

Cybergold

Cybergold Factoids:

- A cybergold member must be at least 18 years of age.
- Any interest paid on a cybergold account is the property of cybergold.
- The amount of remuneration is solely at the discretion of the third party vendor marketing a product, survey, or service and will be paid in cybergold cash.

The following two paragraphs were taken directly from the cybergold site.

<https://www1.cybergold.com/signup.tmp1>

Earn Cash:

"In the Earn pages of the Earn & Spend Community, Cybergold pays registered users to interact with offers from our sponsors. When you check out the Earn pages, you'll learn about each offer and how much you can earn by participating. Click on the offer image and you'll get details on what you need to do. You may be asked to make a purchase, try out a service or simply participate in a survey. In return for your participation, you'll get cash reward deposited automatically into your Cybergold account. Some of the rewards are immediate, while others are paid out over a period of time."

Spend It:

"You can start spending your Cybergold earnings immediately. Go to the Spend pages and choose from a wide variety of unique content priced as low as a couple of cents. If you'd like to make a purchase that exceeds the balance in your Cybergold account, you may "load" additional funds from your Visa card. There are three other ways to spend your Cybergold: You can "unload" your account by making a donation to one of our nonprofit partner organizations, by transferring funds to your Visa card, or by depositing money directly into your checking account."

Is cybergold currency?

I would say that that cybergold cash is not a form of currency. It could be better characterized as baksheesh. This is to say that a cybergold account holder trades their patronage for credits. Until the credits are converted to currency by transferring them to either a bank account or a credit card account, they can only be used against the next cybergold transaction.

American Express Blue

"NEW YORK, September 8, 1999 -- American Express today launched **Blue**, a new credit card designed to expand the company's revolving credit business and attract new customers by combining financial, shopping and security benefits. The new card has a host of benefits today with added features and services planned for the future...."

<http://206.39.246.221/liveline/liveline.exe?func=ll.framehome&content=%2Fliveline%2Fliveline%2Eexe%3Ffunc%3DContentRH>

Do I need a smart card?

No, I do not need a smart card, a dumb card or any other new or traditional form of credit card. You can package them differently, but the paradigm is the same, paying a surcharge for the temporary use of someone else's money. At this point there is nothing that I can't get with my current modes of purchasing.

What would I use it for?

I suppose I could use it for everything that I currently use a card for,

Would I sign-up for a Blue card?

No! I have more than enough mechanisms available for spending money.