



## **Card Curator Upends the Credit Card Rewards Game by Applying Technology to Net Users Free Travel, 5% Cash Return**

Majority of Americans Don't Understand Their Card Benefits: New Tool Addresses Huge Gap with Proprietary Algorithm, Unbiased Recommendations to Optimize Credit Card Spending

**LAKEVILLE, CT—May 25, 2021—**[Card Curator](#), a credit card spending optimization tool that employs a proprietary algorithm to earn users an average of \$4,000 per year, announced its availability via the App Store and Google Play. Taking a technology-driven, unbiased approach to helping customers earn free travel and up to five times the cash back they earn via their average monthly card spending, Card Curator is ideally positioned to become a trusted resource for the two-thirds of Americans who don't understand their credit card benefits, as stated in J.D. Power's 2019 Credit Card Satisfaction study.

Card Curator is targeted toward young professionals. The company's algorithmic engine, CardArb™, generates 5-10% or more in risk-free earnings and on users' everyday spending by recommending the right cards at the right time. As a result, the average person spending \$50,000 per year on credit or debit cards could earn more than \$5,000 on their current spending. Card Curator offers two versions of its app: a "freemium" version, and a premium version priced at \$5.99 per month.

Card Curator is the brainchild of John Garner, a former Wall Street volatility trader and credit cards rewards program expert. Garner traveled internationally starting at a young age and has long been fascinated by the credit card rewards game. In 2017, he and three friends visited Korea and Japan, enjoying round trip first-class air travel and five-star hotels for 16 nights. The luxurious trip cost them nearly nothing, thanks to the hundreds of hours John spent determining exactly which cards they should use and for which new cards they should enroll prior to the trip in order to reduce the \$25,000 per person cost to zero. He created an algorithm that replicates these untold hours of work, and founded Card Curator to offer others a shortcut to these same benefits they could be reaping via their existing card spending.

Unlike current credit card rewards program expertise offered via websites, blogs and influencers, Card Curator is a completely objective source of card data and recommendations.

Card Curator doesn't partner with any credit card issuers, and unlike other "experts," doesn't receive payment for referrals, applications and/or activations of credit cards. The credit card rewards apps currently on the market simply compile and report user history, and some require users to link the app to their bank account.

"Credit card rewards programs are confusing at best—and deceptive at worst," said Garner, Founder and CEO of Card Curator. "As a result, the cumulative number of Americans who earn an average of \$100,000 are leaving \$186 billion on the table each year by receiving 1% back rather than 5%, according to the Bureau of Labor Statistics on consumer spending breakdown. We're disrupting the current state of these programs and empowering users to claim the rewards they've earned, without changing their spending. Card Curator makes it easy by doing all the back-end work, telling you how to optimize your current cards, and suggesting new cards that will help you meet your rewards goals."

The timing of Card Curator's app availability is fortuitous: As the COVID-19 pandemic recedes, and U.S. and the world returns to normal, people are more anxious than ever to travel and to benefit from the increased credit card spending that resulted from the pandemic, which has now become the norm for Americans. By earning 5% return instead of the industry standard 1%, they will be able to take even greater advantage of their spending.

### **About Card Curator**

Card Curator is the first and only credit card rewards optimization smartphone app that demystifies the card rewards game and helps users earn an average of \$4,000 per year. Card Curator was designed by algorithm and credit card rewards experts to maximize earnings and offer individually tailored recommendations based on each user's needs--not influenced by card issuers or third parties. Card Curator is the fastest, most efficient way for people to optimize their spending, typically generating five times the returns of standard card rewards programs. With guaranteed security and customization, Card Curator levels the playing field for people who want to maximize the benefits of their spending, but who don't have the time or inclination to decipher rewards programs. Based in Lakeville, CT, Card Curator is privately held. For more information, visit [www.cardcurator.com](http://www.cardcurator.com).

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