



CreditCards.com Weekly Credit Card Rate Report: Average card rates down to 14.92 percent

Wednesday, Dec. 17, 2014

Austin, Texas – Average rates on new credit card offers decreased slightly 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	14.92%	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	15.52%	15.46%	15.30%
Reward	14.90%	14.89%	14.97%
Instant Approval	23.33%	23.33%	28.00%
Bad Credit	22.73%	22.73%	22.73%

Source: CreditCards.com

Updated: 12-17-2014

The national average annual percentage rate (APR) decreased to 14.92 percent Wednesday as a result of a CreditCards.com database card change.

Chase no longer offers the University of Florida rewards credit card, so it was replaced with the Frontier Airlines MasterCard, which has a 15.99-24.99 percent variable APR. This airline rewards card also offers a 0 percent introductory balance transfer APR to new cardholders for 15 months.

Issuers did not make any other annual fee or promotional offer changes for the fourth week in a row. The 2014 national average APR holds steady at 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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