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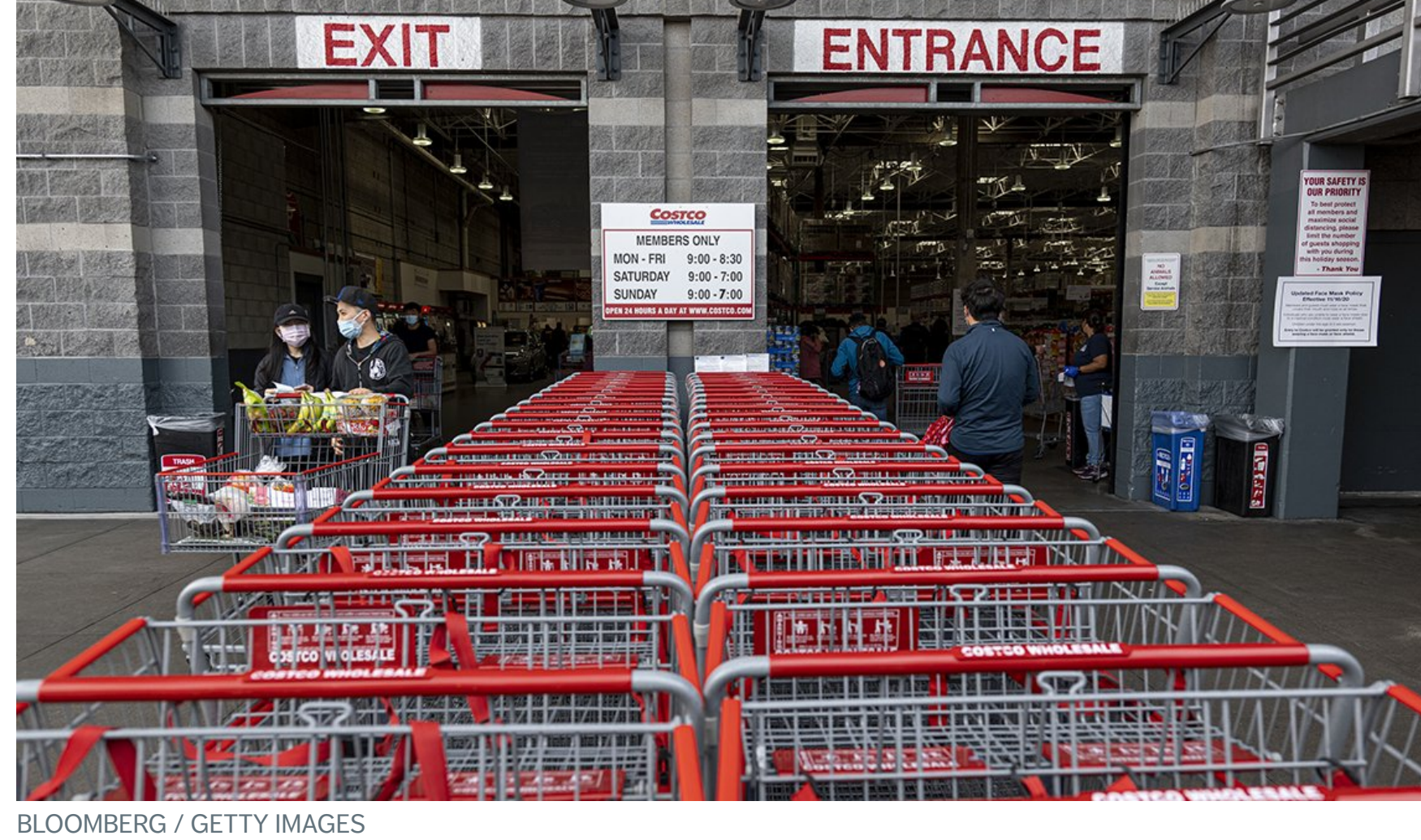
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Warehouse Club Memberships: Costco vs. Sam's Club vs. BJ's

How much it costs to join and what members get — and don't get — for the money

by Beth Braverman, AARP, April 19, 2022



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With inflation pushing up the price of just about everything, the bulk-buying savings available from warehouse clubs may look more appealing than ever.

While there are certainly some differences among the offerings at Costco Wholesale, Sam's Club and BJ's Wholesale Club, they're similar enough that geography could be the most important factor in selecting which club to join, says Kristen Gall, a retail expert and president of Rakuten Rewards, a company that offers cash back, deals and shopping rewards. "Location is probably the most important thing," Gall says. "Go with the one that's easiest to get in and out of."

That said, if you're lucky enough to live in an area with multiple warehouse clubs to choose from, there are some differences. Read on for a breakdown on what each club offers its members.

Costco Wholesale

Locations: Costco has 829 locations worldwide, including 573 in 46 U.S. states and Puerto Rico.

Membership cost: \$60/year for Gold Star membership; \$120/year for Executive membership, which includes 2 percent cash back on purchases and some additional discounts. Both levels include two membership cards. In addition to personal memberships, Costco offers business memberships — also either \$60 or \$120 annually — that permit purchases for resale.

What's notable: Costco carries a wide selection of trendy, gourmet food products, including some that are exclusive to its Kirkland Signature store brand. Costco also stocks more organic items than its competitors, says Julie Ramhold, a consumer analyst with DealNews. "If you're very conscious about what you're eating and want to make healthier choices, you'll have more options at Costco."

Extra amenities: Depending on your Costco location, you may find the following on-site:

- Gas pumps
- Auto services
- Hearing aid services
- Optometry services
- Pharmacy

Members can also access the following services:

- Travel planning assistance
- Home improvement services, such as carpet installation and cabinet refacing
- Mortgage services
- Insurance sales

What you won't find: Curbside pickup for groceries. While you can order online and pick up a handful of items, such as jewelry and electronics, at the store, Costco does not offer this service for food products. Sam's Club and BJ's do.



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Sam's Club

Locations: This Walmart subsidiary has 600 stores throughout the United States and Puerto Rico.

Membership cost: \$45/year for Club membership; \$100/year for Plus membership, which includes 2 percent cash back on purchases along with savings at the pharmacy and optical center. Both levels include two membership cards. An add-on membership costs \$40.

What's notable: A line-free experience. You can use the Scan & Go app to check out items as you put them into your cart. Then pay and simply show your receipt as you leave the store. (BJ's has a similar app, but it's limited to 20 items at a time.)

Extra amenities: Depending on your Sam's Club location, you may find the following on-site:

- Gas pumps
- Auto services
- Hearing aid services
- Optometry services
- Pharmacy

Members can also access the following services:

- Travel planning assistance
- Home improvement services, including security system installation and pest control
- Auto services

What you won't find: The best cash-back offer. Sam's Club caps cash back at \$500 per year, the same as BJ's. That compares to a \$1,000 cap at Costco.

BJ's Wholesale Club

Locations: BJ's operates 227 stores, primarily on the East Coast.

Membership cost: \$55/year for Inner Circle membership; \$110/year for Perks Rewards membership, which includes 2 percent cash back and additional travel savings. Membership is for two people, but you can add members for \$30 each. There are also discounted membership fees for members of the military and veterans (subject to verification). In addition, BJ's offers business memberships — also either \$55 or \$110 annually — that permit purchases for resale.

What's notable: The widest selection of products. A typical BJ's has around 5,600 different items on its shelves, about 10 percent more than Sam's Club and 35 percent more than Costco, according to Michael G. Clayton, editor of "Warehouse Club Focus." Plus, BJ's is the only one of the three that accepts manufacturer's coupons.

Extra amenities: Depending on your BJ's location, you may find the following on-site:

- Gas pumps
- Tire sales
- Optometry services

Members can also access the following services:

- Travel services
- Home improvement services, including bath and kitchen remodeling
- Discounts on auto and home insurance
- Green energy provider
- Discounts on identity theft protection

What you won't find: A food court. Sam's Club and Costco both have low-cost fast food (think hot dogs and pizza) for purchase by shoppers.

Beth Braverman is a contributing writer who has covered shopping and personal finance for more than a decade. Her work has appeared in Consumer Reports and at CNNMoney.com, CNBC.com and dozens of other outlets.

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