Ep #190: Airline Co-Branded Credit Cards Deep Dive

Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

[Points Talk®]

Ep #190: Airline Co-Branded Credit Cards Deep Dive

Alex: We talk a lot about credit cards that have flexible currencies as the main focus of our points and miles journey, but that doesn't mean we don't have co-branded airline credit cards in our wallets too. Today, we're taking a deep dive into those cards.

Welcome to *Points Talk*®. We are three moms who've discovered how to leverage credit card welcome offers to get hundreds of thousands of dollars of travel expenses for nearly free. We've used credit card points and miles to take vacations to places like Hawaii, Paris, Greece, Maldives, Japan, and so much more. And the best part? We each still have 800 plus credit scores. Imagine being able to take the vacation of your dreams for nearly free. It's totally possible, and we're here to show you how.

Alex: Hey, I'm Alex.

Pam: And I'm Pam, Alex's mom.

Jess: And I'm Jess. Let's talk points. Many people assume we only use flexible currencies like Chase Ultimate Rewards®, American Express Membership Rewards®, Capital One miles, and Citi ThankYou® Points. While flexible points are the foundation of our strategy, airline credit cards play an important supporting role. Today, we're talking about why we continue to open, keep, and even use co-branded airline cards. So Pam is going to kick it off with why these co-branded airline cards are part of our strategy.

Pam: Yeah, they really are an important part. I think that for anybody who's in this wonderful hobby for very long, is going to find that, yeah, you want to have an airline card too. So one of the reasons for me, I'm going to list the reasons. These are my reasons that are really important for me to have the co-branded airline cards. I want status. I like my airline status. I live in a United hub. It's important for me to have that status because it means that every time that I book an economy class ticket, I get an Economy Plus ticket. I like that extra room. That's really important to me. I've gotten used to that. I don't want to let that go. And that's really important to me.

Alex and Jess depend on the perks of the Southwest card benefits. We'll talk about that more. And so to me, it is just essential to have a United card or certain other ones. There are some great offers on airline cards, the co-branded cards. They come up repeatedly. I mean, I will see offers for United cards, for Delta cards, for American Express cards, for the Southwest…

Alex: You mean American Airlines?

Pam: What did I say?

Alex: American Express.

Pam: American Express, yeah. Sorry about that, guys, just to confuse you. I will see for these airline co-branded cards, great offers will come up, and they don't come up just once a year, but you'll see them come up two or three times a year. And it is a great way to get extra miles for all those trips that you want to go on. Even the single bonus that they offer can cover multiple domestic flights or contribute toward an international trip. I've even gotten a one-way business class seat from one co-branded airline card sign-up. I mean, that's just amazing. And that's really important.

Jess: I also think that's an important distinction with these airline co-branded cards is they, like you said, they consistently increase the offers on these multiple times a year. I feel like with some of the flexible currency cards, it's kind of a crapshoot as to, like, is it going to go up this year? When is it going to go up? But with these airline co-branded ones, they consistently increase the offer. So you want to wait until the offer is elevated to apply for one of these cards that we're going to talk about.

Pam: Oh, yeah, absolutely. Don't apply when it's not elevated because it's going to be around the corner and in a couple of months, you're going to see an elevated offer. The benefits that come with them are amazing because I like having if I want to check my bags that I have free bags. I want priority boarding. That's important to me. I don't want to be at the end of the deal and not have a place for my bags. Sometimes you get lounge access with some of them. It's just really the perks are great. Cover the annual fee. The annual fees are also usually pretty darn low, and some of them are even waived the first year, and so that makes it good.

So airline-specific perks can save real money in free checked bags, priority boarding, discounts on in-flight purchases, companion certificates on certain cards, and then elite qualifying miles or status boosts.

Now, just because we get these, this is what we don't do with these airline co-branded cards. We don't put all of our spending on the airline cards. In fact, once I've gotten the welcome offer, I'm probably not putting any other than maybe paying for my Wi-Fi if I have to. So there's not much that's being paid being put on them. We don't collect miles without a plan. Well, I shouldn't, this is kind of a misnomer because I have done this, but now I don't.

Alex: Shocker.

Jess: Everyone is shocked.

Pam: Yes, yes. But normally, we are getting the miles. We were getting cards that we usually fly on. We're not just getting random cards that we'll never fly on.

Alex: Yeah. For me, I have never opened a JetBlue card because I don't fly JetBlue. Nothing against JetBlue. They just don't have a very much of a footprint here in Salt Lake City. They fly to New York and Southern California, and the New York flights are red-eyes, so I'm not doing that. And so there's just not, there's not really a need for it.

So I think that's kind of what you're getting at, is it's like if it's a big three or a big four, I don't even know how many big ones there are, but like Southwest, United, American, Delta, those are ones that I will fly every now and then. Or American, I might not fly, but I'll fly their partners. And so, or Alaska rewards, I'll fly their partners or I'll fly Hawaiian Airlines. And so it is really nice though to have a stockpile with the major airlines because sometimes something will come up and you want to book and you're like, oh, I don't have those points, or I don't have the points that transfer to that airline.

One thing I really like about airline co-branded cards is it lets me save my flexible points. If I have, I would much rather use Southwest Rapid Rewards® from my Southwest card than transfer from Chase to Southwest. So that goes, that's the case for every airline. I'd much rather use the airline points than transfer from my flexible points if I can.

Pam: Yeah, exactly. For me, I'd rather keep those flexible currencies for my international travel. So I'd rather use those domestic co-branded miles that I've earned on the co-branded cards for my domestic travel. We do not prioritize airline cards over flexible points for most beginners. So we aren't there telling you, oh, this you need to get these airline cards before you get anything else. No, we really prioritize the flexible currencies. These are definitely a supplement to those. And there comes a time when you're like, okay, I've got a pretty good stash of my flexible currencies, but I live in a Delta hub. Maybe I should get a Delta card. And that's when that becomes something that you would want to do.

Alex: Oh, one thing real quick is I think that's interesting, like, I live in a Delta hub, so I have Delta cards. I do not live in a United hub, but do you know who does live in a United hub? My mom and Jess. And so I am sometimes, you know, I've flown to both of those places, so it's important for me to have a United card even though I don't live in a United hub. So that's something you have to think about too, is where am I traveling to, and is that a hub of a place I'm visiting a lot? You might want that card as well.

Pam: Well, exactly. For when I visit you, I always fly on United because it's a hub, but I always fly back on Delta so that I can go to the amazing Delta lounges in Salt Lake City. So you get some of these weird things that make these cards different. For me, sometimes it's just I want to go to that lounge and so that becomes something.

And there also comes a time when you really have a lot of flexible currencies. You've gotten a lot of those cards, but you don't want to quit getting points and miles. And for me, that becomes a time when I want to get my co-branded cards.

What I love about them is that they are easy cards to get again and again. I can't tell you how many times I've got the United℠ Explorer card or the United Quest℠. I've got Delta cards multiple times. You know, you wait a certain amount of time, you've canceled them, you wait a certain amount of time, you can get them again. It really helps increase our stockpile.

And like Alex said, we love a good stockpile and we love to not have to use our flexible currencies. I mean, I don't want to use my Chase Ultimate Rewards to fly on United. And so it's really, really important to have these. They become really a really good thing about my stockpile. It is an important part, but it's not an important part probably when you're a beginner.

So our philosophy with these cards is that flexible points are still our foundation. They're still where it's at. It's still where we're going to tell you to go first. Hotel cards, that's not what we're talking about, but they still help us reduce lodging costs, so we still like them. Airline cards fill important gaps in our travel strategy. I'm always going to be opening up some co-branded hotel and airline cards. And together, all together with all of these things for the flexible, the hotel co-branded, the airline co-branded, they create a diversified points portfolio that gives us more options when it's time to book. I can't imagine only having one type. I mean, as much as I love my flexible points, I can't imagine not having the co-branded cards in there too. And so that's that's kind of our philosophy with this and in a minute, we're going to talk about some of the cards that we love.

Jess: Things change fast in this hobby and we keep you updated in real-time on Points Talk Premium. You can subscribe using the link in the show notes or at pointstalk.supercast.com.

All right, like Pam said, we are going to move on to airline cards we love. And as Alex has already pointed out, I live in Houston, which is a United hub. And so my husband and I, or both of us, will always have a United card in our wallets. It opens up extra award availability. This is one of the newer changes that United made to their cards this year. You get expanded award availability. You get lower award rates for your award availability in a lot of cases. If you're a Polaris fan, they include expanded Polaris availability in like the 80,000 to 88,000-miles range. And so for that reason, one of us will always have a United card.

Ted has a United Quest card that he has had forever and I really like the benefits of that card. If you want one with a lower annual fee, the Explorer card is always a great option. I currently just have a Gateway℠ card that I previously downgraded from an Explorer card. I don't get those extra perks by being a Gateway cardholder unless I spend $10,000 a year on the card, which I'm not going to do. And so I have actually been eyeing a United business card for myself. I like that it doesn't count towards 5/24. I will wait until there's an elevated offer on that one before I sign up. I'm not in a super big rush because Ted has the Quest.

In case you don't know this, you can book flights under anyone's account. Like I can book flights for myself under Ted's United account using the perks that he gets with his card. And so for that reason, I haven't, it hasn't been necessary for both of us to have it.

Another reason I love United is there are strong international redemption options with some of the other Star Alliance partners, like Lufthansa, Swiss Air, ANA, Turkish Airlines. When we flew to Budapest, Alex and Pam actually got a screaming good deal on Turkish Airlines booked via United. And so you can find some great deals. My mom and I are we're going to France this summer on a river cruise. We're flying back and I got us an amazing deal in business class via United but on Lufthansa. And so you can find some really great deals.

They also have no or low fuel surcharges on most partner awards that you book through United. I think some of the airlines like Virgin Atlantic, Air France, and KLM, they're really starting to jack up those fuel surcharges and taxes that they're charging. United tends to be on the lower end of those. And so if you're looking to really pay the least amount out of pocket, United can be a really good option.

Alex: I know what's really nice about what's nice about that is when we did fly to Budapest on Turkish Airlines, I think we paid $5.60 for our taxes.

Pam: We did. Amazing.

Alex: On Turkish. When we flew Turkish home, we paid what, like maybe $200 in taxes? So same airline, but that just goes to show what the fuel cost and those taxes and fees are depending on who you book with.

Jess: So I already talked about a couple of examples of flights that I've booked with United because I'm in a United hub, and I know Pam is the same way, a good deal of my domestic travel is on United. The exception is if I'm flying with someone else, I will often fly Southwest because of my Companion Pass® if that's an option. But another example is so my family, four of us are going to Peru later this fall. I got flights from Houston to Lima direct for just 27,000 United miles each. That's amazing. Because of Ted's Quest card, the non-cardholder price was 50,000 miles each.

Pam: Well, I think United was so smart to make this available for their cardholders. It's like, you know, if you live, if you fly United, you got to have a United card now because you've to be able to get those Saver Awards, you've got to have a be a cardholder. So I mean, that was a really great marketing plan of theirs.

Jess: That's kind of the theme that we've seen with a lot of the co-branded airline cards recently is that they are really, really, really rewarding cardholders. And so, yeah, I think if you fly any of these airlines, even just a couple of times a year, sometimes it makes sense to be a cardholder just for those perks.

Alex: All right, next up is Southwest. So no secret that is like the go-to airline for my family and I. And part of the reason why we love it so much is because of those cards benefits we've talked about before. So I personally have the Southwest Performance Business card. That is my personal favorite. It does have a higher annual fee, but what I really like about it is when I can choose my seat right at booking, first of all, that is huge. And then, I think it's 48 hours before check-in or before the flight.

Jess: Before departure, yeah.

Alex: Before departure, 48 hours before departure, I can go in and choose a basically Economy Plus seat. I forget what they call it.

Jess: I think it's extra legroom.

Alex: Extra legroom. Yeah, extra legroom. Really original name there. But you can choose… it was like too obvious for me to remember what it was. You can choose those seats for free. And I have had a lot of success just in the few months that this has rolled out in being able to change my seats. I've been able to even do it sometimes if I'm flying with some of my family, we've I think we were coming back, we were coming back from, maybe I don't remember where it was, but it was a long flight and we were able to get all of us up.

When Mitch and I came back from Hawaii this year, we were able on our long flight to move us up to the seats. You know, the seats on Southwest, there's the exit row with only two seats. Yeah. There's that one. And then, actually, I think we chose the one. There's one where there's literally no seat in front of you. So great for Mitch because he's a tall guy. And that was really nice to get that, and we didn't have to pay for it.

So it really comes in handy having the card for that. Another under-talked-about perk, I think of these cards, is depending on which card you have, that not all the cards have it, and I'm saying this perk on the fly. I didn't like remember this one until now. But with certain cards, you get a discount on your flights, whether that's a cash booking or a points booking. So I think it depending on the card, it can be 10% to 15% off. And it's not just on one flight, it's off the whole reservation.

So we did this when my family went to Costa Rica for Christmas in 2025. We used one of those 15% off coupons. That was huge savings. It can't be the basic fare, but those were already all sold out because it was Christmas time. And so we saved a ton on those flights with that coupon. It's a one time you get it every year. And it's nice that you can use it on points or cash booking. So that's kind of an under-talked-about little perk of those cards that can come in handy.

You know, we love the Companion Pass. That is huge. That is a huge, huge reason why we fly Southwest as a family is because Mitch and I each have a Companion Pass. And so even if the prices are a little bit higher, maybe than another airline, it still makes sense for us to fly Southwest because we're getting two tickets for just taxes and fees, for the $5.60.

They have a really good extensive domestic network, tons of routes available. They also fly to Hawaii, the Caribbean, to Mexico, Costa Rica. So there's lots of options. And I know some people are like, well, can I use the Companion Pass for flights to Mexico? Yes, yes, you can. Anywhere Southwest flies, you can use it. So we love it for that. That is almost, I think one time we've flown Hawaiian Airlines. Every other time we've gone to Hawaii, we fly Southwest. And we've gone to Hawaii just about every year for the last five years. So we're getting a lot of use out of Southwest for that. We flew them to Costa Rica both times we went. We've flown them to Mexico. We fly them basically anytime our family's going somewhere.

We recently flew Delta to Boston because I had some flight credits and my kids were like, what, we're flying Delta? We have our own TVs. Like, this is so nice. So, but Southwest has worked really great for our family. I think it's a really family-friendly airline.

And another great way to use your Southwest points is for positioning flights. So if you're looking to take a business class flight somewhere and or even in economy, if you're just trying to find the better rates and you're trying to go out of a bigger airport, Southwest can be a really good option to get you to that airport for your positioning flight.

My only caveat here is you do not want to do a connecting flight. So myself, Southwest unfortunately doesn't have a hub here in Salt Lake. So I get sometimes we're doing connecting flights. You know, we can fly direct to Denver, we can fly direct to a lot of places in California, we can fly direct to Austin, which is nice too. But there's not a ton of direct flight options. So when you're doing a positioning flight with Southwest, just make sure it's a direct flight. In general, for positioning flights because you don't want to increase your odds of anything happening. But Southwest has been great to my family. I know it's been good for Jess's family as well. And so those cards, like I will always have a Performance business card. And the personal version, the more higher end of personal version.

Jess: The priority.

Alex: Yeah, the priority. I get confused because they're all like P's. Yeah. Priority, Plus, Premier.

Jess: Kind of like the Bonvoy B's.

Alex: Yes, exactly. Southwest P's, Bonvoy B's. So, yeah, that one as well has very similar perks if you're wanting to do a personal card, you could go that route.

Pam: Okay. For me, a card probably that I've had the most besides as a co-branded card besides the United cards are the Atmos Rewards cards. They used to be just called the Alaska cards when I used to be there and I used to do fly them all the time from when we were in California to Hawaii. I would fly up my son lives in Seattle, so I used them a lot to fly to Seattle.

I just really recently have come to love them even more, and that is because I think they have some really great European availability. Business class flights to Europe can often be found in the 45,000 to 55,000-mile range. Now, sometimes you're going to, sometimes you're going to, depending on the partner that you're booking with, you may be paying more in surcharges. It can be quite expensive, especially if you book on BA, British Airways. But you know, I found some really, really good deals with them. And so they've kind of become a card that's kind of an underdog, I think, but one that I really like and have used a lot.

They also have, certain cards come with a Companion Pass. In the past, I used that a lot. I cannot tell you how many times I've taken grandchildren to Hawaii using our Companion Pass for Alaska, just over and over again. I'm going with my sister to Switzerland this year. We booked on a partner airline. I think we paid 60,000 miles to go to Switzerland with Atmos™ Rewards.

I also recently, I think last year, my sister and I went to Bora Bora. We flew on Air Tahiti Nui. Is that what it's called? Okay, we I couldn't remember if it was Nui, what the end of it was. And we booked Seattle to Tahiti, paid business class, really paid very little for that. And so I find that the Atmos Rewards cards are something that I really have used a lot and will continue to use. The interesting thing I find about them is that I've been able to have maybe two business cards or two personal cards at the same time. So I like that.

Jess: They are generous.

Pam: They are generous. The only thing I don't, there is one thing I don't like about them is that they are issued by Bank of America. If you want to talk…

Alex: Don't get me started. Don't get me started.

Pam: If you want to talk about the very worst online banking. It's like I go to pay my bills. I'm not sure what card I'm paying for and then they have like, you know, if you're paying a business card, you all of a sudden have this corp number. It is so confusing. I actually have quit having them for a while because I just and I tell them, I am canceling your card because I hate your online site. It's so horrible that's why I'm canceling. And then all of a sudden I go, ooh, I'm really down on Atmos Rewards and I really do find some good deals with them and they suck me in and I get another card.

Jess: I know, that's the problem. It's like Atmos rewards are so good. They're so good. And they partner with, like, now Hawaiian's partnered with them too. That's what we flew to Hawaii, and we paid 15,000 points per person to Hawaii, which was a steal. And they have Starlink, which my kids were obsessed with because they could stream all their shows with no glitches. It was really great.

Pam: Was that out of was that out of Salt Lake?

Alex: Out of Salt Lake City. It was Salt Lake to Honolulu.

Pam: I would fly to Salt Lake to do that.

Alex: It’s a great flight.

Pam: That's crazy.

Jess: But their, so but the Alaska Companion Pass is not is like, is on a cash fare, right? And you still have to pay some money.

Pam: Yes, you do. You do. Yes, you do. And

Alex: You have to book your fare with you can't use points. You book in cash, and then you get the other one for like $99 and taxes or something like that.

Pam: Yes, I'm glad you clarified that. It's been so long since I used one for the grandkids that I forgot that it was cash.

Jess: That's my problem is I have one, but I'm like, I don't know, because you can't use it on partner airlines. I don't think I think you have to use it on there's all these Southwest, no one compares to the Southwest Companion Pass. No one. As far as ease of use. Yeah.

Pam: Yes. Nobody does. Absolutely.

Alex: But people were going on a rant in our Facebook group about Bank of America online banking, and I was like, yes, it’s not just me.

Jess: I think someone tagged you. I think someone was like, Alex, paging Alex Payne.

Alex: I understand your frustrations.
Alex: Because I had to pay like interest charges because I had paid it off, but apparently I didn't pay it off and it was like, it wasn't very much. It was like, I think I had like a balance on the card of like $30, but still, it's the principal. It's the principal that I was so frustrated by.

Pam: So grab your miles and then run.

Alex: After a year.

Jess: Yeah, after a year. The next one I'm going to talk about is American Airlines. I've actually had an American Airlines card for a really long time, and I don't live in an American hub. I actually don't fly American Airlines very often, but as is the case with a lot of these other ones, I find a ton of value with their partner airlines. If you are in an American hub, chances are it's going to make sense for you to have at least one American Airlines card.

They can be used on other Oneworld partners, like I said, Japan Airlines, Qatar Airways, British Airways, Cathay Pacific. So you have got a lot of options. I also know that Miami is an AA hub. There are often really good deals you can find out of Miami to the Caribbean for very few miles on American. So that's kind of another sweet spot there.

Alex: I've seen some good ones out of Charlotte as well.

Pam: Uh-huh, me too.

Alex: That's a nice AA hub. In fact, that's where when my mom and I went to Grand Cayman, we flew AA and we routed through Charlotte. So that's a good one too.

Jess: Yeah, Charlotte is another good Caribbean hub, jumping-off point. I have personally used AA miles a couple of times in the past couple of years. Well, the other, first, let me back up. Citi now transfers to AA one-to-one. But previously, that's a more recent change. Before that, none of the banks transferred to AA. And so really, the only way to rack up big stashes of AA miles was to get their co-branded cards. Now Citi transfers to them, and so if you have a Citi Strata Premier, Citi Strata Elite, you can transfer your Citi ThankYou Points to AA. I did that when so we flew Japan Airlines from Chicago to Tokyo, but I booked it through American.

And then my friend Katie and I are going to London in September to see Leslie Odom Jr. in Hamilton. Thanks, Alex. And so, British Airways, there's a direct flight from Houston to London on British Airways. They wanted to charge us like 100,000 Avios each for business class. And I was like, no. American charged us 57,500 for the exact same flight on British Airways. The taxes are crazy because it's London and it's British Airways, but they were comparable for both, whether I went through AA or British Airways. And so I was like, I'm going to save over 40,000 points and book it through American. And so, yeah, you can find really great deals on American Airlines partners.

Alex: Okay, next up, Delta. And this one is particularly important for me because I am the Delta hub person of the group. I will say that if you don't fly Delta very often, the unique thing with Delta in a bad way is they don't have really great partner options like United and American do, and Alaska rewards. You're not going to be like, oh, I'm going to get my Delta card so I can book their flights with their partner airlines. That's not something that I ever do. If I'm using my Delta miles, I'm booking Delta flights.

The problem with Delta sometimes is their pricing can be wild. So, for example, this is it's a I'm actually embarrassed to say that I'm paying this much, but it is what it is. My friends and I are going to London next month, also seeing Leslie Odom Jr. and Hamilton. And we they all have Delta miles because if I mean, this is the problem. People in Utah, Salt Lake, they love their Delta cards. They are like, they bleed Delta. There's nobody is as loyal as a Delta person in Salt Lake. Like they are just loyal as loyal can be. I know a lot of people that are like, we only fly Delta. We only fly Delta. And I'm like, you're paying way more than everybody else, but okay.

And so, I mean, and don't get me wrong, I love Delta. When I fly Delta, I think it's a fantastic airline. Like the planes are nice. Everyone has their own screen. I see the appeal. But I am just not willing to always pay Delta prices, whether that's cash or points. It's a lot. Now, when I fly by myself when I'm going to meet these girls or something like that, I do fly Delta quite a bit. But anyway, where was I even going with all of that? So my friends…

Jess: Your embarrassing amount of miles you're paying to go to London.

Alex: So they all have Delta miles. We're going to London. Coming home, we are flying Delta because we have a direct flight from London. It's easy. That's what my friends want to do too. I'm like, yeah, let's do it. I've got a surplus of Delta miles. Well, I had a surplus of Delta miles. I am paying about 60, I think it was 68,000 points for an economy flight home with Delta SkyMiles. That's a ton of miles for an economy flight. So that's just crazy. But I also just sit on my Delta miles. I don't really use them because I don't find tons of great ways to use them

And if I need more, I can always transfer from American Express to Delta. Mitch has some Delta miles, too. It's all going to be fine. I still have more. But I did that same exact flight back in early June, and I paid 20,000 miles because I booked it through Virgin Atlantic. I booked the same exact flight for so much cheaper. So that's just kind of crazy. But that flight wasn't available on Virgin Atlantic this time. So we couldn't do that because they had points they could transfer to VA, but that's how it goes. Partner availability is not always an option, but when it is, it's a really good price.

So it just goes to show Delta is a little crazy with their pricing, but I will say they will also have some incredible flash sales. We have seen some really, really good ones this year in particular to Australia and New Zealand, like across the country. So it's not like you have to be flying out of LA to get this deal. You can be anywhere in the country and get really good prices. Like 50,000, I want to say it was around that range. And I want to say it was round trip. Keep in mind, this is economy. So I didn't jump on these deals because I'm not going to fly economy to Australia or New Zealand. But if you are willing to do that, you can find some incredible value with your Delta SkyMiles through their flash sales. It's just being patient for when those deals come about. And I would recommend subscribing to Thrifty Traveler for those flash sales. They do a really good job of sharing those deals.

So for myself, I've used Delta SkyMiles®. I don't use my Delta SkyMiles a ton. Like I said, I usually will pay cash instead because it's usually just me, but I've used them to fly to London, coming home from London, like I just said. I've used them to fly to Mexico, and I've used them for domestic trips as well, here and there. But just know like if you're getting Delta SkyMiles, the best bet is their flash sales or just hoping a good price comes along.

The nice option too is if you have a Delta card, this is a huge reason why I keep a Delta card, is you get 15% off award flight prices. And so right there, like if you're flying Delta, you need to have a Delta card. You get the free checked bag. I think it's for two checked bags now. I think they recently changed that. It might depend on the card, so don't quote me on that.

Another thing I love about the Delta cards, all of them have this option, is you get a Delta Stays credit. And depending on the card that you have, it could range from like $100 upwards of $200... I think there might have even be ones with $250. I'm not 100% sure, but I have the Delta Business Platinum and my credit is $200. Love this credit because it is you can use it for a one-night stay. You just have to book through Delta Stays. It is not split. You can use the whole stay or the whole credit on a one-night stay. So super, super easy to use.

They also have, I get a companion certificate with my Delta Platinum. The personal, business both have that. And it's nice because you can use it. You have to the same thing like with the Alaska one, you have to use it for a cash booking, and then you pay the taxes and fees. You can use it. It used to be you could only use it for like the continental US. Now you can use it for Hawaii. You can use it for the Caribbean, you can use it for Mexico. They've expanded it. It has to be round trip and they're very selective on dates though. It can it's not easy to use. Let me just say that. But if you can use it, it can save you a lot of money.

There's just been times where I've gone into use mine and it doesn't have all the flights available. It's like, I tried to use it for New York when we went for my 10-year-old's birthday and it was like, yeah, you can use it for the flight to leave JFK at 7:00 AM. And I was like, no, I wanted the 11:00 flight, but it wasn't giving me that option. And so that's, I think they could really do a lot to improve that companion certificate. I don't keep it for that reason, but if you're able to utilize that, it can be really helpful. I keep it for the 15% off award flights and the Delta Stays credit.

Pam: Yeah, I think I think they've made it more of a keeper card with those additions. Well, so now we're going to talk about some other random airline cards that we've had or considered. Okay. Early in my points and miles journey, for some reason, I decided to sign up for an Avianca card.

Alex: Let's just say this was before 5/24. She didn't give up a 5/24 spot for it.

Pam: I didn't give up a 5/24 spot there. But I have only well, I have used booked on Avianca with partners. So I found United flights to Hawaii. I did a flight from I think I went to Croatia one time with it. I found a business class for 63,000 business. Those used to be pretty easy to find. They're harder to find now, but they're still available. But I just laugh that was one of my earliest cards.

Alex: Oh, I remember because this was this was like our first maybe our first six months in the hobby. It was really early. And she's like, oh, I got this Avianca card. And I'm like, what in the world is Avianca? Like, what?

Jess: You're like, what is that?

Pam: Yes, you can book through the Star Alliance partners, and so I have been able to use it. I was able to use my miles.

Alex: Hey, it worked out. You used your points.

Pam: It worked out, but it is a very odd thing. I have gotten airline cards for British Airways because I fly have flown them quite a bit. And so I thought, okay, well, this will work. You know, I was trying to find someone that would approve me when I was having trouble, you know, with other things.

Alex: I think that's the story of when you get these random cards is when you're like, I got a few denials. I just I need to get a card. I have like there's something you…

Pam: I have a hard time not having meeting a minimum spend on something.

Alex: Yeah. And you're just like, I don't even care what it is. I just want to be approved.

Jess: I remember when you texted us and you were like, guys, no one's approving me. I got the Air France card. And we were like, what? Or you were going to get the Air France card.

Alex: No, it was Virgin Atlantic.

Pam: Yeah, it was Virgin Atlantic Yes. Yes. Yes, because I haven't done the Air France card yet, but I would do it. But I did do JetBlue. I do have a JetBlue card. Now, I haven't done these for my husband. I've really done these for me. Well, I think we both got the British Airways, you know, when there was something going on there.

Alex: Hey, British Airways are, I think some of these things are a little under-talked about because British Airways, it's Avios. And you can book Qatar Airways with Avios, like all of these partners, you can move your points between the different Avios programs. And so I think that is one that maybe has slept on for people who if there's a good welcome offer, if they're like, I want to fly Qatar Airways to Thailand or to Maldives, like that's could be a could make sense.

Pam: Yes, it did. And I ended up using my husband.

Alex: If you're like 7/24 and you don't care anymore, that's when you do it.

Pam: Yes. And I did it for my husband and I, and we flew Qatar to India and you know, sat in Qsuites, and it was great. And so it does make sense sometimes. So, yeah, I guess I'm probably the most liable to open up some random airline card in the future.

Jess: All right, the only one I have that I think is random is the JetBlue card. JetBlue does not, like Alex, JetBlue does not have a huge presence outside in Houston, but I actually got this card, I have the JetBlue business card, again, doesn't count towards 5/24. That's why I got it. I got it when it had an elevated welcome offer. I got it a few years ago and it was because I was positioning to the Northeast a lot. So I used it and JetBlue has a flight from Houston to JFK. I was going, I've been on Emirates a couple of times out of JFK. And so I got the card for that. And then, like my mom and I went to Boston last year. I mean, we went to Switzerland, we positioned to Boston. So I was able to use my JetBlue points to position from Houston to Boston.

I love this card. I have kept it even though I don't fly JetBlue that often. The annual fee is $99, which is, I guess, average, but you get 5,000 bonus points every year on your account anniversary, and you get 10% of your points back from all of your award flights through the year.

Alex: Oh, that's really cool.

Jess: So we're actually flying, so we're going to Germany for the Christmas markets after Christmas. We fly home in January. We're flying Singapore, you know, JFK to Frankfurt. And so when we come home, we're landing in JFK. JetBlue is one of the only airlines that has a flight from JFK to Houston. And so we're flying JFK to Houston. I redeemed some JetBlue points for it, and I'm getting 10% of the points back once the flight's done. Yeah, that's so nice.

Pam: That’s nice.

Alex: Yeah, that’s a really cool, unique perk.

Jess: I've actually kept this card for at least three or four years now.

Alex: Well, and they it's pretty smart because they're like, hey, you're going to earn points on your award flight. And so then you're getting points. So you're like, well, I don't want to cancel my card because I earned points by having the card. But then you spend your points, but then they give you points back. So it's like this cycle that’s really, really smart on their point.

Jess: Exactly. Exactly. They really suck you in.

Alex: So smart of them.

Jess: Yeah. They suck you in, but I'm like, you know what, for $99 a year, it's worth it to me to get those points back and then put them towards future flights.

Alex: Well then, you get the 5,000 points too.

Jess: Yeah. Yeah.

Alex: I'm impressed, JetBlue.

Jess: I actually enjoy flying JetBlue. I wish they had a bigger presence here. Like I've always had a great experience. I feel like it's an elevated Southwest Airlines.

Pam: I do too.

Alex: Yeah, I like it too.

Jess: So I've always had a good experience on it. I wish I wish I could fly them more.

Alex: I agree.

Pam: And you know, we didn't really talk about them. They should have been maybe one of the ones that we talked about because I know so many of our community that lives in the East, JetBlue is a huge presence there. I know for me, when I travel to the same thing, I travel to the East Coast, especially to JFK. I don't United won't get me a direct flight and I'm not going to not fly a direct flight. That's why I got my JetBlue card. That's why I continue to use it. It's either JetBlue or Delta for me for flying to JFK. So, yep.

Alex: All right. Well, I have not gotten too random with my I haven't gone random at all with my credit cards, airline credit cards, but one that I have very strongly considered is the Air France card. They'll sometimes have an offer of 70,000 points. That's like their elevated offer, but they only have the personal card. So for me, it hasn't been worth it to give up a 5/24 spot for that, but I would consider it when my 5/24 drops really low or if I'm way over and I'm like, whatever, I don't care anymore, then I would get that card because I do find a lot of value with Air France, especially with the 25% off flights for kids.

The fact that they're a Delta partner, I've booked Delta flights through Air France for much cheaper than if I were to book through Delta. So that's a really good option too. They have a direct flight on KLM from Salt Lake City to Amsterdam that I've done numerous times to get to Europe, and I've done it coming home as well.

So for me, having a stockpile of Flying Blue miles is really great for me because I use that fairly regularly. I would say fairly regularly. It's not like it's not like I'm using it like I do my Southwest points. I mean, how many times do you go to Amsterdam in a year? But it is nice to have. I also used that, I know Jess did it as well. When she went to Bora Bora to get to Tahiti, we both booked our flights through Air France. That was a good option for that, too. So that is one card I've strongly considered.

Also, I would consider the Virgin Atlantic card for the same reason so I can book Delta flights for less through Virgin Atlantic. I've also flown Virgin Atlantic a couple of times to get to Europe. Like Jess said, though, for both those programs, the taxes and fees can be a bit higher, but their award prices are so low that I look at it like I'm getting a discounted flight. Instead of I'm getting a free flight or a nearly free flight, I'm getting an extremely, extremely discounted flight for a good flying experience.

Like that's what we flew to London and we did premium economy and there was a transfer bonus. So I paid like 13,000 points. So it was really nice. But the regular price was 17,000 points. So if I had a Virgin Atlantic card, I could book that for 17,000 points premium economy. So if you're paying cash on top of that, even I think it was like $200, I think that's a screaming deal. 17,000 points and $200. So I'm willing to do that for a better flying experience than maybe paying a little less for to fly economy. So that's another card I would consider, a Virgin Atlantic one. Mom, do you remember what your welcome offer was on that card?

Pam: I don't remember. Uh-uh.

Alex: Okay.

Jess: She’s like no, I’ve opened 24 cards since then.

Pam: Are you kidding me? Jess, that is exactly why I don't remember.

Alex: And then I, like I said, I have not had a JetBlue card yet, but I would definitely open one. Even though I don't fly JetBlue often at all. I do enjoy when I have flown them. It's just the same issue as Jess is it's just not a lot of options in Salt Lake for me to do that. But I've never flown JetBlue Mint and I would that's their business class. I would love to fly JetBlue Mint and try that out sometime. I know you can book it through some partners and things like that, but I was thinking maybe someday I'll try to get some JetBlue miles to fly JetBlue Mint someday.

Pam: Interesting you say that because that is my probably my most aspirational, I still need to try that out flight and I haven't been able to figure out how to do it. So, maybe we could go together, Alex.

Alex: Maybe.

Pam: Well, we hope that this has made you think a little bit differently about co-branded airline cards and how they can make a really meaningful contribution to your points and miles. If you enjoyed today's episode, it would mean so much if you left us a quick rating or review. It really helps more listeners find the show. We appreciate your support so much.

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