



## **CreditCards.com Weekly Credit Card Rate Report: Average card rates rise to 14.98 percent**

Wednesday, Dec. 9, 2015

Austin, Texas – Interest rates on new credit card offers rose this week for the first time in almost two months, 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	14.98%	14.96%	14.99%
Low Interest	11.66%	11.62%	11.62%
Balance Transfer	14.08%	14.07%	14.13%
Business	12.85%	12.85%	12.85%
Student	13.14%	13.14%	13.14%
Cash Back	15.26%	15.27%	15.28%
Airline	14.91%	14.91%	15.10%
Reward	15.11%	15.09%	15.12%
Instant Approval	18.00%	18.00%	17.93%
Bad Credit	22.73%	22.73%	22.73%

Source: CreditCards.com

Updated: 12-09-2015

The national average annual percentage rate (APR) rose to 14.98 percent Wednesday after remaining at 14.96 percent for about a month.

Unlike previous weeks, however, this week's change was due to a reshuffling of the CreditCards.com database. Occasionally, CreditCards.com changes the cards in the database in order to more accurately reflect the current market.

Two cards represented in the database are no longer being offered online and have been replaced with similar cards. Earlier this month, American Express removed the Costco True Earnings card from its online offerings after agreeing to end its partnership with Costco earlier this year. Meanwhile, the regional bank KeyBank is no longer promoting the KeyBank Platinum MasterCard Rewards card.

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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