

## CreditCards.com: Weekly Credit Card Rate Report

AUSTIN, Texas--(BUSINESS WIRE)--Credit card rates for all popular categories covered by CreditCards.com remained flat this week, reflecting the calm after the Federal Reserve's recent decision to leave the Federal Discount Rate unchanged. Rates for major card categories tracked by CreditCards.com are listed below:

Credit Card Rate Averages	
Low Interest	11.41%
Balance Transfer	11.41%
Bad Credit	12.81%
Cash Back	13.13%
Reward	13.66%
Business	13.95%
Instant Approval	14.18%
Airline	15.08%
Student	17.88%
Source: <a href="http://CreditCards.com">CreditCards.com</a>	
Updated: 05-17-07	

The vast majority of credit cards issued in the United States feature variable rates, indexed to either the Prime Rate or Libor (London Interbank Offered Rate). Credit card rates pegged to one of these benchmarks typically move in lockstep with any changes after a set period of time (typically within 30 days or one billing cycle of an adjustment). Specific terms of such rate adjustments are disclosed in the terms and conditions included with credit card marketing material and card member agreements (as mandated by the Office of the Comptroller of the Currency, which regulates the banking and credit card industry).

The CreditCards.com national weekly credit card rate survey is conducted each week using data from the leading credit card issuers in the United States.

Introductory offer periods and actual regular interest rates can vary depending on individual applicants' credit quality and issuer risk-based pricing policies.

### About CreditCards.com

CreditCards.com ([www.creditcards.com](http://www.creditcards.com)) is an Internet publisher and marketing organization that operates the leading and fastest growing online destination for consumers to search, compare, and apply for credit cards. The company matches millions of consumers each year with the credit card offers that best meet their financial needs. CreditCards.com is based in Austin, Texas and was founded in 2003.

NOTE TO EDITORS: The information contained in this release is available for print or broadcast with attribution to CreditCards.com.

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