

# What affects my credit card APR?



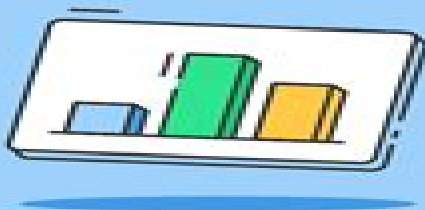
## **Introductory APR**

APR can increase after an introductory promotional period



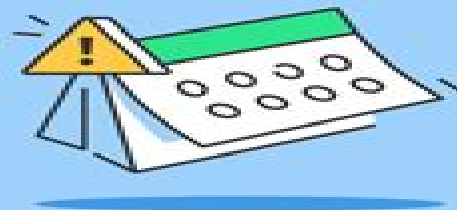
## **Credit score**

APR is dependent on the health of your credit score



## **Variable APR**

Economic factors can affect this type of APR



## **Penalty APR**

Penalties like late payments can lead to a higher APR

# Maximum Credit Card Apr Allowed By Law

**Ying-Ying Zheng**



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