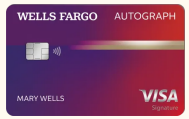
THE BEGINNER CARD COMPARISON

Five cards. $0 annual fees.

A simple start to your family's next trip.

U.S. personal cards | Offers checked October 28, 2026

CARD	ANNUAL FEE	WELCOME BONUS	REWARDS & PERKS	TRAVEL USE
 **Chase Freedom Flex**	**$0**	**$250 cash back** Spend $500 in the first 3 months from account opening.	**5%** rotating categories on up to $1,500 combined purchases per activated quarter; **5%** Chase Travel; **3%** dining and drugstores; **1%** other purchases.	Cash back or Chase Travel on its own. **Partner transfers require an eligible companion Chase card.**
 **Wells Fargo Autograph**	**$0**	**20,000 points** Spend $1,000 in the first 3 months. $200 cash redemption value.	Unlimited **3X** restaurants, travel, gas/EV charging, transit, popular streaming and phone plans; **1X** other purchases.	**Transfer to select travel partners with this card alone.** Also redeem for travel or cash.
 **Capital One VentureOne**	**$0**	**20,000 miles** Spend $500 in the first 3 months from account opening. See product-version note.	Unlimited **1.25X** everyday purchases; **5X** hotels, vacation rentals and rental cars booked through Capital One Travel.	**Transfer to travel partners with this card alone**, or redeem toward eligible travel purchases.
 **Citi Strata**	**$0**	**20,000 points** Spend $1,000 in the first 3 months from account opening.	**5X** hotels, car rentals and attractions via Citi Travel; **3X** supermarkets, gas/EV charging, select transit and a self-select category; **2X** restaurants; **1X** other purchases.	Book through Citi Travel or transfer to eligible partners. **Check ratios:** they can be lower than premium Citi cards.
 **Hilton Honors Amex**	**$0**	**70,000 Hilton points + a Free Night Reward** Spend $2,000 in eligible purchases in the first 6 months. Ends Jan. 13, 2027.	**7X** directly at Hilton hotels; **5X** U.S. restaurants, supermarkets and gas stations; **3X** other eligible purchases. Complimentary **Silver status.**	Earn **Hilton hotel points**, not Amex Membership Rewards. Welcome free night is not an automatic annual perk.

X = points or miles per $1 in qualifying purchases. Different programs have different point values. All five have a $0 ongoing annual fee; interest and other fees may apply. Details and sources on page 2.

A good first card fits your real life.

Start with spending you already planned and a trip you actually want to take.

01 / Building a Chase foundation

Freedom Flex is a strong starting point, but it cannot transfer to airline or hotel partners alone. Combine points with an eligible card such as Sapphire Preferred, Sapphire Reserve or Ink Business Preferred to unlock transfers. Those cards have annual fees. [1,6]

02 / Keeping it to one $0-fee card

Autograph and VentureOne offer travel-partner transfers without another card. Citi Strata also allows transfers, but compare partner-specific ratios before moving points. Transfer access does not guarantee a good redemption. [2-4]

03 / Starting with hotel nights

Hilton is the specialized hotel option. Its points are not equivalent to flexible bank points. The welcome free night covers standard accommodation, double occupancy, at eligible properties subject to availability and exclusions. Check occupancy for your family. [5,7]

The details worth checking

Freedom Flex: Quarterly categories change; activation is required. The $1,500 cap is combined, not per category. Its $250 welcome offer is limited-time; no firm end date was found. [1]

VentureOne: The separate Rewards for Good Credit version does not advertise the listed bonus. Confirm the exact version. [3]

Citi Strata: Self-select choices include fitness, select streaming, live entertainment, cosmetic stores/salons/barbers and pet supply stores. Streaming is the default; change once per calendar quarter. [4]

Hilton: The free-night stay must be completed within 12 months of issuance. Issuance can take up to 16 weeks after qualifying spending. [7]

CHECKED SOURCES

Offers, fees and earning checked against issuer product and offer pages on October 28, 2026. Transfer access was cross-checked separately. Use these links to confirm the current offer, exact card version and full terms before applying.

1. Chase Freedom Flex - offer, fee, rewards
2. Wells Fargo Autograph - offer, earning and direct transfers
3. Capital One VentureOne - offer and earning
3a. Capital One - transfer partners and eligible miles cards
3b. Capital One - VentureOne product versions
4. Citi Strata - offer, categories, fee and transfer access
4a. Transfer-ratio cross-check - CNBC Select
5. Hilton - card comparison and current offer
6. Chase - eligible transfer cards / combining points
6a. Chase - combining Ultimate Rewards points
7. Amex - Hilton offer and Free Night Reward terms

Pay your statement balance in full each month. Approval and bonus eligibility depend on issuer rules and your card history. Merchant coding and exclusions affect earning. Offers and terms can change or differ by application channel; confirm the live application before applying. Card images are issuer-supplied; designs may vary.