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TIP OF THE WEEK | FEBRUARY 21, 2010

# Build Credit With Gas Card

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By JONNELLE MARTE

Looking to establish or rebuild your credit? Consider charging some gas.

Using private-label gas credit cards, which can only be used at gas stations, can help you establish a positive payment history.

These cards typically are easier to get approved for because they have easier underwriting terms, says Ben Woolsey, director of marketing and consumer research at CreditCards.com.

And after at least a year of making regular timely payments, he says, gas-card holders might have a better chance of being approved for regular credit cards.

Most gas companies offer the cards and they usually don't have an annual fee. But they do come with higher interest rates -- typically closer to 20%, compared with the national average for regular credit cards of about 14%.

Of course, cardholders should try to pay off their balance in full each month, Mr. Woolsey adds.

Some cards even offer enticements. The Chevron and Texaco card, offered through GE Capital, gives new cardholders 10 cents a gallon on fuel purchases made in the first 60 days the account is open.

With the Sunoco Rewards Card, issued by Citi Cards, consumers earn two ThankYou points for every gallon of gas purchased. Points can be redeemed for credit toward a billing statement, airline flights and other things.

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