

What affects my credit card APR?



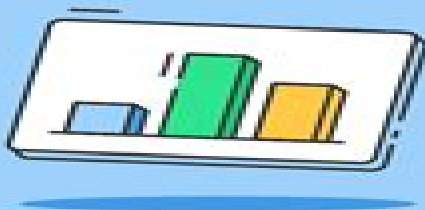
Introductory APR

APR can increase after an introductory promotional period



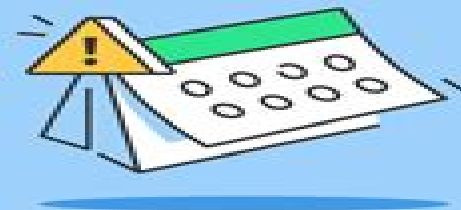
Credit score

APR is dependent on the health of your credit score



Variable APR

Economic factors can affect this type of APR



Penalty APR

Penalties like late payments can lead to a higher APR

Maximum Credit Card Apr Allowed By Law

Alfred M. Pollard, Joseph P. Daly



Maximum Credit Card Apr Allowed By Law:

Financial Institutions Restructuring and Services Act of 1981 United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1981 *Comptroller's Handbook for Consumer Examinations* United States. Office of the Comptroller of the Currency. Multinational Banking Division,1977 FDIC Banking Review ,1988 **New Realities, New Directions for Credit Cardholders-8 Ways to Avoid Pitfalls** Federal Deposit Insurance Corporation,2010 The new credit card law provides valuable protections but consumers must beware to avoid new pitfalls Learn to avoid credit limit reductions interest rate hikes on new balances over the limit fees and more Also includes advice for seniors about reverse mortgages Quarterly Journal United States. Office of the Comptroller of the Currency,1989 United States Code Annotated United States,2001 Comprises all laws of a general and permanent nature under arrangement of the official Code of laws of the United States with annotations from Federal and State courts *Thorndike Encyclopedia of Banking and Financial Tables* ,1999 The Furniture Journal ,1927 *Texas Business Review* ,1974 Vol 35 1961 includes A Classified and selective index to the Texas business review v 1 35 1927 61 compiled by E R Turpin *Federal reserve bulletin* ,1925 *South 51 Development Corporation V. Vega* ,2003 Colorado Lawyer ,2000 **Banking Law in the United States** Alfred M. Pollard,Joseph P. Daly,2004 Washington Financial Reports ,1983 *Report on a Permanent Approach to Interest Rate Ceilings in Retail Installment Sales* Richard A. Elbrecht,1987 West's California Digest 2d ,1981 **Weit V. Continental Illinois National Bank and Trust Company of Chicago** ,1980 **American Financial Services Association Summary of Consumer Credit Laws and Rates** American Financial Services Association,1997

Comptroller's Handbook for Consumer Examinations United States. Office of the Comptroller of the Currency. Multinational Banking Division,1982 *Dealing with Debt* Margaret C Jasper,2007-09-27 Dealing with Debt sets forth an overview of the various types of debt facing consumers today the manner in which different categories of debt are treated and ways a consumer can manage their debt and solve their financial problems The Legal Almanac Series consists of over 70 handy guides for the lay person on all aspects of the law

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