

# THE MINIMUM AGE FOR AUTHORIZED USERS

Legally, there is no minimum age for an authorized user on a credit card. That's because authorized users aren't entering into any kind of contract or borrowing money in their own name.

However, some credit card companies have their own requirements. Barclays authorized users must be at least 13 years old, while American Express and Discover require you to be 15 or older. U.S. Bank uses 16 years old as the minimum age for authorized users on the credit cards they issue. None of the other 15 largest credit companies have minimums.

You could make a newborn an authorized user on your account if you wanted to.

It is a great way for a young person to build credit before they're old enough to qualify for their own account. However, the primary account holder has to be comfortable assuming responsibility for any charges the authorized user makes.

Here's the minimum age for an authorized user on a credit card:

- **Chase:** No minimum age
- **Bank of America:** No minimum age
- **Citibank:** No minimum age
- **American Express:** 15 years old
- **Capital One:** No minimum age
- **Discover:** 15 years old
- **Wells Fargo:** No minimum age
- **U.S. Bank:** 16 years old
- **Barclays:** 13 years old
- **Synchrony Bank:** Synchrony issues store credit cards for over 85 retailers, and each sets its own policy.
- **USAA:** No minimum age  
To be eligible for membership, you or a family member must have served in the armed forces.
- **Navy Federal Credit Union:** No minimum age  
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- **PNC Bank:** No minimum age
- **TD Bank:** No minimum age
- **First National:** No minimum age

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If you're worried about an authorized user being irresponsible with your account, don't give the authorized user a card. Several banks allow you to manage your user's access to credit. For instance, you may be able to set individual spending limits or get alerts when the user makes new purchases. Sometimes, you can even make it so that all purchases must be approved by you before they go through. That way, you can give someone young experience with credit while still laying down restrictions.