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[Credit Cards](#) > [Credit Card News](#) > [Credit Card Help](#) > Before choosing a card, know your credit card personality

CREDIT CARD HELP: The basic fundamentals of credit cards

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Picking the right card

Before choosing a card, know your credit card personality

By Erin Peterson

Knowing your credit card personality can help you choose wisely from the vast array of credit cards.



If you're searching for a new credit card, it's easy to get overwhelmed. Zero percent introductory rates, no annual fees, cash back, airline miles, merchandise and low interest rates all have their benefits. Still, the best perks are the ones that you'll actually use. "You'll want to choose something you can optimize," says Brette Sember, author of "The Complete Credit Repair Kit." "For example, it's not going to do you any good to earn [airline miles](#) if you don't travel."

To choose the best card, you'll want to consider your credit card personality. Understanding how you spend will help narrow your choices and give you a good place to start. Just because a card offer lands in your mailbox doesn't mean it's your best bet.

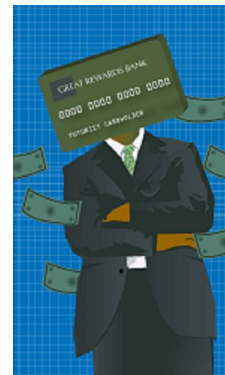
Use this list as a guide for the cards you should -- and shouldn't -- consider.

CREDIT CARD PERSONALITIES

Before choosing a credit card, know yours.



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Credit Card Rate Report

Updated: 02-05-2011

National Average	14.73%
Low Interest	12.03%
Cash Back	12.48%
Business	12.91%
Balance Transfer	12.93%
Student	13.42%
Airline	14.30%
Reward	14.36%
Instant Approval	15.99%
Bad Credit	24.95%

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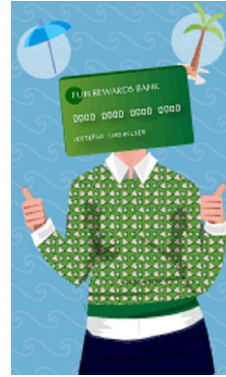
Credit Card Site Map

Accept Credit Cards

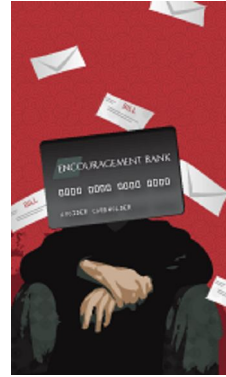
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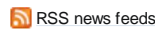
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