

FIND A CARD

- ▼ Card Type 15
 - 0% APR Cards
 - Balance Transfer Cards
 - Travel & Airline Cards
 - Cash Back Cards
 - Reward Cards
 - Business Cards
 - No Foreign Transaction Fee Cards
 - No Annual Fee Cards
 - Low Interest Cards**
 - Points Rewards Cards
 - Hotel Cards
 - Gas Cards
 - Student Cards
 - Secured Cards
 - Prepaid & Debit Cards

- > Credit Type 5
- > Card Issuer 10

Credit Cards » Low Interest Credit Cards

Low Interest Credit Cards



What are low interest cards?



Who should get one?



What are some pros and cons?



Tips on low interest cards

What are low interest cards?

Think you're paying too much interest on your credit card balance? Low-interest credit cards from our partners offer competitive APRs, saving you cash each month on finance charges. These cards ease the burden of high-interest credit card payments and allow you to pay down the principal balance of your credit card debt faster.

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Capital One® VentureOne® Rewards Credit Card

APPLY NOW

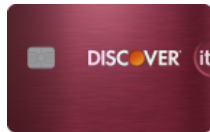
on Capital One's secure website

Enjoy a one-time bonus of 20,000 miles once you spend \$1,000 on purchases within 3 months from account opening, equal to \$200 in travel
 Earn 1.25X miles on every purchase, every day and pay no annual fee. Plus earn 10X miles on thousands of hotels; learn more at hotels.com/venture

Show More ▼

Terms and Restrictions Apply

Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed
0% Intro On Purchases Intro APR	12 Months Intro APR Period N/A Intro APR	N/A Intro APR Period 13.49% - 23.49% Variable	\$0	Excellent, Good



Discover it® Cash Back

APPLY NOW

on Discover's secure website

Earn 5% cash back at different places each quarter like gas stations, grocery stores, restaurants, Amazon.com, or wholesale clubs up to the quarterly maximum each time you activate.
 Earn unlimited 1% cash back on all other purchases – automatically.

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Terms and Restrictions Apply | See Rates and Fees

Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed
0% Intro APR	14 Months Intro APR Period 0% Intro APR	13.49% - 24.49% Variable	\$0	Excellent/Good



Blue Cash Everyday® Card from American Express

APPLY NOW

on American Express's secure website


\$150 statement credit after you spend \$1,000 in purchases on your new Card within the first 3 months.
 3% cash back at U.S. supermarkets (on up to \$6,000 per year in purchases, then 1%).

Show More ▼

Terms and Restrictions Apply | See Rates and Fees

Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed

Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed
0% On Purchases Intro APR 15 Months Intro APR Period	0% On Balance Transfers Intro APR 15 Months Intro APR Period	14.74%-25.74% Variable	\$0	Excellent, Good



Chase Freedom Unlimited®

APPLY NOW

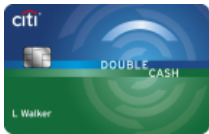
on Chase's secure website

Unlimited 1.5% cash back on every purchase – it's automatic

Earn a \$150 Bonus after you spend \$500 on purchases in your first 3 months from account opening

[Show More](#) Terms and Restrictions Apply

Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed
0% Intro APR On 15 Months Purchases Intro APR 15 Months Intro APR Period	0% Intro APR On 15 Months Balance Transfers Intro APR 15 Months Intro APR Period	16.49% - 25.24% Variable	\$0	Excellent/Good



Citi® Double Cash Card

APPLY NOW


on Citi's secure website, or call 888-252-3753

Earn 2% cash back on purchases: 1% when you buy plus 1% as you pay

Balance Transfers do not earn cash back

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Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed
N/A Intro APR N/A Intro APR Period	0% Intro APR 18 Months* Intro APR Period	15.24% - 25.24%* Variable	\$0*	Excellent/Good



Chase Freedom®

APPLY NOW

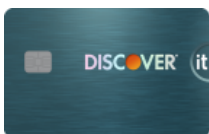
on Chase's secure website

Earn a \$150 Bonus after you spend \$500 on purchases in your first 3 months from account opening

Earn 5% cash back on up to \$1,500 in combined purchases in bonus categories each quarter you activate

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Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed
0% Intro APR On 15 Months Purchases Intro APR 15 Months Intro APR Period	0% Intro APR On 15 Months Balance Transfers Intro APR 15 Months Intro APR Period	16.49% - 25.24% Variable	\$0	Excellent/Good



Discover it® Balance Transfer


APPLY NOW

on Discover's secure website

Intro Offer: Discover will match all the cash back earned at the end of your first year, automatically.

Earn 5% cash back at different places each quarter like gas stations, grocery stores, restaurants, Amazon.com, or wholesale clubs up to the quarterly maximum each time you activate.

Show More ▼		Terms and Restrictions Apply See Rates and Fees				
Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed		
0% Intro APR	6 Months Intro APR Period	0% Intro APR	18 Months Intro APR Period	13.49% - 24.49% Variable	Annual Fee \$0	Credit Needed Excellent/Good



Citi ThankYou® Preferred Card


APPLY NOW

on Citi's
secure website

Enjoy 0% Intro APR on purchases for 15 months from date of account opening and 0% Intro APR on balance transfers for 15 months from date of first transfer; after that, the variable APR will be 15.24% - 25.24% based upon your creditworthiness*

There is a balance transfer fee of either \$5 or 3% of the amount of each transfer, whichever is greater*

Show More ▼		Terms and Restrictions Apply				
Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed		
0% Intro APR	15 Months On Purchases* Intro APR Period	0% Intro APR	15 Months On Balance Transfers* Intro APR Period	15.24% - 25.24%* Variable	\$0*	Excellent Credit



Wells Fargo Cash Wise Visa® Card


APPLY NOW

on Wells Fargo's
secure website

Earn a \$200 cash rewards bonus after spending \$1,000 in the first 3 months

Earn unlimited 1.5% cash rewards on purchases

Show More ▼		Terms and Restrictions Apply				
Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed		
0% Intro APR	12 Months Intro APR Period	0% Intro APR	12 Months Intro APR Period	14.74%-26.74% Variable	\$0	Excellent/Good



Discover it® Miles

APPLY NOW

on Discover's
secure website

We'll match all the Miles you've earned at the end of your first year. For example, if you earn 30,000 Miles, you get 60,000 Miles.

Unlimited 1.5x Miles per dollar on all purchases, every day, with no annual fee.

Show More ▼		Terms and Restrictions Apply See Rates and Fees				
Purchases	Balance Transfer	Regular APR	Annual Fee	Credit Needed		
0% Intro APR	14 Months Intro APR Period	10.99% Intro APR	14 Months Intro APR Period	13.49% - 24.49% Variable	\$0	Excellent/Good

[Back to top](#)

[← Prev](#)

PAGE 1 OF 3

[Next →](#)

* See the online application for details about terms and conditions for these offers. Every reasonable effort has been made to maintain accurate information. However all credit card information is presented without warranty. After you click on the offer you desire you will be directed to the credit card issuer's web site where you can review the terms and conditions for your selected offer.

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30 YEAR FIXED REFINANCE

(+) [Important information about our rate tables](#)

Mortgage rates don't stand still for long, and staying on top of rates could net you a lower payment and save you thousands of dollars. To keep an eye on rates and stay up to date on the latest trends, check out our [daily mortgage blog](#). The table below has the latest rates on some of the most popular types of mortgages.

Today's Current Mortgage Rates

Hello there! Tell us what you like or dislike about this page.



Loan Term

⚙️ **MODIFY RESULTS** Last Week

Keep in mind that the day-to-day movement **SORT BY** is going to

Loan Term	Rate	Change	Last Week
30-year fixed mortgage rate	3.850	-0.05	3.900
15-year fixed mortgage rate	3.210	-0.03	3.240
5/1 ARM mortgage rate	3.730	-0.08	3.810
7/1 ARM mortgage rate	3.740	-0.12	3.860
30-year fixed jumbo mortgage rate	4.140	-0.03	4.170
30 Year FHA mortgage rate	3.540	-0.04	3.580

Last update: 01/03/2018

affect the interest rate you pay, other factors come in to play as well: your credit score, the type of loan, whether or not you purchase points, your down payment and where you live. And of course, the shorter the length of the mortgage, the larger each month's payments are going to be (but the smaller your overall interest costs). To find out more about how Bankrate collects its rates see "[Understanding Bankrate's rate averages](#)".

Mortgage Rates Help

Getting a mortgage loan is a big commitment. Learn about all the variables involved in getting a mortgage and the impact these variables have on your interest rate. Before buying your new home, you can find the most common variables that go into calculating estimated monthly payments and interest rates provided here.

PURCHASE/REFINANCE



CREDIT SCORE



LOAN TYPE



POINTS



PURCHASE PRICE



PLACE



DOWN PAYMENT



Loan Comparison Calculator

Estimate the mortgage amount that best fits your budget.



Mortgage Loan Calculator

Calculate what your mortgage payment will be and how much you can afford.



How much house can I afford?

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Estimate the mortgage amount that best fits your budget.



Amortization Schedule Calculator

Determine how much of your monthly payment will go toward the principal and how much will go towards interest.



[SEE ALL CALCULATORS](#)



First-time homebuyer tips

MORTGAGE



Complete guide to mortgages

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MORTGAGE



How mortgages work

MORTGAGE



Guide to closing costs

MORTGAGE



Mortgage rates in other states

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Get Personal Loan Offers in Minutes

Loan Purpose

Debt Consolidation

GET PERSONALIZED RATES

Is A Personal Loan Right For Me?

If you do not have access to funds to make a purchase or pay down debt on your own then taking out a personal loan may be right for you. Personal loans can help consumers with a variety of needs in different credit situations. [Paying down debt](#) with a personal loan is a great solution for many Americans. They can help those stuck carrying large balances on credit cards making small or minimum payments-especially if the interest rates on your credit cards are higher than you would have with a personal loan. Consumers with good and excellent credit (720 and above) frequently see rates between 6% and 10% which is significantly lower than credit card rates and competitive with other methods of financing. Personal loans can make it easier to [finance home improvements](#), purchase a car, or cover unexpected expenses.

Average Personal Loan Rates by Credit Rating \$10,000 Loan - 3 Year Term

Credit Rating	APR Estimate	Loan Payment Estimate
Excellent	4.29%	\$297
Good	4.29%	\$297
Fair	10.66%	\$326
Poor	25.00%	\$398

How Is My Credit Affected?

[Advertiser Disclosure](#)

Home Equity Loan Rates

A home equity loan is a type of second mortgage that lets you borrow money against the value of your home. Whether you own your home outright or have a standard first mortgage, home equity loans let you unlock the equity in your home in exchange for a second mortgage.

Home Equity Loan Rates in Greenwich, CT

Rates (low to high)

REFINE SEARCH



Pentagon Federal Credit Union

[Lender info](#)

AMOUNT
\$50K

CREDIT RANGE
700-850

Fees & conditions: Prime + 0% (Floor 3.75%)

HELOC

4.500%

Intro Rate
After Intro: 4.500%
Req. Draw: \$0
1/3/2018

NEXT →



Pentagon Federal Credit Union

[Lender info](#)

AMOUNT
\$50K

CREDIT RANGE
700-850

Fees & conditions: May require appraisal fee, \$10,000 min

Home Equity Loan

4.740%

1/3/2018

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Borrow \$35K-\$150K with a low FIXED rate and ZERO application or origination fees. Apply online.

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Quicken Loans
NMLS #3030

Get a lower payment, cash back or a faster payoff. Rates are still low, but they may rise. Lock your rate today.

NEXT →

SPONSORED

newamerican
NMLS # 6606 FUNDING

Consider Cash-Out Refinancing. Learn about Whether a Refi Is Right for You. Get a Free No-Obligation Quote Now!

NEXT →

Webster Bank

AMOUNT

-

CREDIT RANGE

-

HSBC Bank USA, N.A.

AMOUNT

\$500K

CREDIT RANGE

700-850

Fees & conditions: P+1.49% (no floor); additional .50% disc w/auto debit; no yrly fee; \$10,000 min

HELOC

5.740%

Intro Rate

After Intro: 5.740%

Req. Draw: \$0

1/3/2018

Citizens Bank, N.A.

AMOUNT

\$75K

CREDIT RANGE

720-759

Fees & conditions: P+1.12% (2.50% floor); additional .25% disc available w/auto debit; \$50 yrly fee; \$17,500 min

HELOC

5.370%

Intro Rate

After Intro: 5.370%

Req. Draw: \$0

1/3/2018

Bank of America

AMOUNT

\$100K

CREDIT RANGE

700-850

Fees & conditions: P+1.52% (no floor); additional .25% disc available w/auto debit; no yrly fee; \$25,000 min

HELOC

6.020%

Intro Rate

After Intro: 6.020%

Req. Draw: \$0

1/3/2018

Home equity tip

Figure out what the loan is for and how long you'll need the money to help decide which kind of loan you need. Home equity loans are better for single lump sum expenses while home equity lines of credit, or HELOCs, are best for prolonged expenses, like college tuition.

Quality Assurance

Compare rates with confidence. Identify yourself as a Bankrate consumer to get the Bankrate.com rate.

If you believe that you have received an inaccurate quote or are otherwise not satisfied with the services provided to you, please click here (mailto:qualitycontrol@bankrate.com).

For an explanation of home equity terms, click here. For criteria used in surveys of rates above, click here (/funnel/home-equity/product-criteria.aspx?prodtype=loan). These quotes are from banks, thrifts, and credit unions, some of whom have paid for a link to their own website, where you can find additional information. Rates are subject to change without notice and may vary from branch to branch.

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Our tools, rates and advice help no matter where you are on life's financial journey.

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