

Best No Interest (0% Purchase APR) and 0% Balance Transfer Cards for 2016

Card Name	Balance Transfer Fee	Bal. Trsf. Promo. Period (in months)	Purchases Promo. Period (in months)	Lowest Ongoing APR	Highest Ongoing APR	Notes
Chase Slate*	0%	15	15	13.24%	23.24%	For the 0% balance transfer fee, transfers must be made within first 60 days. After that the fee is 5% of each amount transferred or a minimum of \$5. \$Purch. ; Transfer deadline of offer: 60 days
Citi® Simplicity® Card*	3%	21	21	13.24%	23.24%	0% APR for 21 months from date of first transfer when transfers are completed within 4 months of account opening. \$Purch. ; Transfer deadline of offer: 4 months
Discover It*	3%	18	6	11.24%	23.24%	0% intro APR for 18 months from date of first transfer, for transfers under this offer that post to your account by December 10, 2016. \$Purch. ; Transfer deadline of offer: Must post by Dec. 10, 2016
Discover It* - Cash Back Match	3%	12	12	11.24%	23.24%	0% intro APR for 12 months from date of first transfer, for transfers under this offer that post to your account by December 10, 2016. \$Purch. ; Transfer deadline of offer: Must post by Dec. 10, 2016
U.S. Bank Visa Platinum Card	3%	12	12	10.24%	21.24%	0% introductory APR applies to balance transfers made within 30 days of account opening. Move fast to take advantage of this offer. \$Purch. ; Transfer deadline of offer: 30 days
Capital One® QuickSilverONE® Rewards*	0%	9	9	23.24%	23.24%	\$39.00 Annual Fee \$Purch.
Capital One® QuickSilver® Rewards*	3%	9	9	13.24%	23.24%	\$Purch.
Amex EveryDay® Credit Card*	3%	12	12	13.24%	23.24%	Balance transfer requests must be made within 30 days of account opening. After that, standard APR applies. \$Purch. ; Transfer deadline of offer: 30 days
Wells Fargo Platinum Visa® Card*	3%	15	15	15.40%	25.24%	3% for balance transfer requests made within 15 months of account opening. After that, 5% for balance transfer requests. \$Purch.
BankAmericard Cash Rewards™ Credit Card	3%	12	12	11.24%	21.24%	Applies to any balance transfers made within 60 days of opening the account. After that, standard APR rates apply. ; Transfer deadline of offer: 60 days; \$Purch.
Elements Financial Platinum Visa Credit Card	0%	6	6	9.24%	9.24%	\$Purch.
Elements Financial Cash Rewards Visa Credit Card	0%	6	6	13.24%	13.24%	\$Purch.
Elements Financial Signature Rewards Visa Credit Card	0%	6	6	11.24%	11.24%	\$Purch.
Barclay Card NFL Extra Points Credit Card*	3%	15	6	15.24%	25.24%	0% promotional APR for six billing cycles from the transaction date on all "Qualifying NFL Team Ticket Purchases." After that, standard APR applies. Transfers must POST to your account within 45 days of opening. Transfer early to make sure to hit the deadline. \$Purch.* ; Transfer deadline of offer: 45 days
PNC Points by PNC Bank	3%	12	12	12.24%	22.24%	For 0% APR, balances must be transferred within the first 90 days of account opening. \$Purch.
SunTrust Cash Rewards MasterCard	4%	15	15	14.99%	21.99%	If you are not already a SunTrust client, you have to call them to apply. \$Purch.
SunTrust Travel Rewards MasterCard	4%	15	15	14.99%	21.99%	If you are not already a SunTrust client, you have to call them to apply. \$Purch.

LOCAL AND REGIONAL NO INTEREST CARDS TO CONSIDER

Card Name	Balance Transfer Fee	Bal. Trsf. Promo. Period (in months)	Purchases Promo. Period (in months)	Lowest Ongoing APR	Highest Ongoing APR	Notes
TruWest Credit Union Visa Platinum	3%	18	18	6.20%	20.20%	\$Purch.
TruWest Credit Union Platinum Points Visa Rewards Credit Card	3%	18	18	8.15%	15.15%	\$Purch.
TruWest Credit Union Visa Signature Card	3%	18	18	8.15%	9.15%	\$Purch.
Arkansas Federal Credit Union Diamond Preferred Rewards Visa	0%	6	6	8.99%	15.99%	\$Purch.
Arkansas Federal Credit Union Platinum Classic Visa	0%	6	6	6.25%	18.00%	\$Purch.
Arkansas Federal Credit Union Signature Visa	0%	6	6	11.24%	18.00%	\$Purch.
First Tennessee Platinum Premier Visa	4%	12	12	14.00%	19.00%	\$Purch.
First Tennessee Visa Signature	4%	12	12	13.25%	18.25%	\$Purch.
First Tennessee Visa Classic	4%	12	12	14.00%	19.00%	\$Purch.
Purdue FCU Visa Signature Card	0%	12	12	11.50%	17.50%	No Annual Fee, but if you do not qualify for membership normally, you can qualify for membership by joining the alumni association and paying a \$50 fee. \$Purch. ; \$CA

OTHER ZERO PERCENT BALANCE TRANSFER CARDS TO CONSIDER

Card Name	Balance Transfer Fee	Bal. Trsf. Promo. Period (in months)	Purchases Promo. Period (in months)	Lowest Ongoing APR	Highest Ongoing APR	Notes
Alliant Credit Union Visa Platinum Card	0%	12		9.49%	21.49%	
Edward Jones World MasterCard	0%	12		13.24%	13.24%	No balance transfer fee for first 60 day; 3% thereafter. \$100 Loyalty Invest™ cash deposit after spending \$500 within first 90 days of account opening. ; Transfer deadline of offer: 60 days
RBFCU Premier Rate	0%	12		7.95%	16.95%	0% APR for transfers made in the first 90 days; from days 91-180, 3.9% APR, after that, standard APR rates apply. ; \$CA; Transfer deadline of offer: 90 days
RBFCU CashBack Rewards	0%	12		10.15%	18.00%	0% APR for transfers made in the first 90 days; from days 91-180, 3.9% APR, after that, standard APR rates apply. ; \$CA; Transfer deadline of offer: 90 days for 0%; 91-180 days for 3.9%
BankAmericard® Credit Card	3%	18		11.24%	21.24%	Applies to any balance transfers made within 60 days of opening the account. After that, standard APR rates apply. ; Transfer deadline of offer: 60 days
PenFed Gold Visa® Card*	3%	12		10.24%	17.99%	Transfers must be made between July 1, 2016 and September 30, 2016. ; Transfer deadline of offer: Must post by Sept. 30, 2016.
Citizens Bank Cash Back Plus™ World MasterCard®	3%	15		14.99%	20.99%	3% balance transfer fee for transfers made within 4 months of account opening. Thereafter, the fee is either \$10 or 4% of the amount of each transfer, whichever is greater.
M&T Bank Visa® Credit Card	4%	12		10.49%	17.49%	
M&T Bank Visa® Credit Card with Rewards	4%	12		11.49%	18.49%	

Reading the Table Notes and Symbols: For cards with an asterisk by their name (*), that indicates a sponsored card. In the Notes column, \$Purch. indicates that there is a promotional purchase rate along with the balance transfer rate. \$CA indicates that there is a promotional Cash Advance rate along with the balance transfer rate.

NOTE: This card data was current as of September 29, 2016.