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Most banks or credit card companies will allow you to transfer the outstanding balance you have on your current card to one of their 0% interest credit cards 0% APR Credit Cards: Use Them To Your Advantage! Accept Credit Cards Today - For An Absolute Maximum Of 30 Dollars A Month To obtain payday cash advance, all that is needed is for you to fill out an effortless application form, provide the necessary salary information and your saving or checking accounts number It would even be better if you could pay the debt off before the year of 0 APR runs out What makes the whole credit card processing fast and simple is the fact that within a fraction of second?s whole transaction takes place If you are thinking of taking one or the other, then the only suggestion that I can make is to plump for the credit card, over the store card Plus, if you make a minimum payment of \$150 a month, your balance at the end of the year will be closer to \$8200, rather than \$12