ClearSkies Concierge

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What to check before you close a credit card

Closing a credit card can impact your points, benefits, future welcome-offer eligibility, and overall strategy. Before making a change, take a few minutes to review the items below.

- **Has the card been open at least 12 months?** An annual fee posting is a great confirmation.
- **Can you product change instead of closing?** Consider a lower annual fee, better ongoing fit, and/or keeping points safe.
- **Will you lose transferable points?**
- **Have you valued the benefits you receive from category spend and card benefits?**
- **Have you moved points if necessary?**
- **Will you lose unused credits or benefits?** Travel credits, lounge visits, free nights, etc.
- **Have you redeemed any certificates or annual awards?**
- **Can you move credit limit to another card with the same issuer?**
- **Will closing affect your oldest account history?**
- **Do you have recurring charges attached to the card?**
- **Have you confirmed any authorized users are aware of the closure?**
- **Have you documented the closure date?**
- **Have you documented when you will next be eligible for a SUB on this same card?**
- **Have you checked if a retention offer is available?**