

Ep #202: The 5 Credit Cards Most Often in Our Wallets Right Now



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Alex: Credit cards come and go, but these five are ones we keep coming back to. Listen in as we share the five credit cards in our wallets most often.

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: After recording this episode, we learned that Bilt will be moving to a 4:3 Hyatt transfer ratio come January 1st, 2027. Super, super disappointed. Major bummer for all of us who love the Bilt Palladium card and were really counting on using that card to earn a lot of Hyatt points.

So everything in this episode is still accurate, at least till January 1st, 2027. But once we get to that date, all of this might be out the window. So we will have to record a new episode, update this all after that day.

Hey, I'm Alex.

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

Jess: And I'm Jess. Let's talk points. Today, we're each sharing the credit cards we use most often and why. The credit card we each use the most is the one we're currently using to meet a minimum spend, so we are not counting that in our count, because that one just changes depending on which card we're working on a minimum spend for. But we do each have a handful of other cards that have a permanent place in our wallets.

Some are the same, some are different between the three of us. So we're going to go into, if we could each only have five cards in our wallet, basically, which cards would they be?

So I'm going to kick it off. And I actually, so we have an outline for every episode, and Alex and Pam answered theirs before I answered mine. And so,

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spoiler, they each put the Bilt Palladium. And I also put the Bilt Palladium. I said, "Why'd y'all steal my answer?" in the outline. And so, shocker, all three of us have the Bilt Palladium for our number one card that's always in our wallet.

Pam had the Bilt card when it was like Bilt 1.0. She had it for a while. Alex and I had never had that card. And now we all have the Palladium, and it's all one of our favorite go-to cards in our wallets. For me, and I think it's going to be the same for these two, but for me, it's because with that Points Accelerator option, you're basically earning 3x on all of your purchases up to \$25,000 a year, which is 75,000 points at 3x.

Bilt also has the most valuable transfer partners of any of the transferable partner programs. And so you combine 3x on every purchase with those valuable transfer partners. That card is a no-brainer keeper in my wallet. This is also the one that I have added. So I have the physical Bilt Palladium card. I've added it to Ted's Apple wallet. And I'm like, if you don't know what card to use, just use your Bilt card. Like, if you're if there's ever a question, I know I'm going to get at least 2-3x with you using the Bilt Palladium. So that's a safe bet wherever you are.

Alex: Like Jess said, we all went with the Bilt Palladium card. And I also love that you can, with the Bilt Palladium card, you get Bilt Gold status, which means you get that higher-value Rakuten transfer. So I this year have really been focused on using Rakuten as much as I can to get those extra points.

I just really love my Bilt card. And I, even with all these other cards we're going to say next, like I still use these other cards, but the amount that I use them has really gone down because it's really, really hard to beat 3x, especially with Bilt's transfer partners. And if you listened to, we had an episode recently about, we did like a power rankings of the different points programs, and we all said Bilt was the one with the best transfer partners. So if I can earn 3x and I can use them for those transfer partners, that's really awesome.

And so even though I love, I still love the Sapphire Preferred. It's still a really great card. I love that we get 3x at gas stations, especially for, like, I have an EV, but you get 3x charging too. My husband can get 3x with his gas car, 3x on

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vacation rentals. But I'm like, I could just use my Bilt Palladium card, and I don't even have to think about it. Like, that's what's so nice.

Now, of course, what I notice with myself is when I'm close to getting, like, maxing out my \$5,000 for the 3x Accelerator, I have to- sometimes I'm like, "Oh man, I'm going to start earning 2x because these purchases are pending and it hasn't switched. I can't activate the next one yet." So I always try to make sure I don't have a big purchase until I get my 3x activated again.

So I, I really, really do love this card. And I think if I, if I was someone who was like, I am not somebody who's going to go hard in this hobby. Like, I'm just a casual points and miles person, this would be the card that I have and use for everything. And then I'd occasionally open up a new card here and there.

Pam: Well, as you, as Jess said, I had the Bilt card, the earlier edition of it. And so you would think that I would have been the one that would really have used it a ton. Well, I'm kind of late to the game on using it. And it is slowly become the card that I use the most. I think part of it goes to the fact that this year, I did open up a lot of new cards. So I was constantly meeting a minimum spend. So that was what I was doing.

I'm kind of on a sabbatical from new cards. And so now this has become my go-to card. Again, for all the reasons that Jess and Alex said, I just did my first use of the, spent the Bilt Cash for the Points Accelerator. I had never even done that yet, because I hadn't been using enough, earning enough Bilt Cash, because I wasn't using enough. So now I'm like, Oh, wow, this is going to be, this is pretty cool. I like this.

And so I just see that the fact that it's 3x, I don't have to think about what card I'm using. And it has my favorite transfer partners. So it's just a win-win. A little late to the game, but a believer now.

Alex: Yeah. No, it makes sense, though. If you're not, if you're consistently opening a new card, there's really not downtime to put spend on another card. So, but I do the same thing with Jess. I have it saved on my Apple Pay. And so when I'm shopping online, it's there. I have it saved to my Amazon account, so

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I'm always earning 3x on Amazon. And then I have Mitch has the actual physical card.

And then I usually have the card we're meeting a minimum spend on. And then if I'm not meeting a minimum spend, I might be like, "Uh, can you hand me the Bilt Palladium card?" But it is, it is on my Apple Wallet too. But that is, yeah, that's the card we're using the most. Love my Bilt Points.

Pam: And who would have thought, who would have thought this a year ago?

Alex: Never. Even, even when the card came out, I was even like, I don't know about this. Like, we'll see. And then I was like, you know what? I'll just give it a try for a year. Like, I'll open the card, we'll see how this goes. And it's 100% a keeper card. And we get this question a lot too, if people are like, "Should I get this card even if I'm not using it to pay for, like, to pay my mortgage on, to earn points with my mortgage?" I would say yes. I think it's worth it even if you're not earning points on your mortgage for the 3x and the Accelerator. But yeah, it's great.

And Jess and I, we're on the opposite end, Mom. We are drowning in Bilt Cash. I'm like, can they? We need some more ways that we can redeem our Bilt Cash. They did come out with...

Pam: How are you guys redeeming your Bilt Cash? Just because I'm starting to collect it now, and I'll need some.

Alex: Well, they have, I used, you know, with the Bilt Palladium card, you get two \$200 hotel credits. You can apply another \$100 of Bilt Cash to make that a \$300 hotel credit. So I used that. There is, they have a partnership with Blacklane now. What is that? Is that \$100 of Bilt Cash for \$100 credit?

Jess: Yeah.

Alex: Yeah. What else do you do, Jess?

Jess: I mean, every month I redeem it for like \$10. I hate that there's the limits, but there's like \$10 at Walgreens, \$10 at GrubHub, \$10 at Lyft. I redeem all of those. But the other thing is like, I'm not super stressed about it. Like there are,

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there are so many threads on Reddit of people freaking out like, "I'm, this is almost the end of the year. How am I going to use my Bilt Cash?" because you can only roll over \$100 into the next year. And I'm like, guys, it's basically Monopoly money. Like someone who doesn't lose it all, if you don't use it all, you're still coming out ahead.

Alex: It's not real money.

Jess: You're still coming out ahead with like all the points you're earning. So I'm not stressed about it. I'm like, I'm going to use it. I'm not going to, it's not going to keep me up at night if I have.

Alex: Can you pay a bigger mortgage payment for a month and then pay?

Jess: You could. Like at the end of the year, if you were in a position where like you could put a big chunk of money towards your principal on your mortgage, then that is something you could do also.

Alex: Yeah. Might as well earn some points and do something with it. Get that Bilt Cash.

Jess: All right. If this show has helped you, the best way to support us is by joining Points Talk Premium. It keeps the podcast going and ad-free. Subscribe via the show notes or at pointstalk.supercast.com.

Jess: Okay, card number two, I put the Chase Sapphire Reserve®. For a long time, the Chase Sapphire Preferred® would have been in that spot. Now it is the Chase Sapphire Reserve, mostly because with the refresh, you now get 4x at hotels and flights booked directly. We primarily book directly, and so being able to earn 4x Chase points on hotels and flights is great. You also get 3x on dining. I spend a lot of money eating out, and so 3x on dining is really great for me.

And also, as of October 1st, the Sapphire Preferred no longer has the 1:1 transfer ratio to Hyatt. You have to either have the Sapphire Reserve personal card or Sapphire Reserve Business card. That is how I use 95% of my Chase points, is by transferring them to Hyatt. And so having that 1:1 ratio, super important to me. And so that is why the Sapphire Reserve personal card is my number two card. It also comes with a ton of great travel benefits and

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protections. This is my go-to card for charging. I mean, like I said, I'm getting the 4x on hotels and flights, but also I would put my travel purchases on this card anyways because it just has really great travel protections.

Alex: All right, I, this one maybe isn't fair, but I chose the Ink Unlimited® as my number two card, only because this is the card, like, it always has a balance on it. I kind of, I looked at like which of my cards have balances that weren't my minimum spend card. And Ink Unlimited is the card that we use for our business expenses between the three of us, the business expenses we share. And the reason we use the Ink Unlimited is because it makes it easier for us to earn Ultimate Rewards, make it easier for us because then we can, I can move these points from the Ink Unlimited to my Sapphire Reserve and then move it to Hyatt. And then we can book the hotel stays where we stay together.

And then it's coming out of our business points. So it's an easy way for us to share our business points that we're earning. And it's just too hard when we have, like, we each have our own individual businesses where we, you know, open all our business cards and we do all that other stuff. But for this business that we all three share, it's so much easier to have all those expenses on one card instead of switching them over. And so Ink Unlimited just makes sense because we can share the points. We're earning 1.5% back on everything and the points go towards trips we can take together.

Now, I wish, I would actually love if there was a Bilt business card and we could earn 3x. But it's just too tricky for me if I put these expenses on the Palladium card for us to then separate my personal points from our business points. And so Ink Unlimited makes the most sense for us right now.

Pam: Okay. And I think that my number two is the same as Jess's. We have a lot of overlap here, you'll see. It's the Chase Sapphire Reserve. As you all know, I do not pay for my domestic flights. I'm earning more points. So I really like that I can get 4x whenever I fly United, which is pretty much my...

Alex: You mean you do pay for your domestic flights.

Pam: Did I say I don't?

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Alex: Yeah. I was like, wait, what is she, how does she get her domestic flights?

Pam: Oh yeah, no. No, no, no. No. My, I do pay for them because I want to save, because I want to get, I want to save my...

Alex: You don't use points for them, is what you mean.

Pam: Exactly. I just love to confuse you guys sometimes. Just see if you're, you know, on the ball. But yeah, I really save all of my points and miles for business class travel, and I prioritize that. So if it's a domestic flight, unless we're getting pretty high. And lately with oil prices, they've been getting pretty high. If they're like around \$600, I'm going to consider using points and miles. But usually I'm paying cash. I'm usually flying on United because I live in a United hub. I have status with them. So when I book a seat, I am always guaranteed an economy plus seat. I like that a lot. I'm not willing to give that up.

And so with my Chase Sapphire Reserve, I earn 4x on that. So that gives me more of my favorite currency, which is Chase Ultimate Rewards. And so to me, it's just a no-brainer. I mean, you know, the Hyatt 1:1 is definitely huge too. Got to have a card where that's, I'm not going to not have a card that doesn't have that. So yep, so I'm just a little twin of Jess on this one.

Jess: All right, my number three card is my Freedom FlexSM for, that's a Chase card, for the rotating 5x bonus categories. And so they announced that for Q4 this year of 2026, the bonus categories include groceries and dining. And like I said, I get a lot of points with dining, but with this bonus, so the way the Freedom Flex works is you already get 3x on dining just as a perk of the card, which is really 2x bonus points on dining and then 1x on every purchase. That's how they calculate that 3x. But because it's one of the rotating categories, you're really going to earn 7x on dining in Q4 with this card.

Earning 7x Chase points on dining is pretty incredible. And so I am really excited to have that card permanently in my wallet, especially for groceries, you know, earning 5x on groceries is pretty awesome. I feel like as Alex and I, like families, groceries and dining is probably like two of our biggest spend categories.

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Alex: 1,000%. That's where we spend the most money every month, is on groceries and dining.

Jess: Yeah. So, you know, being able to do that, it is limited to, I think \$1,500 per quarter, but luckily Ted and I each have a Freedom Flex. And so I will probably max out the \$3,000, but, you know, I'm going to get.

Alex: I'm glad you brought that up, because I'm going to need to switch, I'm going to need to put that one in my wallet once we get into Q4.

Jess: Yeah.

Alex: Which is right, wait, by the time this airs, we'll be in Q4.

Jess: Exactly. Yeah.

Alex: Oh my goodness. I'm glad you said this. I got to get ready.

For my third card, I chose the Venture X. I will say, like, it's, I don't use it as much now that I have the Palladium and I can earn 3x and there's better transfer partners with Bilt. But I still really like my Venture X card. I don't know why, there's something about it. And so I will, like, put it in my wallet sometimes if I'm like, I don't know what card to use.

And I like having a little bit of a balance, like, I think I have some, like my car wash membership automatically goes to my Venture X card, just so like there's never inactivity and they don't accidentally close a card down. I'll sometimes do stuff like that. That's card, it usually always has a balance. It might just be a smaller balance depending how much I'm using it. But it is, I think, a solid option, especially if you don't have a Bilt Palladium card, I think Venture X is probably the next, one of the next best cards to have for everyday spending because it's no, no thinking. We love, we love not having to think. There's too many other things in life to think about. So I still, I still really like my Venture X card.

Pam: Well, you know what? I don't like being the third person that answers this every time, because I'm always being the one who's copying, sounds like I'm copying.

Alex: You can go before me next time, all right? For number four.

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Pam: Like, I have no idea. But no, mine is the Capital One Venture X too. And actually, it's not that I have it in my wallet, but my husband has had it in his wallet. And it gets probably the most spend of any of our cards. I mean, I look at his balance that I have to pay every month and I go, "How did you spend so much money?" It's just like so much money that he spends.

And so I finally, now that I'm on the Palladium bandwagon, I have transferred that out. And maybe I won't be so upset about how much he spent when now that we're going to be earning three times instead of two times. I also have it in my wallet all the time just because I really like the Capital One lounges. We have a great one in Denver. Usually traveling by myself, so I'm usually, that's when I have time, even if I'm flying out of a different terminal, that's where you will find me. And I've seen some of you there. So, yeah, so for all those reasons, I do love Capital Venture X. It's not a card I ever plan to get rid of.

Jess: It's funny, we will get DMs from people, and they're like, "Is Pam traveling today? I'm at the Capital One Lounge. I'm looking for her."

Alex: They'll be like, "I travel through here a lot and I've never run into her." I'm like, "You'll run into her one of these days."

Pam: Yeah.

Alex: And make sure you say hi when you do, because sometimes she'll DM us, or my mom will send us a text, and she'll be like, "I didn't see anyone in the lounge today." And it like is so disappointing when she doesn't meet someone there.

Pam: This little social member of the squad.

Jess: All right, my number four, I feel like is going to surprise you all. So I chose the Citi Strata EliteSM. This is a card, when it first came out, we were so lukewarm about it. And then the more we used it, the more we were like, dang, this is a really good card.

Alex: Yeah, no, it's actually really funny how we were like, really like, eh, it's fine. And now we're like, all right. And now they've got good transfer partners. So this card really shot up.

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Jess: So Citi is the only, the only bank, or like even Bilt doesn't anymore, but Citi transfers to American Airlines, which I know a lot of you live in AA hubs and you find that really helpful. I don't live in an AA hub, but I still find really great value in using it for their transfer partners. I can get really good value with AA's. And they just added Japan Airlines 1:1 as a transfer partner.

Bilt is the only other program that has JAL 1:1. Capital One has it, but it's 4:3. And so, I personally haven't transferred many Capital One, if any, to Japan Airlines. I have transferred Bilt to Japan Airlines. And so having another option to transfer 1:1 to JAL is really helpful.

The Strata Elite, like with the Splurge Credits every calendar year, with the Blacklane credits, I just find it where it's a keeper card for me. You get 6x on dining on Friday and Saturday nights. They do have like weird hours. I still think the whole Citi NightsSM thing is kind of weird. But 6x on dining on Friday and Saturday nights, and then 3x all other times. Like I said, I spend a lot on dining. And so being able to get either 3x or 6x on that and effectively getting 3x or 6x AA miles or Japan Airlines miles, I find really helpful. So that's another one that I always have in my wallet.

Alex: I feel like this is a good reminder for me. I need to add that card to my Apple Wallet, so I'm just ready. Like, okay, I'm eating out and it's a Friday or Saturday night, I need to be better about using that card, but not until after January when the Flex categories or when Q4 ends for that. Then I'll start using it.

Jess: Exactly. Exactly.

Alex: Okay, I actually did what Jess did last... Oh, sorry, Mom. You get to go. I'll let you go. So I don't copy you.

Pam: You have more to say. I'm not that excited. So, but I will go ahead and go. And this is kind of a weird thing. I would say the Freedom Flex. I don't actually have it in my wallet. But if I was to look at who we probably pay the most over a whole year, it's that card. And it's really a weird reason. It's not for any of these wonderful reasons that Jess and Alex are using.

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It's because you know how when you go online, I do a lot of purchasing online. So you go online and you're going to make a purchase and it automatically populates your cards. Well, it will populate most of my cards, but it doesn't remember my CVS code for most of them. CVC code.

Alex: CVS? CVC.

Pam: CVC. I'm thinking of the drugstore. So I have to go look, go get my card book and look up what the CVC code. I always remember the CVC code of my Freedom Flex. It is indelibly in my brain.

Jess: I thought you were going to say what it was when you were like, "It is," and I was like, please don't say what your CVC code is online.

Pam: So it's like I always remember it. So when I'm online shopping and I just don't want to have to go grab a card, I'm just being lazy, which obviously is a lot of times because this is the card that we spend the most on probably throughout the year that when we're not meeting a minimum spend, that's why we use that one so much. It's not for all the good reasons that you guys are. I need to, I need to memorize the CVC code of a better card.

Alex: A Bilt, your Bilt card.

Pam: My Bilt card.

Jess: You need to memorize the CVC of your Bilt card.

Pam: Yes. So basically, I do this out of sheer laziness. And because I know that I like the points that I'm getting from it, so it works.

Alex: All right, I did a Freedom Unlimited/Flex because I kind of use them both equally amounts, I would say. Obviously, I'm using the Flex when it's the 5x categories, but I don't really use the Flex beyond that. Like, I'm just using it strictly for my 5x categories.

And then the Freedom Unlimited, that is one that, that one is a Visa. I always have to think about this. So sometimes I'll have that, like my husband will keep it in his car or like in his wallet. I am always switching out the cards in his wallet, guys. I'll be like, "Okay, here's two new ones for you. Here, try this, do this."

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But he, that one, I'll have him use because he drives past a Costco quite often when he, well, when he's coming home from work, he always drives by Costco. And so sometimes he'll stop at Costco and pick up a few things. And so I like him having a Visa card, and it's just easy. I know I'm getting 1.5x, so it's good. I mean, it's not, it's not 3x on the Bilt Palladium, but it'll do.

And then that is one where my son is an authorized user on a Freedom Unlimited card. So he just carries that in his little phone case. And then when he needs to make a purchase, he does that. And I like it because it doesn't cost anything like to add him as an authorized user. So it's easy. So that's why I chose that as my number four.

Pam: He's got to feel so grown up every time he's with his friends and he pulls out his credit card to use.

Alex: Yeah, it's pretty funny. Like even when we're, we'll stop by like a gas station after my kids' games or practice sometimes so they can run in and get like a Gatorade or something. And I just send them in with my credit card. Sometimes they'll be with a friend and they're just like, my nine, or he's 10, my 10-year-old will walk in there with my credit card and they just know what to do. And I'm like, this is pretty nice. They're figuring out how to do this. And I think I watch other people go with their kids, and they like get out of the car, they go in with their kid. I'm like, nope, I'm sitting in the car and just sending them in. They know how to use a credit card.

Jess: They've watched you do it enough times.

Alex: They've watched, and they know like, "Okay, I can't go crazy because my mom's going to see what I come back with."

Pam: Yeah, right.

Jess: All right, last card, card number five. I usually don't have this many cards in my wallet. Like I'm usually good like two or three at a time. But Amex® Gold would be my next choice for another card in my wallet. You know, I'm trying to like diversify my points. I got a Bilt card, I got a Citi card, I got a Chase card, I got an Amex card.

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I kind of, I don't know if y'all do this, but I'm very much like, oh, I'm running low on this type of points.

Alex: Yes.

Jess: So like, I'm going to use my Amex cards more because I'm low on Amex points. I have a ton of Bilt Points, I have a ton of Chase points. It's usually not that, I'm usually trying to earn Chase points. But sometimes if I'm running low on Amex, I'm like, okay, I'm going to make an effort to use my Amex cards more. And so the personal Gold gets 4x on dining and grocery stores. I will not have the Gold in my wallet at all in Q4 because like I said, that's going on the Freedom Flex. But you know, a flat 4x on dining and grocery stores year-round is helpful. So that's the, that's my fifth card.

Alex: Yeah, I, I chose the same one as Jess, the Amex Gold. And like Jess said, I will be taking it out. It's actually in my wallet right now. I have it. So I, I have one of those wallets where it's like my phone case is has a little slot for my wallet. And so I can only fit one; I can only fit one at a time in here because I've also got, like, my ID, and it's just, it's just small.

So I am very much like you, Jess, where I will be like, okay, I'm running low on this. I haven't spent very much on this card, and I want to, like, diversify my points and have my spending spread out across a few different programs because I don't want to, like, and I don't know how much it matters, but I want to stay out of Amex pop-up jail, and so I try to use my Amex Gold. So if I haven't used it in a while, I will go and do that.

Now that is usually the card I always use for grocery shopping. I usually do like Smith's grocery pickup, but now that I have Walmart+ membership from my Amex® Gold Business card and I get the free deliveries, I haven't been using my Amex Gold. I have been using my Bilt Palladium because you don't get 3x, you don't get the 4x at stores like Target and Walmart with the Amex Gold. And so I switched that over to my Bilt Palladium card. But once I don't have a, stopped doing the Walmart+ thing, then I'll go back to using my Amex Gold.

But yeah, and then like my mom mentioned and Jess, you mentioned this too, I do regularly use my Sapphire Reserve strictly for booking flights and hotels to

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get that 4x. Like, I have it saved on my airline profiles. It is my go-to one, not just for the 4x, but because of the great protections that come with that card as well.

Pam: You know, as we've been doing this, I realized that each of your strategies is much more logically based than any of mine. Mine is based on an older woman who doesn't want to forget things, what's easiest, and the fact that I think I'm usually meeting a minimum spend, and so then I'm just, I don't regularly go through my wallet and put the best ones in.

But I'll tell you, my last cards are going to show the same thing. They are always in my wallet. And that's my husband's and my Marriott Bonvoy Brilliant®, so that I use the dining credits monthly, because otherwise I wouldn't use them. And you guys all know how much those, I like to get all the credits used on all my cards to make up for the annual fees.

So it is purely, I don't use those cards for anything else but those dining credits. But they are always in my, in my wallet or I will forget to use them. Or sometimes I'll use them, put them in the first of the month, as soon as I've used them, I'll take them out, you know.

Jess: See, that's what I do. I have my Bonvoy Brilliant saved to my Starbucks profile. And then the first of the month, I just reload \$25 on my Starbucks card and then that just takes care of it. So I don't need to keep it in my wallet.

Pam: Well, if I was a coffee drinker, that would be a lot easier for me, but yeah. So I'm usually using it for restaurants, which reminds me, we're getting towards the end of the month, and surprise, surprise. This never happens. I haven't used mine yet. So I need to get on it and maybe go out to dinner tonight.

Okay, well, that's what we're using now. But as cards get refreshed and new cards come onto the scene, these can change at any time. But right now, these are our top cards that we're using most often. If you enjoy this episode, please leave a review, and we'll catch you next Tuesday.

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about everything we discussed in today's episode. And to stay connected and follow along, follow us on Instagram @PointsTalkSquad. We can't wait to see where in the world points and miles take you.