

What Banks Charge on Credit Cards

Latest: Q2 2026



Notes: Average interest rate on commercial-bank credit-card accounts. Card rates rose with the Fed's tightening and have not come down the same way. Shaded bars: NBER recessions.
Source: Federal Reserve via FRED (TERMCBCALLNS). Retrieved 29 Aug 2026.
Chart by Mokhtar Tabari · vizdelta.com