**Shopping for Credit**

Go online and search [www.bankrate.com](http://www.bankrate.com) for the following information:

**Excellent Credit**

1. Which card has the lowest regular **annual percentage rate (APR)** with no annual fee?

What is the rate?

2. Which card has the lowest introductory **APR** with no annual fee?

What is the intro rate?

How long is the intro period?

What is the rate after the intro period?

**Good Credit**

1. Which card has the lowest regular **annual percentage rate (APR)** with no annual fee?

What is the rate?

2. Which card has the lowest introductory **APR** with no annual fee?

What is the intro rate?

How long is the intro period?

What is the rate after the intro period?

**Bad/Poor Credit**

1. Which card has the lowest regular **annual percentage rate (APR)**?

What is the rate?

Is there an annual fee? If so, how much per year?

What is the main difference between these cards and the Good or Excellent ones?