**Credit Card Bills are a major headache for many people. Here is a report that compares many of the credit cards offered to the public that might be of interest to anyone who owes more than a few hundred bucks to the banks.**

**Check the data offered to confirm the terms so that you are getting the best deal to deal with a total, large credit card obligation.**

**Good luck.**

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**Do you have high-interest credit card debt you're struggling to pay off?**

You're not alone**. In 2020, 57% of U.S. households carried a balance on their active credit card accounts**. If you're suffering from high interest rate charges, transfer your debt to one of these balance transfer cards with 0% intro APR and start saving money.

**Citi® Diamond Preferred® Card**

Benefits: This $0 annual fee card towers above others with one of the longest periods of 0% intro APR on balance transfers available. Take advantage of an ultra-long intro APR of 0% for 21 months on Balance Transfers, then 17.49% - 28.24% (Variable) APR after that. And if you have a big purchase, event or trip coming up, the Citi® Diamond Preferred® Card comes with an amazing intro APR of 0% for 12 months on Purchases and then 17.49% - 28.24% (Variable) APR after that. Take up to a full year to pay down your balance without worrying about interest piling up. Plus, enjoy extra features that are usually only available on premium high-annual fee cards. Get free access to your FICO® score online. With Citi Entertainment, get special access to purchase tickets to thousands of events, including concerts, sporting events, dining experiences and more.

The Bottom Line: This is a simple, yet very powerful credit card. If you are interested in transferring a balance to a 0% intro APR card, this is our highest rated card for anyone carrying a large balance. The extra interest-free time could allow you to make significantly more headway paying down your balance. With its long-term 0% intro APR you can save hundreds in interest charges.

**Wells Fargo Active Cash® Card**

Benefits: The Wells Fargo Active Cash® Card is an absolute game-changer in the rewards space with the most impressive unlimited cash back rate we’ve ever seen on a no-annual-fee card. It all starts with its headline feature: cardholders earn unlimited 2% cash rewards on purchases with no restrictions on categories and no expiration date on rewards. Let that sink in – no other card on the market today offers such a high rate of truly unlimited cash back. So if you’re looking for a no-maintenance card that can help you maximize your returns on every purchase you make, this is absolutely it.

But this no-annual fee card isn’t just good for rewards – it’s also an excellent way to mitigate the cost of a large expense or get out of debt. The Wells Fargo Active Cash® Card offers over a year of 0% intro APR on purchases: 0% intro APR for 15 months from account opening on purchases, then 19.49%, 24.49%, or 29.49% variable APR after that intro period is up. And if you’re transferring a balance from a high-interest credit card, you can get the same period of 0% intro APR: 0% intro APR for 15 months from account opening on qualifying balance transfers, then 19.49%, 24.49%, or 29.49% variable APR after that. This gives you incredible flexibility in covering life’s unexpected (and often expensive) developments, and with this card’s already industry-leading rewards program you can feel confident always having this card in your wallet.

The Bottom Line: This card’s high rate of unlimited cash back rewards makes it unique among no annual fee cards – if you’re looking for the best unlimited cash back card on the market, you’ve found it.

**Capital One Quicksilver Cash Rewards Credit Card**

Benefits: Turbo charge your plans to ditch debt with this easy-to-use card. Use the cash-back rewards to pay down your debt faster! Earn cash in two ways when you use this card. First, get a one-time $200 cash bonus after you spend $500 on purchases within 3 months from account opening. Second, you'll take home an unlimited 1.5% cash back on every purchase, every day; 5% cash back on hotels and rental cars booked through capital one travel (terms apply). No headaches remembering rotating bonus categories, you will earn cash on everything you buy. Pile those unlimited cash rewards back onto your balance and say goodbye to your debt faster! This card offers 0% intro on balance transfers for 15 months then 19.24% - 29.24% (Variable) APR. Get 0% intro on purchases for 15 months then 19.24% - 29.24% (Variable) APR with this card! There is a 3% balance transfer fee, but the cash rewards could easily offset that over the long run.

The Bottom line: **This card is a great choice if you want to earn cash back rewards, while enjoying long 0% intro APR.** If your credit has a few blemishes, don't worry. This card is a fantastic option if you have good credit. The $0 annual fee makes it a cost-effective choice for ditching debt.

**Discover it® Cash Back**

Benefits: Transfer your high-interest balance to this card with intro APR 0% Intro APR for 15 months then 16.24% - 27.24% Variable APR. 5% cash back on everyday purchases at different places each quarter like Amazon.com, grocery stores, restaurants, and gas stations, up to the quarterly maximum when you activate. Plus, earn unlimited 1% cash back on all other purchases - automatically Then, Unlimited Cashback Match – only from Discover. Discover will automatically match all the cash back you’ve earned at the end of your first year! There’s no minimum spending or maximum rewards. You could turn $150 cash back into $300. That means, if you earn $300 in cash back in your first year, Discover will match it, making your total cash back for the year $600! Log into your Discover account each quarter to activate the 5% cash-back bonus. The popular spending categories include gas stations, wholesale clubs, grocery stores, restaurants and Amazon.com. With your first-year sign-up bonus, take home an incredible 10% cash back on category spending. Finance purchases with intro APR 0% Intro APR for 15 months then, 16.24% - 27.24% Variable APR after that. Get all this for $0 annual fee.

The Bottom Line: When it comes to cash-back credit cards the Discover it® Cash Back is in a league of its own. Not only can you earn generous cash back rewards, this card comes with long 0% intro APR on balance transfers and purchases.

**Citi Custom Cash℠ Card**

Benefits: The Citi Custom Cash℠ Card is one of the most innovative cards on the market, offering a rewards program that tailors itself to your spending habits and over a year of 0% intro APR on purchases and balance transfers. It all starts with the incredible suite of cash back rewards. Earn 5% cash back on purchases in your top eligible spend category each billing cycle, up to the first $500 spent, 1% cash back thereafter. Also, earn unlimited 1% cash back on all other purchases. Unlike many cards that require you to go in and manually select a top cash back category, this card automatically determines the category where you’ve spent the most and applies the highest rate of cash back return, ensuring you’ll always be maximizing your earning potential. And it only gets better for new customers. Earn $200 cash back after you spend $1,500 on purchases in the first 6 months of account opening. This bonus offer will be fulfilled as 20,000 ThankYou® Points, which can be redeemed for $200 cash back.

The Citi Custom Cash℠ Card also makes for a great everyday card if you have a large purchase on the horizon or are looking to transfer high interest credit card debt. You’ll get 0% intro APR for 15 months on purchases, then 18.49% - 28.49% (Variable) APR based on creditworthiness. It's the same for balance transfers: 0% intro APR for 15 months on balance transfers, then 18.49% - 28.49% (Variable) APR after that intro period is up. Even better, this card also sports a $0 annual fee.

The Bottom Line: This card really surprised us with its unique and innovative rewards program, and its extensive suite of other features make it one you shouldn’t miss. If don’t want to bother with remembering to enable your rotating cash back categories, this is the ideal card for you.

**BankAmericard® credit card**

Benefits: This card just upped its game, extending the intro APR period, making it one of the best balance transfer cards now available.

Take advantage of extra-long intro APR on purchases and balance transfers with this $0 annual fee card. Finance a new purchase with generous 0% Intro APR for 21 billing cycles for purchases then 16.24% - 26.24% Variable APR. That means no monthly interest charges will pile up during the promo period. Plus, stop paying high interest charges with 0% Intro APR for 21 billing cycles for any balance transfers made in the first 60 days then 16.24% - 26.24% Variable APR on balance transfers so your payments can go entirely toward reducing your debt for over a year.

The Bottom Line: This easy-to-use card gives you tools to regain control over your financial life and puts time on your side to pay down debt faster. Unlike some other cards, there is no penalty APR. That means a late payment won’t automatically raise your interest rate. This card might not have a huge suite of flashy rewards, but if you're looking to save money on interest charges the BankAmericard® credit card is hard to beat.

**Citi® Double Cash Card – 18 month BT offer**

Benefits: This credit card has an intro APR of 0% for 18 months on Balance Transfers, then 18.49% - 28.49% (Variable), no annual fee and only requires good credit. That’s not even the best part. This card earns you 1% cashback on everything with no limit, and another 1% when you pay off your bills at the end of the month!

Unlimited 1% cash back when you buy, plus an additional 1% as you pay for those purchases makes this card one of the best credit cards for balance transfers and cash back rewards. It’s great for transferring high-interest debt, and getting cash back for any purchases without having to worry about rotating categories.

You can save over $800 in interest charges if you transfer $5,000 in interest accruing charges at a 20% APR. On top of that, if you spend $500 each month on common purchases you can earn $5 on purchase and another $5 when you pay it off. That’s $120 in annual rewards!

The Bottom Line: The Citi Double Cash card is an industry leader for cash back rewards with unlimited 1% cash back when you buy, plus an additional 1% as you pay for those purchases. When you add in the intro APR of 0% for 18 months on Balance Transfers you’re looking at a very powerful card that you can use to save money on high-interest debt, then use as a cash rewards card afterwards. All of this make this card one of our most popular offers.

**Bank of America® Customized Cash Rewards credit card**

Benefits: The Bank of America® Customized Cash Rewards credit card starts off with lengthy periods of 0% intro APR on purchases and balance transfers. Enjoy 0% Intro APR for 18 billing cycles for purchases and then 18.24% - 28.24% Variable APR after that to help you pay off big ticket items without running up a large interest bill. And if you’re looking to consolidate debt, get 0% Intro APR for 18 billing cycles for any balance transfers made in the first 60 days and then 18.24% - 28.24% Variable APR on balance transfers after that intro period is up.

But where this card really shines is in its unique three-tiered rewards program. You can earn 3% cash back in the category of your choice, automatic 2% at grocery stores and wholesale clubs (up to $2,500 in combined choice category/grocery store/wholesale club quarterly purchases) and unlimited 1% on all other purchases and, if you’re a new cardholder, $200 online cash rewards bonus after you make at least $1,000 in purchases in the first 90 days of account opening. And since this card has no annual fee, you can maximize your rewards without having to worry about extra costs.

Bottom Line: The Bank of America® Customized Cash Rewards credit card is one of our favorites because of its incredibly robust and flexible cash back program. If you find yourself wanting to switch up your spending frequently, this a card you shouldn’t pass up.

**Citi Simplicity® Card**

Benefits: Imagine getting almost two years with 0% intro interest on a balance transfer. Reshape your financial picture with this industry-leading low-interest card from Citi.

For people who want to kick high-interest credit card debt to the curb, this is one of the best get-out-of-debt cards available. Transfer your high interest debt to this card with an intro APR of 0% for 21 months on Balance Transfers; after that, an APR of 18.49% - 29.24% (Variable) applies. Your payments will go directly to paying down your balance for nearly two years. That could save you hundreds of dollars in interest. Plus, you will get generous intro APR of 0% for 12 months on Purchases, then 18.49% - 29.24% (Variable) APR after that. Citi keeps it simple. It’s the only card with no late fees, no penalty rate, and $0 annual fee. If you’re one to forget about a payment or two, this card is perfect for you.

Bottom Line: With its long-term 0% intro APR you could save hundreds in interest charges and pay off your debt faster. If you forget a payment, this card can save you money with $0 late fees, most credit cards charge around $35 for a late payment fees. Citi Simplicity® Card has one of the longest intro APR periods available and is one of the easiest credit cards to use.

**Wells Fargo Reflect® Card**

Benefits: If you’ve got a substantial expense looming on the horizon, the Wells Fargo Reflect® Card has you covered with 18 months of 0% intro APR on purchases followed by an ongoing 17.49% - 29.49% variable APR after that. But where this card really sets itself apart is by giving you the opportunity to extend that already top-shelf savings period by up to another 3 months if you make all your minimum monthly payments on-time; that has the potential for an outstanding 0% intro APR up to 21 months from account opening - almost two years!

And the same offer applies to balance transfers as well – if you’re transferring a balance from a different high-interest credit card, you could get 0% intro APR up to 21 months from account opening on qualifying balance transfers if you make all your minimum monthly payments, with the same 17.49% - 29.49% variable APR after that. This $0 annual fee card is an exceptional savings tool because it rewards you for what you should already be doing – promptly paying down your credit card debt – and with such generous windows on interest-free time to make that happen, you could end up saving hundreds of dollars in interest fees alone. If you’re looking to get out of debt without getting buried under a massive pile of fees, this could be just the card for you.

The Bottom Line: We're really excited about the Wells Fargo Reflect® Card because it's laser-focused on just one thing: saving you money in the long run on interest charges by offering some of the longest periods of 0% intro APR on purchases and balance transfers you’ll find out on the market today.

**Citi Rewards+® Card**

Benefits: Take advantage of intro APR 0% for 15 months on purchases then 17.99% - 27.99% (variable) and intro APR 0% for 15 months on balance transfers then 17.99% - 27.99% (variable).

Earn more points on every purchase (even the little ones). The Citi Rewards+® Card is the only card that automatically rounds up every purchase to the nearest 10 points. That means when you buy a $2 coffee, you’d earn 10 points back. Earn 2X ThankYou® Points at Supermarkets and Gas Stations for the first $6,000 per year and then 1X Points thereafter. Plus, earn 1X ThankYou® Points on All Other Purchases. There is a low spending requirement to earn the sign-up bonus. Earn 20,000 bonus points after you spend $1,500 in purchases with your card within 3 months of account opening; redeemable for $200 in gift cards at thankyou.com.

The Bottom Line: This attractive new rewards card from Citi includes long zero intro interest on both purchases and balance transfers, a nice sign-up bonus all with $0 annual fee. This is a great everyday rewards card with an attractive balance transfer offer.

**Discover it® Balance Transfer**

Benefits: The Discover it® Balance Transfer credit card offers a blockbuster combination of 0% intro APR on purchases and balance transfers with the opportunity to earn Earn 5% cash back on everyday purchases at different places each quarter like Amazon.com, grocery stores, restaurants, and gas stations, up to the quarterly maximum when you activate. Plus, earn unlimited 1% cash back on all other purchases – automatically. And that rewards program only gets better when you consider this card's astonishing sign-up feature: Unlimited Cashback Match – only from Discover. Discover will automatically match all the cash back you’ve earned at the end of your first year! There’s no minimum spending or maximum rewards. You could turn $150 cash back into $300. While this card has an incredibly competitive suite of rewards, where the Discover it® Balance Transfer credit card really sets itself apart from the competition comes in the form of the long periods of 0% intro APR on offer for both purchases and balance transfers. If you want to transfer debt from a high-interest credit card, you can enjoy an intro APR of 0% Intro APR for 18 months on balance transfers, 16.24% - 27.24% Variable APR after that. Even better, you can use all that extra interest-free time combined with the cash-back rewards you'll earn to pay down your debt even faster! Plus, enjoy added flexibility on purchases with an intro rate of 0% intro apr for 6 months, followed by 16.24% - 27.24% Variable APR.

The Bottom Line: If you looking for a balance transfer credit card that teams up with a cash back rewards system, this card is right up your alley. It has a unique sign-up bonus system that doubles your cash back at the end of your first year. So if you’re in the market for a rewards card and would like to transfer your current balance, this card is perfect for you.

**Blue Cash Everyday® Card from American Express**

Benefits: If you want to earn generous cash back without an annual fee and you buy groceries and gas every week, this card could be a perfect match for you. Right out of the gate, new cardholders get access to an amazing welcome offer: Earn a $200 statement credit after you spend $2,000 in purchases on your new Card within the first 6 months. On top of that, your rewards could add up fast when you factor in this card's top-of-the-line rewards program. 3% Cash Back at U.S. supermarkets on up to $6,000 per year in purchases, then 1%. 3% Cash Back on U.S. online retail purchases, on up to $6,000 per year, then 1%. 3% Cash Back at U.S. gas stations, on up to $6,000 per year in purchases, then 1%. 1% cash back on other purchases. Terms apply.

But this card isn't just about rewards. You can save on interest with an intro purchase APR of 0% on purchases for 15 months then 18.49%-29.49% Variable APR after that - this long 0% APR period means you won't have to worry about interest charges piling up for more than a year. It's the same for balance transfers: an intro APR of 0% on balance transfers for 15 months, then 18.49%-29.49% Variable APR.

The Bottom Line: This is a valuable $0 annual fee cash back card that rewards you for things you buy every day - it's just that easy.

To see rates & fees for Blue Cash Everyday® Card from American Express please click here.

**Chase Freedom Unlimited®**

Benefits: This balance transfer card comes with a generous on-going cash-back rewards. Use that cash-back to help pay down your debt faster. The Chase Freedom Unlimited® card comes with a long 0% Intro APR on Balance Transfers for 15 months, followed by an ongoing 19.24% - 27.99% Variable APR. Plus, you get flexibility with 0% Intro APR on Purchases for 15 months, with 19.24% - 27.99% Variable APR after that intro period is up. The standout features that set this apart from other low interest offers are the rich cash rewards. Cardholders enjoy 5% cash back on travel purchased through chase ultimate rewards®, our premier rewards program that lets you redeem rewards for cash back, travel, gift cards and more; 3% cash back on drugstore purchases and dining at restaurants, including takeout and eligible delivery service, and 1.5% on all other purchases Just think how much faster you can pay down your balance with the big cash back rewards. The balance transfer fee is either $5 or 5% of the amount of each transfer, whichever is greater.

The Bottom Line: This is an enticing balance transfer offer, with a long 0% intro APR period. The cash-back gives you an extra boost and can help you reach your goal faster.

**U.S. Bank Altitude® Go Visa Signature® Card**

Benefits: The U.S. Bank Altitude® Go Visa Signature® Card is a great choice for nearly everyone – right off the bat, this card makes transferring your current credit card balance easy with 0% for 12 billing cycles on balance transfers and a 19.49% - 28.49% (Variable) rate once the intro period is over.

Where this card really shines though is in its rewards. Earn 4X points on dining, takeout, and restaurant delivery, 2X points at grocery stores, grocery delivery, gas stations, EV charging stations and on streaming services. Plus, a $15 credit for annual streaming purchases like Netflix, Hulu, Spotify®, Apple Music, Disney+, HBO Max and more! And earn 1X points on all other eligible purchases. As if that wasn’t enough, this card also has a strong sign-up bonus. Earn 20,000 bonus points when you spend $1,000 in eligible purchases within the first 90 days of account opening. Plus, all this comes with no annual fee.

The Bottom Line: Between an outstanding sign-up bonus, strong ongoing rewards and competitive intro APR period on balance transfers, the U.S. Bank Altitude® Go Visa Signature® Card is a great choice across the board.

Apply now for one of these top balance transfer cards and say goodbye to high interest credit card debt.