



## **CreditCards.com Weekly Credit Card Rate Report: Average card rates remain unchanged at 15.06 percent**

Wednesday, Sept. 10, 2014

Austin, Texas – Average credit card interest rates held steady 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	15.06%	15.06%	15.01%
Low Interest	10.37%	10.37%	10.33%
Balance Transfer	12.73%	12.73%	12.66%
Business	12.80%	12.80%	12.98%
Student	13.27%	13.27%	13.27%
Cash Back	14.94%	14.94%	14.84%
Airline	15.46%	15.46%	15.30%
Reward	15.04%	15.04%	14.97%
Instant Approval	28.00%	28.00%	28.00%
Bad Credit	22.73%	22.73%	22.73%

Source: CreditCards.com

Updated: 9-10-2014

The national average annual percentage rate (APR) remained at 15.06 percent Wednesday for the third consecutive week. None of the cards tracked by CreditCards.com advertised new interest rates.

Average rates on new card offers are currently near record highs and show few signs of falling significantly any time soon. The last time average rates were this high was in early January when the national average began the year at 15.06 percent.

Since then, average rates have hovered just above 15 percent for most of 2014. The last time average rates fell below 15 percent was in September 2013.

Card issuers rarely lower interest rates these days. The national average has increased six times since the beginning of the year. It's fallen just twice.

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.

For more information, contact:

Matt Schulz  
Senior Industry Analyst  
[matt.schulz@creditcards.com](mailto:matt.schulz@creditcards.com)  
512-996-8663, ext. 103

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