

Card	Bonus	Annual Fee	Total Bonus	Minimum Spend	% back	5/24 or other requirements	Referral Link	Further notes
American Express Platinum	\$1,035 [1]	\$550	\$485	\$5,000 [2]	9.70%	https://www.reddit.com/r/churning/wiki/index#wiki_american_express	https://theportal.org.com/news/use-amex-platinum-paypal-credit/	
Lafayette Federal Credit Union Mass	\$600 [3]	\$0	\$600	\$5,000 [4]	12.00%	must live in Maryland, D.C., or Virginia and are an existing member or become a member of American Consumer Council (ACC)	http://pfe.amex	There's also an Uber credit that I may not be able to use since my Uber account is broken
PenFed Pathfinder Rewards Visa	\$425.00 [5]	\$0 [6]	\$463.25 [7]	\$3,000 [8]	15.44%	Must be a PenFed member (military/DOD member, or can join via a \$17 donation)		\$100 credit towards eith TSA PreCheck or Global Entry. This applies once every five years \$100 airline fee credit
Old Offers (check):								
Chase Ink Preferred	\$800	\$95 [8]	\$705 [10]	\$5,000 [11]	15.10%	Business card, 5/24 (but may be able to receive in-branch preapproval to bypass)	https://www.referyourchasecard.com/21a/5411B3G4LM	
Chase Ink Cash	\$500	\$0	\$500 [12]	\$3,000 [13]	18.67%	Business card, 5/24 (but may be able to receive in-branch preapproval to bypass)		
Chase Sapphire Preferred	\$600	\$95	\$505 [14]	\$4,000 [15]	13.63%	5/24, can't get bonus if you've gotten a Sapphire bonus in the last 48 months	referyourchasecard.com/6VCMNK8CHZ4	
Citi Premier	\$600 [16]	\$95	\$505 [17]	\$4,000 [18]	13.63%	https://www.doctorofcredit.com/12-things-everybody-should-know-about-citi-credit-cards/		
Bank of America Premium Rewards	\$500	\$95	\$405 [19]	\$3,000 [20]	15.00%	https://www.doctorofcredit.com/things-everybody-should-know-about-bank-of-america/		
Amex Platinum	\$1,000	\$550 [21]	\$450	\$5,000 [22]	9.00%	https://www.reddit.com/r/churning/wiki/index#wiki_american_express		
Capital One Savor	\$300	\$0 [23]	\$300 [24]	\$3,000 [25]	11.00%	5/24 https://www.doctorofcredit.com/things-everybody-should-know-about-capital-one-cr/	https://capitalone2NMJ.RHD	
Wells Fargo Propel Amex	\$300	\$0	\$300 [26]	\$3,000 [27]	11.00%	you can only earn one Wells Fargo bonus every 15 months. https://www.doctorofcredit.com/things-everybody-should-know-about-wells-fargo-bonus/		
Chase Freedom Unlimited	\$200	\$0	\$200 [28]	\$500 [29]	41.50%	5/24		
Chase Freedom	\$200	\$0	\$200 [30]	\$500 [31]	40.00%	5/24		
Amex EveryDay	15,000 MR points	\$0	\$133 [32]	\$2,000 [33]	6.65%	https://www.reddit.com/r/churning/wiki/index#wiki_american_express	http://pfe.amex	Receive a 0% introductory APR on purchases and balance transfers for 15 months, then a variable APR of 14.24% to 25.24% No balance transfer fee for first 60 days

Account	Bonus	Monthly Fee	Total Bonus	Effective APY	Direct Deposit	Minimum Deposit / Daily Balance	Credit Card Funding?	Further notes
Varo Money App	\$100	\$0	\$100	600.00%	Single \$200 DD, some ACH from other banks seem to count		Unknown	May have expired Sept 30th, need a referral for it to work anyway
Bank of America Checking	\$300	\$12-\$25, waive-able	\$300	90.00%	\$4,000 in direct deposits within 90 days		None, but you can fund with a debit card up to \$250	Expires Dec 31 2019
Wells Fargo Checking	\$400	\$10, waive-able	\$400	53.33%	Set up a direct deposit and receive a cumulative monthly total of \$3,000 in qualifying direct deposits into your new account for 3 consecutive months	To avoid fees: 10 debit card purchases and/or payments each statement cycle from this checking account, OR Direct deposits totaling \$500 or more each statement cycle, OR Maintain a \$1,500 minimum daily balance, OR Link checking account to a Wells Fargo Campus ATM or Campus Debit Card	Can fund up to \$50 online	Expires Dec 31 2019
Citi Personal Checking/Savings	\$400	\$25, waive-able	\$400	16.00%	One qualifying direct deposit each month for two consecutive months within 60 days of account opening (for \$100 of the bonus)	Within 30 days of opening your account deposit \$15,000 new-to-Citibank funds into the checking or savings account. A minimum of \$1,500 must be in the checking account and a minimum of \$100 must be in the savings account. Maintain a minimum balance of \$15,000 in your eligible linked checking and savings account for 60 days	None	Expires Dec 31 2019
Chase Checking + Savings	\$600	\$12, waive-able	\$600	16.00%	Checking: set up direct deposit, Savings: deposit \$15,000	Savings: \$15,000 for 90 days, \$300 thereafter If you only have \$10k, can still get \$300 for checking and \$150 for saving, but need to set up checking through the main link and then savings through this link: https://accounts.chase.com/ra/raare/2043308048	Can fund up to \$500 with a debit card online (prepaids do not work). Cannot fund with debit or credit in branch.	Expires 11/18/2019
Discover Savings	\$200 [36]	\$0	\$200	16.00% [36]	None required	\$15k - \$25k in cumulative deposits to get the bonuses, but then \$0 minimum thereafter	None	Expiration date: Open by 10/21/2019
HSBC Checking	\$360 [32]	\$16, waive-able	\$360		None required, but it is a way to waive the monthly fee	\$10,000 for 90 days, \$1,500 thereafter to waive the fee	None	Expires March 20th, 2019
Merus (Goldman Sachs)	\$100	\$0	\$100		None required	\$10,000 deposited within 10 days, kept there for 90 days	Unknown	enroll by March 18, 2019 and fund within 10 days

Method Name	Banks Will Work With	Timeframe	Bonus			
Day Job	All	Biweekly	\$0 and annoys boss to change it frequently			
DoorDash	Chase, others?	Weekly (or could pay \$1.99 to have it the sa	Swagbucks offering \$75 bonus for first delivery (referral link)			
Amazon Affiliates	Chase, others?	Monthly (if \$20 earned 2 months ago)				
Vanguard Brokerage Transfer	Chase, others?	On demand				
ABCGiftCards	Chase, others?	1-2 days after gift cards received				
BeFrugal	Chase, others?	On demand as long as have \$.01 in BeFrug	\$10 opening bonus (referral link)			
Wells Fargo	NOT Chase	On demand, can transfer \$20 minimum?	\$250 opening bonus			
E*Trade Transfer	Chase, Wells Fargo, oth	On demand				

[1] Assumes:

- you manage to get the 125k points offer
- you spend half the minimum spend (\$5000) on the 10x Gas and Grocery category, and the rest on 1x categories.
- \$30/month PayPal credit Mar-June

[2] within first 6 months of account opening

[3] The \$600 in gift cards is very debatable, see the DoC comments

[4] within first 90 days of account opening

[5] PenFed redemptions aren't great, but they have a \$50 Prepaid Visa card = 5,880 points

[6] \$95 annual fee waived IF you are military or get the Access America Checking account <https://www.penfed.org/accounts>

[7] 3x Points on on all travel purchases for regular members
1.5x Rewards on everything else

Travel includes: Commuter transportation, rail, taxi/Uber/Lyft, bus lines, cruise, air, travel agency, tolls miscellaneous (Transportation and Travel Arrangements), hotel, trailer park/campgrounds, car rental, tourist attractions

[8] in 90 days

[9] (waived in first year if you apply in-branch)

[10] 3x points per \$1 spent on the first \$150,000 in combined purchases on travel, shipping purchases, internet, cable and phone services, advertising purchases made with social media sites and search engines each account anniversary year

1x points per \$1 spent on all other purchases

[11] within first 3 months of account opening

[12] 5% on office supply stores and on internet, cable and phone services
2% on gas stations and restaurants
1% on everything else

Hard to calculate how much of the \$3k any given person might spend on each of those so I'm just splitting the difference with 2% (some at 5%, some at 2%, most at 1% probably works out to 2% in the end, unless you are willing to spend the whole \$3k at Staples on gift cards, then you'd get 5% and godspeed to ya)

[13] within first 3 months

[14] 2x points on travel and dining, 1x on everything else

[15] in 3 months

[16] When redeemed for gift cards. Do NOT redeem for statement credit (50% value, f that!). Travel partner rewards value between 1-6 cents per point, so potential \$3,600 value for someone really crafty, but that's if you're flying to Singapore or something like. \$750 redemption through travel portal most likely travel value.

[17] 3x on travel
2x on dining and entertainment
1x on all other purchases

[18] in 3 months

[19] 1.5x points on purchases (2x points on travel purchases)

[20] in 90 days

[21] \$200 travel credit, \$200 uber credit, free priority pass/global entry and other Amex offers could reduce this for many people... but not I who has no travel planned and can't use Uber currently. So I left it at full price.

[22] within 3 months (92 days)

[23] \$95 fee actually, but it's waived in the first year

[24] 4% cashback on dining and entertainment
2% cashback on groceries
1% cashback everywhere else

[25] in 3 months

[26] Earn 3x points on:
Eating out and ordering in;
Gas, rideshares, and transit;
Flights, hotels, homestays, and car rentals;
Popular streaming services.

Earn 1x points on other purchases

[27] in first 3 months from account opening

[28] 1.5% back on all purchases

[29] in first 3 months from account opening

[30] 5x UR points on certain categories that change quarterly. I am not including that in the bonus because I already have a Chase Freedom card, so my husband getting this card would not be a net gain on the points spend. But if you don't already have this card, you can add \$25 to this bonus.

[31] in first 3 months from account opening

[32] 2x points at US supermarkets, on up to \$6,000 per year in purchases (then 1x); 1x points on other purchases
Use your Card 20 or more times on purchases in a billing period and get 20% more points on those purchases less returns and credits.

Redemption rate sucks, this calc is using the .7 cents on Amazon per point calc (.6 cents for statement credit, gift card redemption varies - I'm using Amazon because that's what I would use) <https://thepointsguy.com/guide/redeeming-american-express-membership-rewards-maximum-value/>

[33] in 3 months

[34] Bonus amount divided by the amount of cash that needs to be tied up, times the portion of a year that it will need to be tied up (if no minimum time, 1 month is assumed).

[35] Deposit a total of at least \$15,000 into your account by 2/18/19 to earn a \$150 Bonus, OR
Deposit a total of at least \$25,000 into your account by 2/18/19 to earn a \$200 Bonus.

Lot of data points suggesting cumulative deposits will work (take the money out and put it back)

[36] Technically with the cumulative deposits, you could do this with a lot less than \$15k. But, playing it safe is another good way to go... so that's what I did this calc on.

[37] Technically the bonus goes up to \$750, but only if you put in \$100,000. If you have \$100k in cash and are reading this... what is wrong with you, go invest that cash instead of getting little bonuses.