



## **CreditCards.com Weekly Credit Card Rate Report: Average card rates hold at 14.95 percent**

Wednesday, Dec. 10, 2014

Austin, Texas – Average rates on new credit card offers stayed the same this week, according to the CreditCards.com Weekly Credit Card Rate Report.

The average is comprised of 100 of the most popular credit cards in the country, including cards from dozens of leading U.S. issuers and representing every card category. Introductory (teaser) rates are not included in the calculation.

Rates for card categories tracked by CreditCards.com are listed below:

### Credit Card Rate Averages

	Avg. APR	Last week	6 months ago
National Average	14.95%	14.95%	15.01%
Low Interest	10.37%	10.37%	10.37%
Balance Transfer	12.73%	12.73%	12.64%
Business	12.85%	12.85%	12.80%
Student	13.14%	13.14%	13.27%
Cash Back	14.94%	14.94%	14.91%
Airline	15.46%	15.46%	15.30%
Reward	14.89%	14.89%	14.97%
Instant Approval	23.33%	23.33%	28.00%
Bad Credit	22.73%	22.73%	22.73%

Source: CreditCards.com

Updated: 12-10-2014

The national average annual percentage rate (APR) was unchanged at 14.95 percent Wednesday.

Issuers did not make any annual fee or promotional offer changes for the third week in a row.

It has also been nearly a month since low interest, balance transfer, student, airline, instant approval cards and cards for those with bad credit have seen average rate changes -- up or down -- from current standings.

Overall, average rates are still at their lowest since September 2013, when the national average hit 14.99 percent. The 2014 national average APR has decreased slightly to 15.02 percent.

The CreditCards.com credit card rate survey (permalink: <http://www.creditcards.com/rate-report>) is conducted weekly, using offer data from the leading U.S. card issuers' websites. Introductory offer periods and regular interest rates will vary with applicants' credit quality and issuer risk-based pricing policies.

#### About CreditCards.com

CreditCards.com is the leading online credit card marketplace connecting consumers with multiple credit card issuers, including a majority of the 10 largest in the United States, based on credit card transaction volume. CreditCards.com, <http://www.creditcards.com>, enables consumers to search for, compare and apply for credit cards and offers credit card issuers an online channel to acquire qualified applicants.

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