

CONSUMER ACTION NEWS

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Comparing the credit card comparison websites

On the Internet, credit card offers abound. They pop up in search engines and at the sides of websites. Credit card offers have also fueled an explosion of credit card comparison websites.

Without too much effort, we found 54 sites with the mission (or sideline) of helping consumers get the right credit card deal. Narrowing them down was a bit more challenging. To evaluate the sites, Consumer Action developed a checklist of nine elements we find most helpful. Thirteen sites that contained all or all but one or two of these elements made our list. (See the chart on pages 2-3.)

Three sites met all the criteria (Card Hub, CompareCards.com and CreditDonkey).

Five sites met eight out of nine of our criteria (Bankaholic, CardRatings.com, Credit Karma, Credit.com and FindTheBest).

Five more sites met seven out of nine of our criteria (Bankrate, CreditCards.com, CreditCards.org, MyRatePlan and NerdWallet).

Our key criteria

Intuitive user interface and search filters. Uncluttered, easy-to-read user interfaces, with simple-to-find searches.

Results from a variety of issuers. All 13 sites provide results or feature cards from leading card issuers. Some allow you to search by card issuer. To gauge the kind of results one could expect, we ran three sample searches on the eight sites that met at least eight of our nine criteria.

The sample searches included cards:

- With a “cash-back” feature (see chart, below right)
- Offering 0% balance transfer deals (see chart, page 4)
- Suitable for people with “bad credit”

Then we compared the top three results
See “Comparing sites,” page 3

Credit Card Comparison Site Survey

For more than two decades, Consumer Action conducted its annual Credit Card Survey, compiling the interest rates, fees and obscure terms and conditions that cardholders are subject to.

This annual overview and “pulse point” on the industry helped consumers choose credit cards and served as a record of the growth of anti-consumer practices in the industry. The evidence we collected helped get the CARD Act—one of the most successful consumer protection updates—signed into law in 2009.

With the rise of the Internet, comparing credit cards has become a business model for dozens of companies. The sites make money when consumers click through and apply for a card. The business model demands that the information be kept continuously updated—something we, as a non-profit, lack the ability to do.

So, instead of conducting another survey of individual credit cards this year, we take a look at the plethora of card comparison sites to determine which ones offer the most useful and complete information.

About the survey

Consumer Action’s “Credit Card Comparison Site Survey” was conducted from May 5 through August 6, 2012, by Alegra Howard and supervised by Ruth Susswein.

Note: You are prohibited from using Consumer Action’s name or any reference to its surveys in advertising or for any other commercial purpose.

Alegra Howard, Ruth Susswein, Monica Steinisch and Michelle De Mooy wrote the stories in this issue; Linda Sherry was the editor. Send any comments about this survey to editor@consumer-action.org. ■

Searching with damaged credit?

Consumers with limited or damaged credit who are on the hunt for a credit card will find choices to consider on card comparison websites, but these card offers require a caveat: Scrutinize the results.

Manageable searches

Credit card comparison sites that met Consumer Action’s key criteria are highlighted in our survey (see survey chart, pages 2-3). Most of the sites allow users to narrow their search based on credit rating (“poor,” “fair,” “good,” “excellent” or “limited/none”). Some even give a score range for each category—helpful if you happen to know what your credit score is. If you don’t, Credit.com and Credit Karma offer a free tool for estimating your score. Credit Karma provides the requisite credit score range next to the individual cards.

Card Hub offers a feature for no- and low-score card shoppers: Its Credit Card Advisor takes the user through a short questionnaire about his or her credit history and expected card use, then recommends a product. The recommendation page provides an explanation of why each result was chosen. If you’re undecided about applying, you can click “E-mail me this card” and you’ll receive a message with the name of the card and a link to more info.

Prepaid’s not credit

Depending on which comparison site you use, your search results could include prepaid cards. Our “bad credit” search on CompareCards.com yielded 12

results, half of which were prepaid cards. While a good prepaid card might be the right choice for some consumers, pre-

paid cards are not credit cards, and they can’t help you establish or improve your credit rating, which should be the goal of anyone with damaged or limited credit. Prepaid cards don’t allow you to pay for purchases over time or spend more than

the amount loaded on the card. Credit.com automatically separates its results into categories—Credit Cards, Secured Cards and Prepaid Cards.

Of the credit card comparison sites in
See “Damaged credit,” page 3

‘Cash back’ card offers: Top three cards recommended by comparison site

Note: These are sample search results returned during our survey period (May 5-Aug. 6, 2012). For up-to-date results, conduct your own searches.

	Result One	Result Two	Result Three
Bankaholic	Blue Cash Everyday (American Express)	Cash Rewards (Capital One)	More (Discover)
Card Hub	Cash Rewards \$100 Cash Back Bonus (Capital One)	Cash Rewards for Newcomers (Capital One)	Cash Rewards (Capital One)
CardRatings.com	Blue Cash Everyday (American Express)	More (Discover)	Blue Cash Preferred (American Express)
CompareCards.com	Dividend Platinum Select (Citi)	Dividend Platinum Select \$100 Cash Back (Citi)	Blue Cash Everyday (American Express)
CreditDonkey	More (Discover)	Open Road (Discover)	Motiva (Discover)
Credit Karma	Freedom (Chase)	Dividend Platinum Select \$100 Cash Back (Citi)	Blue Cash Everyday (American Express)
Credit.com	More (Discover)	Cash Rewards \$100 Cash Back Bonus (Capital One)	Cash Rewards (Capital One)
FindTheBest	More (Discover)	Motiva (Discover)	Iberiabank Visa Gold Card (Iberiabank)

Consumer Action

www.consumer-action.org

Consumer Action has been a champion of underrepresented consumers nationwide since 1971. A non-profit 501(c)3 organization, Consumer Action focuses on financial education that empowers low- and moderate-income and limited-English-speaking consumers to financially prosper.

By providing financial education materials in multiple languages, a free national hotline and ongoing financial services research, Consumer Action helps consumers assert their rights in the marketplace and make financially savvy choices.

Advice and referral hotline

Submit consumer complaints about consumer problems to our hotline:

hotline@consumer-action.org

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Key criteria used to assess the credit card comparison sites

A. *Intuitive user interface and search filters.* Uncluttered, easy-to-read user interfaces, with simple-to-find searches.

B. *Results from a variety of issuers.* We did three sample searches to see what popped up across the sites.

C. *Ability to search anonymously.* Allows users to search for credit cards without creating a profile, username or submitting an email address.

D. *Unbiased educational information and advice.*

E. *Side-by-side comparison* of fees and rates for several selected cards.

F. *Search filters* to allow consumers to narrow their search by credit score or credit rating, rewards options, 0% balance transfer or cash back cards.

G. *Personalized reviews posted by users* allow visitors to

gain insight from consumers who’ve applied for or used a card.

H. *Current and up-to-date card information.*

I. *Credit card debt repayment calculators* to help consumers assess the impact of interest rates and minimum payments on card debt.

Note: This survey was conducted from May 5 through August 6, 2012, by Alegra Howard and supervised by Ruth Susswein. You are prohibited from using Consumer Action’s name or any reference to its surveys in advertising or for any other commercial purpose.

Site name / website	A. Intuitive interface	B. Varied results	C. No registration required	D. Consumer education	E. Compare results
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Meets all criteria

Card Hub <i>www.cardhub.com</i>	Yes	Yes	Yes	Yes	Yes
CompareCards.com <i>www.comparecards.com</i>	Yes	Yes	Yes	Yes	Yes
CreditDonkey <i>www.creditdonkey.com</i>	Yes	Yes	Yes	Yes	Yes

Meets 8 out of 9 criteria

Bankaholic <i>www.bankaholic.com</i>	Yes	Yes	Yes	Yes	No
CardRatings.com <i>www.cardratings.com</i>	Yes	Yes	Yes	Yes	Yes
Credit Karma <i>www.creditkarma.com</i>	Yes	Yes	Yes	Yes	No
Credit.com <i>www.credit.com</i>	Yes	Yes	Yes	Yes	Yes
FindTheBest <i>www.findthebest.com</i>	Yes	Yes	Yes	Yes	Yes

Meets 7 out of 9 criteria

Bankrate <i>www.bankrate.com</i>	Yes	Yes	Yes	Yes	No
CreditCards.com <i>www.creditcards.com</i>	Yes	Yes	Yes	Yes	No
CreditCards.org <i>www.creditcards.org</i>	Yes	Yes	Yes	Yes	No
MyRatePlan <i>www.myrateplan.com</i>	Yes	Yes	Yes	Yes	Yes
NerdWallet <i>www.nerdwallet.com</i>	Yes	Yes	Yes	Yes	No

(1) No search filter for credit score. (2) Ability to review cards, but we could not find published reviews on the site. (3) “Poor credit” search

Don’t play credit card roulette

The credit card market presents consumers with a dizzying array of card offers. Whether your goal is to build credit, transfer a balance, earn cash back or rewards, pay a low APR on a balance or fly your flag with an affinity card, the marketplace is a virtual grab bag. Here’s some help in narrowing the field.

Know thyself

Think about how you use credit cards, and why you need a new card. Many consumers are seeking lower monthly payments or the chance to pay down a balance faster. If that’s you, look for a new card that lets you transfer an existing credit card balance. This may not be possible if your balance is high. If you’re trying to pay down your balance faster by transferring it to a card with a low temporary (teaser) rate, ask yourself how much of a dent you can really make in six months to a year before the introductory rate ends.

Other consumers pay their cards in full each month. If that’s you, then you’ll likely want to consider a card with rewards, such as cash back or airline miles.

If you tend to carry a balance, focus on a card with a low interest rate.

If you are shopping for your first credit card, a secured card can help you establish credit.

If you have a poor credit history (and

a low credit score), a secured card could help you rebuild your good credit. Pre-paid cards are not credit cards, but they can be options for individuals who can’t qualify for a credit card.

Due diligence

Don’t let yourself be surprised by a card’s terms and conditions. The 2009 CARD Act may have put an end to many credit card “gotchas,” but it still makes sense to review potential card costs contained in the Schumer Box, a table of disclosures provided with most credit card offers. (Television, magazine and phone offers do not contain a Schumer Box, but you should request this information before applying.) Disclosures include the annual percentage rate (APR) and any fees, such as those for making your payment late.

Be wary of cards that try to lure you with bonuses or gifts for signing up—especially instant retail credit card offers at the point of sale. Getting a new perk may be tempting, but it’s not worth the price if you end up with a balance that you can’t afford to pay.

Tools and resources

There’s a lot of help out there to find a card that suits your needs. Before you start your search, you might want to use one of the myriad calculators on the Web to learn how much it costs to carry a balance at various interest rates as well

as how long it could take to pay down a balance altogether.

Consumer Action looked at dozens of credit card comparison sites and narrowed the field down to thirteen that met all (nine out of nine) or almost all (seven or eight out of nine) of the criteria we set for being truly helpful (see chart above). These sites allow you to find credit cards by type, by issuer and, in most cases, by the quality of your credit. Many of the surveyed sites allow you to compare several cards side by side.

Tip: For advice on the best card offers and current deals, check out the sites’ recent consumer education articles. While searches often are based on analytical computer models, the editorial content may be where you find the latest, greatest variety of top credit card deals.

Privacy

Some comparison sites require you to submit your email address and other personal information in order to receive their recommendations. For example, the BillShrink site requires users to answer a few questions and provide an email address before it will display card recommendations. This may result in more customized referrals, but it excludes casual users and those who don’t want to provide personal information. (BillShrink didn’t end up on our final list because it missed more than two of our key criteria.)

Before using any comparison site, read its privacy policy to learn how it uses your personal and financial data.

Damaged credit

Continued from page 1

our chart on pages 2-3, all except CreditDonkey and MyRatePlan allow searches for cards for those with “bad credit.” (NerdWallet yielded only one result.)

Secured cards

Secured or prepaid cards accounted for the majority of the recommendations. Secured cards are credit cards backed by money you deposit in a bank account—as little as \$200 for an equal credit line. Prepaid cards require you to “load” money on the card before you can use it.

The site Card Hub allows users to uncheck a box if they want to see only “secured” or “unsecured” cards rather than both. Don’t rule out secured cards. While an unsecured card may be the ultimate goal, a secured card is just as useful at improving your credit and sometimes more cost effective than some of the expensive unsecured options.

For example, one of the top results on Credit.com was the “unsecured” Forward MasterCard from First Premier Bank. Cardholders pay a 36% interest rate on purchases, a one-time processing fee of \$95, and an annual fee of \$75 the first year and \$45 thereafter. In comparison, First Progress Platinum Secured MasterCard (Synovus Bank), which appeared in search results at FindTheBest, charges a 14.99% rate on purchases and an annual fee of \$39. There is no processing or application fee.

For more information and a compari-

son of secured cards, read Consumer Action’s Secured Credit Card Survey in the Fall 2011 issue of *Consumer Action News* (bit.ly/JfQk9D).

Scrutinize card options

One option that came up in a few of our “bad credit” searches is the “hybrid” card. “Hybrid” means that after applying, the company will send you an unsecured card, a secured card or a partially secured card (the credit line is larger than your deposit). The type of card you receive depends on your creditworthiness. One of the hybrid cards featured was the Continental Finance Cerulean Hybrid Card (by Discover), with unattractive terms: 29.99% interest, a \$75 annual fee, and a \$12 monthly maintenance fee in year two (\$144 a year), with a starting credit limit of \$300.

Tarnish on Horizon Gold

Marketed as a credit card with a \$500 limit, the Horizon Gold Card can only be used online at the Horizon shopping site. And it’s expensive: According to the card terms, “. . .all Horizon Card Services members are automatically enrolled in our monthly membership benefit plan” at an automatic cost of \$24.95 per month. In addition, nonrefundable “shipping and processing fees” are tacked on to all purchases. What’s more, “shopper” cards do not report your payment history to major credit bureaus, which is what enables you to build or improve your credit profile.

The Horizon Gold Card’s appearance is a reminder that just because something

Comparing sites

Continued from page 1

at each site. Five of the top six issuers (American Express, Capital One, Chase, Citi and Discover) showed up in our searches. Bank of America, also a top-sixer, did not. (According to the bank, this is because it doesn’t pay referral fees (commissions). On FindTheBest, our “cash back” search turned up a card from Iberiabank—the only non-top-six bank result.

“It was interesting how the same cards cropped up again and again on various sites,” notes Linda Sherry, Consumer Action’s director of national priorities. “Sometimes their rankings varied and the deals differed slightly, but it appears certain cards dominate their fields.” (See the charts on pages 1 and 4 for search results.)

Ability to search anonymously. All 13 sites passed the test for allowing users to search for credit cards without creating a profile or submitting an email address.

Some of the other comparison sites we looked at offer a “customized” list of credit card recommendations based on individual requirements if users want to create a profile (with email address) and answer a series of questions. BillShrink and Mint automatically create an account for each user who provides this information. While it’s intended to personalize the experience, it may be a turn-off for consumers who just want to search.

Before providing personal information, check website privacy policies to learn what information is being collected about your financial identity and who has access to the data. Privacy policies can usually be found at the bottom of a site’s home page. (For more information on managing your data on comparison sites, see “Don’t play credit card roulette” on page 2.)

Unbiased educational information and advice. All sites except MyRatePlan had current card information. All 13 sites

shows up on a card comparison website doesn’t mean it deserves your business.

Another card, the Applied Bank Secured Visa Gold Credit Card, showed up on three sites (Card Hub, Credit.com and FindTheBest). It charges an attractive 9.9% fixed interest rate on purchases, with a \$50 annual fee and no processing or application fees. But it offers no grace period, which means you begin paying interest on purchases immediately, even if you pay your balance in full each month. (A grace period is the period during which you don’t have to pay interest on purchases if you pay your entire balance each month by the due date.) Plenty of cards offer a 25-day grace period.

Especially in the limited or poor credit category, verify that a card’s high ratings are earned. Search the card’s name on the Internet along with the word “complaints” to see what pops up.

Improve your credit

FindTheBest rates 378 credit counseling agencies (bit.ly/OOm0dU) that can help you manage your debt.

The credit education content was particularly good at Card Hub (bit.ly/Qx-hj4m) and Bankrate (bit.ly/TlKNqV).

CardRatings.com (www.cardratings.com/forum) and Credit.com (http://forum.credit.com) offer forums for discussion on credit issues.

Need more advice on improving your credit? Check out Consumer Action’s MoneyWi\$e series, Rebuilding Good Credit (bit.ly/PcYetxt). ■

included balanced consumer advice. Depending on the site, this included financial education articles, card reviews, and pointers on topics like interest rates and credit scores.

Side-by-side comparison of fees and rates.

Here we looked for the ability to select cards from the search results for side-by-side comparison. CompareCards.com, CardRatings.com and FindTheBest allow users to compare more than five cards. On Card Hub and CreditDonkey users can compare up to five cards, and Credit.com allows users to compare up to four cards.

Search filters. We looked for search features that allowed consumers to narrow their search by credit score, rewards options, 0% balance transfer offers or cash back rewards. The sites that scored in this category allow users to easily search, navigate results and locate related educational articles, tools and card reviews.

Under this guideline, Credit Karma, CreditDonkey and Credit.com’s search results stood out because they include a brief breakdown of each card’s fees and interest rates, note limited-time offers and provide details on why the site recommends (or does not recommend) each card.

Credit Karma also lists guidelines for credit score approval, detailing both an average score and the lowest score accepted for each card (using TransUnion credit bureau data). Credit Karma and CreditDonkey also post “pros and cons” for each card. In some cases, the “cons” note that applicants would need excellent credit to get the card, which helps users to understand if they might qualify for the card before applying.

Personalized reviews posted by users.

Personalized reviews allow users to gain insight from other consumers who have applied for or used a card. Seven of the 13 sites give users the ability to praise or complain about cards. Credit Karma and Card Hub feature user reviews, if any have been submitted, for each card. FindTheBest and Bankaholic offer users the opportunity to write reviews, but it appeared that no one had submitted any. It’s a bit confusing why Bankaholic only allows users to post reviews and comments at the very bottom of a page of filtered results and not under each credit card.

Credit Karma presents the number of user reviews available clearly under the credit card stats in search filter results. You can click on the card to learn more about its offer and read opinions from peers. Card Hub allows consumers to give cards a rating of one to five stars and shows the average rating under each card.

Current and up-to-date information. We looked for current offers and card terms as well as signs that the site posts new information on a regular and timely basis.

Credit card debt repayment calculators. All but FindTheBest and NerdWallet included a credit card debt repayment calculator intended to help users determine how long repayment of their outstanding balance will take at a given interest rate.

Some sites offer a variety of calculators designed for different types of debt. CardRatings.com, Credit Karma, Credit.com and Bankrate all offer a number of credit card calculators to choose from. ■

Cardholder agreements

Since the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act became law in 2009, credit cardholder agreements (contracts) must be filed with banking regulators and the CFPB. They can be found at: http://www.consumerfinance.gov/credit-cards/agreements/. ■

Earning their keep

Credit card comparison sites earn a commission for referrals when a user applies or is approved for a credit card. While not every card company engages in “affiliate marketing,” for many this is a core component of their marketing strategy.

Many card comparison sites also earn income from advertisements placed on their sites.

With this income stream, sites can afford to provide users with free card reviews, financial literacy articles and other information, and that information in turn draws visitors who will peruse the card offers.

Our research shows that, typically, the same cards are recommended in searches from site to site, but they often vary in ranking from site to site. And we found that, sometimes, offers on the same cards vary somewhat as to the length of an introductory rate, the balance transfer terms or the purchase interest rate. To get a comprehensive idea of the cards that are out there, we recommend conducting searches on several of the sites. (See our sample search charts on page 1 and below.)

Like other comparison sites, Credit.com earns fee income by referring con-

sumers to card issuers, benefiting when a consumer is granted credit. Shon Dellinger, president of Credit.com, says the company takes pride in carefully matching cardholders with card issuers to find the right fit for both parties—sometimes even to its own disadvantage.

“Many times we don’t recommend cards that we would earn the most commission from because they don’t meet the customer satisfaction level or offer the same success in a consumer’s ability to be approved for the card,” said Dellinger.

We found that many of the sites we looked at disclose the financial relationship they have with card issuers. These disclosures range from fairly prominent to tucked away in the fine print.

Credit Karma, for instance, states that its free services are made possible by financial support from its partners and sponsors, which include American Express, Capital One, Chase, Citi and Discover. Some sites disclose they are compensated by credit card issuers for “customer leads and product reviews.”

CreditCards.org notes it “has financial relationships with some of the merchants mentioned here. CreditCards.org may be compensated if consumers choose to utilize the links located throughout the

content on this site and generate sales for the said merchant.”

Card Hub says it “makes money from advertisements. In addition, we receive a stipend when users get approved for a credit card that they located through our website.”

CompareCards.com says: “This site may be compensated by credit card issuers when a reader applies for a credit card through the links on this site.”

Not disclosing financial arrangements may run afoul of the Federal Trade Commission’s rules on endorsements, which require disclosures of financial or other beneficial connections between advertisers and endorsers. Richard Cleland, assistant director of the FTC’s Division of Advertising Practices, told Consumer Action, “If they’re making a [credit card] recommendation and getting a commission they should make clear and conspicuous disclosures that they receive compensation...and hiding it at the bottom of a [Web] page is not enough.”

“Every card comparison site should disclose its financial arrangements,” said Linda Sherry, Consumer Action’s director of national priorities. “It’s no secret how the industry earns its keep. If the arrangement allows sites to provide solid consumer information and tailored card recommendations or a variety of card choices, that’s a good thing. Why not spell it out?” ■

Roulette

Continued from page 2

Most websites set and access “cookies” on your hard drive to track your activities on their sites (behavioral tracking). Cookies, unbeknownst to many users, are small bits of software that automatically download to your computer (or mobile device) and collect information such as your computer’s Internet protocol (IP) address and browser type, which website pages you visit, and the average time you spend browsing a site. Your IP address reveals your approximate geographic area, as IP numbers are linked to your Internet service provider. (Disabling cookies may mean that you can’t use certain sites.)

Look for sites that state they don’t use cookies or collect personal information. Also, if you are going to provide detailed information about your financial accounts, check that the site allows consumers to export and erase their data if they choose.

Managing your data flow

You can limit tracking of your activities as you use online comparison-shopping services by downloading a “Do Not Track” service. Abine’s (www.abine.com) Do Not Track Plus (DNT+) is a free download that identifies and blocks most of the companies tracking you as you surf the Internet.

To surf anonymously, use a third-party site designed to foil companies that track. The Tor Project (www.torproject.org) provides free software to help you be anonymous on the Web.

Your browser may have an anonymous surfing option, or a built-in Do Not Track mechanism. Check the Help menu on your browser for privacy and security information. ■

0% Balance transfer offers: Top three card recommendations

These are sample search results returned during our survey period (May 5-Aug. 6, 2012). For up-to-date results, conduct your own searches. For FindTheBest, no 0% balance transfer card offers were returned, although one card was recommended for its 0% introductory offer on purchases.

	Result One	Result Two	Result Three
Bankaholic	Discover More/18 months	Discover More/15 months	Capital One Platinum Prestige/through 11/13
Card Hub	Capital One Cash Rewards/through 8/13	Capital One Platinum Prestige/through 9/13	Discover More/18 months
CardRatings.com	Citi Dividend Platinum Select Visa/12 months	Discover More/18 months	Discover More/15 months
CompareCards.com	Citi Simplicity/18 months	Chase Slate/15 months	Discover More/18 months
CreditDonkey	Chase Slate/60 days	Discover More/18 months	Citi Diamond Preferred/18 months
Credit Karma	Capital One Platinum Prestige/through 11/13	Chase Slate/15 months	Discover More/18 months
Credit.com	Discover More/18 months	Capital One Platinum Prestige/through 11/13	Citi Simplicity/18 months

CFPB complaint data offers little guidance—yet

Since June, consumers have had access to credit card complaint data from the Consumer Financial Protection Bureau (CFPB). The database contains general categories of information including complaint type, credit card issuer and a note as to whether the complaint has been resolved or continues to be in dispute.

The CFPB acknowledges that its “complaint type” category does not—yet—give users enough meaningful information to guide shopping decisions. This is because no specifics about consumer complaints and company practices have been made public.

Consumers who are adept at crunching data can discover which types of complaints are most frequent and which card issuers have received the most complaints. For now, the database doesn’t account for a company’s market share, which would help consumers put complaint numbers in context.

A search of the CFPB’s credit card complaint data in August revealed that four of the largest credit card companies (Capital One, Citi, Chase and Bank of America) accounted for 69% of the 3,336 complaints filed. Top complaint categories were billing disputes, APR (annual percentage rate, or interest rate), account closing, credit reporting and ID theft/fraud.

To file a complaint, visit www.consumerfinance.gov and click on “Submit a Complaint,” or call 855-411-CFPB. To review the complaint database, click on Consumer Complaint Database from the Participate drop-down menu. ■

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Consumer Action depends on the financial support of individuals. Consumer Action members receive a subscription to *Consumer Action News*. New members also receive *How to Complain*. In addition, members have the satisfaction of supporting our advocacy efforts in California and nationally, a free hotline and the distribution of more than one million free educational brochures a year.

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