



## CreditCards.com: Weekly Credit Card Rate Report

Wednesday, January 5, 2011

Austin, Texas – Interest rates on new credit card offers increased slightly this week, according to the CreditCards.com Weekly Credit Card Rate Report, after Barclays adjusted interest rates on two of its cards.

The average is composed 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 listed below. Introductory (teaser) rates are not included in the calculation. Among the nine card categories, average annual percentage rates (APRs) rose in three and held steady in six.

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

### Credit Card Averages

	Avg. APR	Last week	6 months ago
National Average	14.71%	14.68%	14.43%
<a href="#">Low Interest</a>	11.91%	11.91%	12.04%
<a href="#">Cash Back</a>	12.48%	12.48%	12.63%
<a href="#">Balance Transfer</a>	12.90%	12.82%	12.93%
<a href="#">Business</a>	12.91%	12.91%	12.96%
<a href="#">Student</a>	13.31%	13.31%	13.96%
<a href="#">Airline</a>	14.30%	14.24%	14.46%
<a href="#">Reward</a>	14.35%	14.34%	14.75%
<a href="#">Instant Approval</a>	15.99%	15.99%	15.99%
<a href="#">Bad Credit</a>	24.95%	24.95%	20.32%

Source: [CreditCards.com](http://CreditCards.com)

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Although most banks left interest rates alone over the holiday weekend, Barclays opened the year with two significant rate changes. The bank raised the rates for its U.S. Airways Premier World MasterCard from a range of 15.24 percent to 18.24 percent to a range of 15.99 percent to 24.99 percent. The bank also increased the APR for its upscale Visa Black Card for the first time in a year, bumping the rate up from a flat 13.24 percent to 14.99 percent.

Barclays confirmed the changes, but did not offer a comment.

The CreditCards.com credit card rate survey 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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