



## CreditCards.com Weekly Credit Card Rate Report: Credit card interest rates remain at 14.95 percent

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Austin, Texas – Interest rates on new credit card offers lingered at 14.95 percent for the seventh straight 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 Averages

	Avg. APR	Last week	6 months ago
National Average	14.95%	14.95%	15.00%
<a href="#">Low Interest</a>	10.29%	10.29%	10.40%
<a href="#">Balance Transfer</a>	12.59%	12.59%	12.62%
<a href="#">Business</a>	13.13%	13.13%	13.13%
<a href="#">Student</a>	13.16%	13.16%	13.16%
<a href="#">Cash Back</a>	14.13%	14.13%	14.47%
<a href="#">Airline</a>	14.63%	14.63%	14.63%
<a href="#">Reward</a>	14.75%	14.75%	14.84%
<a href="#">Instant Approval</a>	15.49%	15.49%	15.49%
<a href="#">Bad Credit</a>	23.64%	23.64%	23.64%

Source: [CreditCards.com](#)

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This is the 11th week this year that the national average percentage rate (APR) has remained the same. Since Jan. 1, only two issuers tracked by CreditCards.com, Wells Fargo and Chase, have made changes to a card's lowest available interest rate.

Two issuers did make changes to their promotional offers this week. The clothing goods store L.L. Bean eliminated its 12-month 0 percent balance transfer offer on the L.L. Bean Visa credit card.

Pentagon Federal Credit Union, meanwhile, swapped out its 0 percent balance transfer offer on the PenFed Platinum Cash Rewards Visa card for a low-rate offer that lasts indefinitely. New cardholders are now eligible for a 4.99 percent introductory rate that lasts until the balance is paid off.

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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