Click the Apply Now button
4. Complete the application
5. Be sure to click the box that reads: “I have read the electronic Cardmember Agreement provided through the link on this page. I understand that I should print a copy for my records.”
6. IMPORTANT! If you receive instant approval, immediately WRITE DOWN the account number – the message will disappear in less than a minute to protect your security.
7. If you are approved, call Chase at 888. 609.7805 to find out your credit limit and to request an increased limit. Use the phone that you used on your credit card application.

Your Chase card will arrive within 7-10 days. Your Mary Kay tote bag will arrive 6-8 weeks after your first credit card purchase.

If you receive a “Thank you for applying” message, Chase just needs a little more time to review your application. Please be patient. You will hear from them soon.

Chase Application Tips
A. DO NOT use your personal number for your employer’s number.
B. For the question about how long you lived at your current residence, you have to fill it out EXACTLY to get approved. So, instead of 5 years, put 5 years and 5 months to be EXACT.
C. Your household income includes the income of anyone living in your home, even if you do not earn an income.
D. If you do not get an automatic approval, call Chase to see if you can get the card rushed OR go to a local Chase bank to get the number.

US BANK
If you currently have an active US Bank checking account, call Kim Doak at 937.498.7123 to apply for a 0% card. If you do not have a US Bank checking account, go to USBank.com and:
1. click on Credit Cards (under Credit Cards & Prepaid Cards)
2. click on Introductory APR Credit Cards
3. select the 0% US Bank Visa Platinum Card

After you complete the application, call Kim Doak at the number above and she can rush you the card. US Bank usually approves people with a credit score of 640 and above.

DISCOVER IT
Discover.com offers a credit card for students who haven’t established a credit history yet. On the homepage, under All Products & Services click on Discover It Students.

KEY BANK
The contact at Key Bank is Sam Cho 317.354.8042. Fill out the application which can be found at leahlaucland.com on the 12 Step Program page and then call Sam to submit the application.

General Application Tips & Suggestions
A. If your spouse has a higher credit score than you, have him/her apply and have yourself as an authorized user.
B. When you apply, use your GROSS (before taxes) household income, so you can use the combined amount of income that everyone in your house earns on your credit card application.
C. I recommend getting a “Mary Kay only” credit card to keep your business transactions separate from personal transactions.
D. If you have a low credit or little credit history, seek out a cosigner who has a high credit score before applying for these cards.

a few minutes is all it takes