



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

Wednesday, March 13, 2013

Austin, Texas – Interest rates on new credit card offers remained flat 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 Averages

	Avg. APR	Last week	6 months ago
National Average	14.95%	14.95%	14.98%
<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%	14.82%
<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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The national average annual percentage rate (APR) remained at 14.95 percent Wednesday for the fourth consecutive week.

None of the issuers tracked by CreditCards.com made significant rate changes this week. Two issuers did, however, adjust the promotional offers on two student credit cards.

U.S. Bank eliminated the promotional APR and introductory balance transfer rate on the U.S. Bank College card. Previously, students were offered six months of interest-free financing on balance transfers and new purchases.

Discover also tightened its promotional offer on the Discover “it” for students card, after briefly testing a longer-term promotion. Students now have just six months to take advantage of the card’s promotional financing offers, including a 10.99 percent introductory rate on balance transfers and a 0 percent APR on purchases.

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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