PRBE CAPITAL · FREE

The Starter Card List

You are eighteen. You have no credit file. Every card you apply for says no, and every "no" is a hard inquiry that makes the next one harder. This is the short list of cards that were built to say yes to somebody with nothing — and the ones that will charge you for the privilege, marked so you can see them coming.

YOURS FREE · NOTHING TO BUY

12 secured cards **13** no-deposit cards **25** total, every apply link checked August 12, 2026

6 flagged for cost

Read this before you apply for anything

1. **One card. Not four.** Every application is a hard inquiry on your report. Four applications in a week does not get you four cards — it gets you one card and three inquiries that sit there for two years. Pick one. Get approved. Stop.
2. **A secured card is not a bad card.** You hand them a deposit, they hand you a limit. That deposit is still your money and you get it back. What you are actually buying is a payment history, and nothing else on earth builds one faster from zero.
3. **Use 10% of the limit and pay it in full.** A $200 limit means you charge $20 a month and pay all $20. Carrying a balance does not build credit faster. It builds interest.
4. **Never pay an annual fee to start.** There are 13 cards on this page with a $0 annual fee. If a card wants $99 before it does anything, it is selling to people who think they have no other option. You have 25.
5. **Six months, then ask.** After six on-time payments, ask for a limit increase and ask whether the card graduates to unsecured. That single phone call is worth more than any new application.

Secured cards — you put down a deposit, they cannot say no

These are the ones that work when your file is empty. You give a refundable deposit, that becomes your limit, and the account reports to the bureaus every month like any other card. Ranked by which one gets you OUT of secured fastest — graduation to a real card and reporting to all three bureaus count most, deposit size counts least.

Capital One Platinum Secured

BEST FIRST CARD

DEPOSIT TO OPEN	ANNUAL FEE
$49	**$0**
LIMIT YOU CAN REACH	CREDIT CHECK
$1,000+	YES (soft)
TURNS INTO A REAL CARD	REPORTS TO ALL 3 BUREAUS
YES (6-12 months)	YES
REWARDS	INTEREST RATE
None	29.74%

Lowest deposit

Open the application →

Capital One Quicksilver Secured

DEPOSIT TO OPEN	ANNUAL FEE
$200	**$0**
LIMIT YOU CAN REACH	CREDIT CHECK
$1,000+	YES (soft)
TURNS INTO A REAL CARD	REPORTS TO ALL 3 BUREAUS
YES (6-12 months)	YES
REWARDS	INTEREST RATE
1.5% cash back	29.74%

Cash back rewards

Open the application →

Discover IT Secured

DEPOSIT TO OPEN	ANNUAL FEE
$200	**$0**
LIMIT YOU CAN REACH	CREDIT CHECK
$2,500	YES (soft)
TURNS INTO A REAL CARD	REPORTS TO ALL 3 BUREAUS
YES (8 months+)	YES
REWARDS	INTEREST RATE
2% gas/restaurants, 1% else	27.24%

Cash back + graduation

Open the application →

Citi Secured Mastercard

DEPOSIT TO OPEN	ANNUAL FEE
$200	**$0**
LIMIT YOU CAN REACH	CREDIT CHECK
$2,500	YES
TURNS INTO A REAL CARD	REPORTS TO ALL 3 BUREAUS
YES (18 months)	YES
REWARDS	INTEREST RATE
None	27.49%

Thin credit files

Open the application →

Bank of America Customized Cash Secured

DEPOSIT TO OPEN	ANNUAL FEE
$200	**$0**
LIMIT YOU CAN REACH	CREDIT CHECK
$4,900	YES
TURNS INTO A REAL CARD	REPORTS TO ALL 3 BUREAUS
YES	YES
REWARDS	INTEREST RATE
3% category choice	25.74%

Category rewards

Open the application →

U.S. Bank Cash+ Secured

DEPOSIT TO OPEN	ANNUAL FEE
$300	**$0**
LIMIT YOU CAN REACH	CREDIT CHECK
$5,000	YES
TURNS INTO A REAL CARD	REPORTS TO ALL 3 BUREAUS
YES	YES
REWARDS	INTEREST RATE
5% categories	29.74%

High limit potential

Open the application →

Chime Card

DEPOSIT TO OPEN
$0

ANNUAL FEE
$0

LIMIT YOU CAN REACH
No preset limit

CREDIT CHECK
NO

TURNS INTO A REAL CARD
NO

REPORTS TO ALL 3 BUREAUS
YES

REWARDS
1.5% rotating categories

INTEREST RATE
0% (no APR)

No fees, no APR

Open the application →

Current Build Card

DEPOSIT TO OPEN
$0

ANNUAL FEE
$0

LIMIT YOU CAN REACH
Varies

CREDIT CHECK
NO

TURNS INTO A REAL CARD
NO

REPORTS TO ALL 3 BUREAUS
YES

REWARDS
Up to 4%

INTEREST RATE
0% (no APR)

No minimum deposit

Open the application →

OpenSky Plus Secured Visa

DEPOSIT TO OPEN
$300

ANNUAL FEE
$0

LIMIT YOU CAN REACH
$3,000

CREDIT CHECK
NO

TURNS INTO A REAL CARD
NO

REPORTS TO ALL 3 BUREAUS
YES

REWARDS
None

INTEREST RATE
28.24%

No credit check + no annual fee

Open the application →

OpenSky Secured Visa

DEPOSIT TO OPEN
$100

ANNUAL FEE
$35

LIMIT YOU CAN REACH
$3,000

CREDIT CHECK
NO

TURNS INTO A REAL CARD
NO

REPORTS TO ALL 3 BUREAUS
YES

REWARDS
None

INTEREST RATE
28.24%

No credit check

Open the application →

Self Visa Secured

DEPOSIT TO OPEN
$100

ANNUAL FEE
$0 first year, then $25

LIMIT YOU CAN REACH
Builds over time

CREDIT CHECK
NO

TURNS INTO A REAL CARD
NO

REPORTS TO ALL 3 BUREAUS
YES

REWARDS
None

INTEREST RATE
27.49%

Credit builder combo

Open the application →

Firstcard Secured

DEPOSIT TO OPEN
$100

ANNUAL FEE
$48

LIMIT YOU CAN REACH
$5,000

CREDIT CHECK
NO

TURNS INTO A REAL CARD
NO

REPORTS TO ALL 3 BUREAUS
YES

REWARDS
1% cash back

INTEREST RATE
0% (no APR)

International students

Open the application →

No deposit — easier approval, nothing down

No deposit required. Approval is not guaranteed, so use the soft-pull prequalify where it says yes — that checks your odds without an inquiry on your report.

Discover IT Student Cash Back

BEST NO-DEPOSIT CARD

SCORE YOU NEED: **No credit history**	ANNUAL FEE: **$0**
CHECK WITHOUT HURTING YOUR SCORE: YES	BUREAU THEY PULL: All 3
STARTING LIMIT: $500+	LIMIT INCREASE: Auto review
REWARDS: 5% rotating categories	INTEREST RATE: Variable

Students only

Open the application →

Discover IT Student Chrome

SCORE YOU NEED: **No credit history**	ANNUAL FEE: **$0**
CHECK WITHOUT HURTING YOUR SCORE: YES	BUREAU THEY PULL: All 3
STARTING LIMIT: $500+	LIMIT INCREASE: Auto review
REWARDS: 2% gas/restaurants	INTEREST RATE: Variable

Students only

Open the application →

Capital One Platinum

SCORE YOU NEED: **Fair (580+)**	ANNUAL FEE: **$0**
CHECK WITHOUT HURTING YOUR SCORE: YES	BUREAU THEY PULL: All 3
STARTING LIMIT: $300+	LIMIT INCREASE: Auto review at 6mo
REWARDS: None	INTEREST RATE: 29.74%

Best starter unsecured

Open the application →

Chase Freedom Rise

SCORE YOU NEED: **No credit history**	ANNUAL FEE: **$0**
CHECK WITHOUT HURTING YOUR SCORE: NO	BUREAU THEY PULL: Experian
STARTING LIMIT: $500+	LIMIT INCREASE: Auto review annually
REWARDS: 1.5% cash back	INTEREST RATE: Variable

NEW: No credit needed

Open the application →

Capital One QuicksilverOne

SCORE YOU NEED: **Fair (580+)**	ANNUAL FEE: **$39**
CHECK WITHOUT HURTING YOUR SCORE: YES	BUREAU THEY PULL: All 3
STARTING LIMIT: $300+	LIMIT INCREASE: Auto review at 6mo
REWARDS: 1.5% cash back	INTEREST RATE: 29.74%

Fair credit with rewards

Open the application →

Mission Lane Visa

SCORE YOU NEED: **Fair (580+)**	ANNUAL FEE: **$0-$59**
CHECK WITHOUT HURTING YOUR SCORE: YES	BUREAU THEY PULL: All 3
STARTING LIMIT: $300+	LIMIT INCREASE: Possible
REWARDS: None	INTEREST RATE: 26.99%-29.99%

Rebuild credit

Open the application →

Credit One Platinum Visa

SCORE YOU NEED
Poor (500+)

ANNUAL FEE
$0-$99

CHECK WITHOUT HURTING YOUR SCORE
YES

BUREAU THEY PULL
All 3

STARTING LIMIT
$300+

LIMIT INCREASE
Possible

REWARDS
1% cash back

INTEREST RATE
23.99%-29.99%

Prequal available

WATCH THE COST — annual fee up to $99

Open the application →

Avant Credit Card

SCORE YOU NEED
Fair (580+)

ANNUAL FEE
$39

CHECK WITHOUT HURTING YOUR SCORE
YES

BUREAU THEY PULL
TransUnion

STARTING LIMIT
$300+

LIMIT INCREASE
Possible

REWARDS
None

INTEREST RATE
29.99%

Soft pull prequal

Open the application →

Aspire Cash Back Mastercard

SCORE YOU NEED
Fair (580+)

ANNUAL FEE
$0-$49

CHECK WITHOUT HURTING YOUR SCORE
YES

BUREAU THEY PULL
All 3

STARTING LIMIT
$300-$1,000

LIMIT INCREASE
Possible

REWARDS
3% gas/groceries

INTEREST RATE
29.99%-35.99%

Cash back for fair credit

WATCH THE COST — APR up to 35.99%

Open the application →

Merrick Bank Double Your Line

SCORE YOU NEED
Fair (580+)

ANNUAL FEE
$0-$72

CHECK WITHOUT HURTING YOUR SCORE
YES

BUREAU THEY PULL
All 3

STARTING LIMIT
$550-$1,350

LIMIT INCREASE
Doubles at 7mo on-time

REWARDS
None

INTEREST RATE
25.70%-35.90%

Automatic double limit

WATCH THE COST — annual fee up to $72, APR up to 35.90%

Open the application →

Indigo Platinum Mastercard

SCORE YOU NEED
Poor (500+)

ANNUAL FEE
$0-$99

CHECK WITHOUT HURTING YOUR SCORE
YES

BUREAU THEY PULL
All 3

STARTING LIMIT
$300-$700

LIMIT INCREASE
Not available

REWARDS
None

INTEREST RATE
24.90%-35.90%

Prequal available

WATCH THE COST — annual fee up to $99, APR up to 35.90%

Open the application →

Surge Platinum Mastercard

SCORE YOU NEED
Poor (500+)

ANNUAL FEE
$75-$125

CHECK WITHOUT HURTING YOUR SCORE
YES

BUREAU THEY PULL
All 3

STARTING LIMIT
$300-$1,000

LIMIT INCREASE
Possible after 6mo

REWARDS
None

INTEREST RATE
35.90%

High approval rate

WATCH THE COST — annual fee up to $125, APR up to 35.90%

Open the application →

Reflex Platinum Mastercard

SCORE YOU NEED	ANNUAL FEE
Poor (500+)	**$75-$125**

CHECK WITHOUT HURTING YOUR SCORE	BUREAU THEY PULL
YES	All 3

STARTING LIMIT	LIMIT INCREASE
$300-$1,000	Possible after 6mo

REWARDS	INTEREST RATE
None	35.90%

High approval rate

WATCH THE COST — annual fee up to $125, APR up to 35.90%

Open the application →

What we removed, and why

- **Petal 2 Visa** — Applications CLOSED. Empower rebranded to Tilt; Petal 1/1 Rise/2 no longer accept new applicants (NerdWallet, 2026). Replaced here by Tilt Engage.
- **Tomo Credit Card** — Tomo exited the credit card business. Bank partner Community Federal Savings Bank ended the relationship; card paused and never restarted (Forbes 2024; NerdWallet). Not applicable for a 2026 giveaway.

Most lists you will find online still have both of these on them. That is how you tell a list was copied instead of checked.

When you are past the starting line

This page gets you a credit file. It does not get you funded. When you are ready to put real capital behind a business, the same research went into a list of every bank and credit union in all 50 states that issues business credit — which bureau each one pulls, whether they need a business checking account, and whether you can apply online today.

See The Bank List →

Join the free community →

Where this came from. Every card on this page is from PRBE Capital's own funding research, rebuilt and re-checked on August 12, 2026. Each apply button points at the issuer's own website — no referral links, no affiliate hops, nobody pays us to put a card on this list.

What this is not. Rates, fees and approval rules are set by the issuers and change without notice. Confirm the current terms on the issuer's page before you apply. This is education, not financial advice, and PRBE Capital is not a lender.