

GfK

GfK Custom Research  
North America

GfK. Growth from Knowledge.



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# OmniTel

BANKRATE (DECEMBER): CREDIT CARDS

DECEMBER 5 – 7, 2008

Prepared For:

Bankrate.com  
11760 U.S. Highway One  
Suite 500  
North Palm Beach, FL 33408

## **OMNITEL**

OMNITEL is a weekly national telephone omnibus service of GfK Custom Research North America.

The sample for each week's OMNITEL wave consists of 1,000 completed interviews, made up of male and female adults (in approximately equal number), all 18 years of age and over.

All interviews are conducted by telephone from four GfK sites: Twin Falls & Rexburg, ID; San Jose, Costa Rica and Cebu, Philippines. Together, the four sites have a full-time capacity of 400 lines, and utilize an interviewing procedure known as CATI - Computer Assisted Telephone Interviewing. Interviewers have been professionally trained and are continuously monitored and supervised.

Each OMNITEL study is based on a random digit dialing (RDD) probability sample of all telephone households in the continental United States. The RDD sampling system is totally computer based and provides an equal probability of selection for each and every telephone household. Thus, the sample represents telephone households with both listed and unlisted phones in their proper proportions. All sample numbers selected by this procedure are subject to an original and at least four follow-up attempts to complete an interview.

All data are entered and cleaned through the CATI system during the interviewing process. Thus, this process eliminates the editing and keypunch operations. All completed interviews are weighted to ensure accurate and reliable representation of the total population, 18 years and older.

The raw data are weighted by a custom designed computer program, which automatically develops a weighting factor for each respondent. This procedure employs five variables: age, sex, education, race and geographic region. Each interview is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, education, race and geographic characteristics and the proportion in our sample that week. Tabular results show both weighted and unweighted bases for these demographic variables.

Because of the use of rigid and replicable sampling, field, and weighting procedures, all OMNITEL studies are parallel to one another. This affords the opportunity to draw trend comparisons, as well as point-in-time analysis.

In addition to the standard breakdowns by sex, age, income, region, Internet access and Influentials,<sup>\*</sup> the following classification items have been obtained and are available to subscribers:

- |                                                         |                                                  |
|---------------------------------------------------------|--------------------------------------------------|
| <input type="checkbox"/> Nine Census Regions            | <input type="checkbox"/> Family Size/Composition |
| <input type="checkbox"/> Metro Area vs. Non-Metro       | <input type="checkbox"/> Marital Status          |
| <input type="checkbox"/> Nielsen County Classifications | <input type="checkbox"/> Race                    |
| <input type="checkbox"/> DMA Affiliations               | <input type="checkbox"/> Employment Status       |
| <input type="checkbox"/> MSA Affiliations               | <input type="checkbox"/> Education               |
| <input type="checkbox"/> Time Zone                      | <input type="checkbox"/> Cable TV                |

Optional classification items available upon a request only basis prior to field start are:

- |                                            |                                                  |
|--------------------------------------------|--------------------------------------------------|
| <input type="checkbox"/> Home Ownership    | <input type="checkbox"/> Primary Grocery Shopper |
| <input type="checkbox"/> Head of Household | <input type="checkbox"/> Status of Non-Employed  |

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\* The Influentials; a GfK exclusive, are identified by a Political/Social activity index built out of response to a list of activities reportedly engaged in during the last year – such things as having written a letter to the editor or a politician, having made a speech, or written an article, having worked in a political campaign, being an officer of a civic or fraternal organization, being a member of a group that tries to influence public policy or government, signed a petition, etc. “Signed a petition” was put on the list largely so that anyone who wanted to say he/she had done something would have something to say. All responses to “signed a petition” are ignored in building this scale. Respondents who have done three or more of the things on the list (beyond signing a petition) are classified as “Influential” – and may be roughly equated with “thought leaders.”

The results contained in this report are based on interviews conducted from December 5 – 7, 2008. A total of 1,004 interviews were completed, 526 with female adults and 478 with male adults. The margin of error on weighted data is  $\pm 3$  percentage points for the full sample.

The client's questionnaire is shown on the next page, with tabular results following.

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**\*\* Tabulation note:** Please be advised that frequencies on all summary tables are percentaged off of their original bases, not necessarily off of the base shown on the summary table.

On another subject,

1. People use various sources of credit, such as credit cards, store cards, payment plans, etc. Which of the following best describes how you would feel if these sources of revolving credit lines dried up? (READ LIST. CHECK ONLY ONE RESPONSE.)

	You would be devastated because you depend on it so much	1
	It would be painful, but you'd survive	2
	You would be slightly annoyed	3
	You wouldn't care at all	4
(DO NOT READ)	Don't know	dk

2. Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements? Let's begin with... (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH)

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
Credit card companies are entitled to change the terms of your account at any time for any reason.	1	2	3	4
Credit cards make it too easy for American consumers to spend more than they earn.	1	2	3	4
Taxpayers should bail out consumers who find themselves in a big financial bind due to credit card debt.	1	2	3	4
Credit card companies should be more closely regulated.	1	2	3	4

3. Do you have any credit cards?

Yes	1	(CONTINUE)
No	2	} (SKIP TO NEXT SECTION)
Refused	ref	

4. Have credit card companies either increased or decreased your line of credit on any of your credit cards in the past 12 months? (DO NOT READ LIST. CHECK ONLY ONE RESPONSE.)

	Your line of credit was increased	1
	Your line of credit was decreased	2
	Some were increased, others were decreased	3
	Your credit line was unchanged	4
(DO NOT READ)	Don't know	dk

5. Which of the following best describes how you envision your credit card usage during the next year, 2009?  
(READ LIST. CHECK ONLY ONE RESPONSE.)

	You will probably charge more	1
	You will probably charge less	2
	You won't change how often you use your credit cards	3
	You don't plan on using credit cards at all in 2009	4
(DO <u>NOT</u> READ)	Don't know	dk

6. What is the single biggest reason you use credit cards? Is it... (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE.)

	To finance big-ticket items	1
	To finance emergency expenses	2
	To make it possible to purchase things you want	3
	To earn rewards points or cash back	4
	To get by when you run out of cash	5
	Because it is easier/more convenient than paying with cash	6
(DO <u>NOT</u> READ)	{ Don't know	dk
	{ Refused	ref

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Omnitel - December 5, 2008

BANKRATE(Credit)

Page	Table	Title
1	1	Q.1 People use various sources of credit, such as credit cards, store cards, payment plans, etc. Which of the following best describes how you would feel if these sources of revolving credit lines dried up?
2	2	Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements? ... Credit card companies are entitled to change the terms of your account at any time for any reason. ...
3	3	Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements? ... Credit cards make it too easy for American consumers to spend more than they earn. ...
4	4	Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements? ... Taxpayers should bail out consumers who find themselves in a big financial bind due to credit card debt. ...
5	5	Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements? ... Credit card companies should be more closely regulated. ...
6	6	Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements? ... Summary of Top 2 Box ...
7	7	Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements? ... Summary of Bottom 2 Box ...
8	8	Q.3 Do you have any credit cards?
9	9	Q.4 Have credit card companies either increased or decreased your line of credit on any of your credit cards in the past 12 months? Base : Have credit card(s)
10	10	Q.5 Which of the following best describes how you envision your credit card usage during the next year, 2009? Base : Have credit card(s)
11	11	Q.6 What is the single biggest reason you use credit cards? Base : Have credit card(s)

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



# Omnitel - December 5, 2008

## BANKRATE(Credit)

**Q.1 People use various sources of credit, such as credit cards, store cards, payment plans, etc.  
Which of the following best describes how you would feel if these sources of revolving credit lines dried up?**

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>1004</b>	478	526	33	85	238	336	269	135	117	89	94	448	283	189	224	364	227	774	184
Total Weighted	<b>1000</b>	484	516	128*	179	263	237	161	178	129	87	104*	399	242	189	224	364	223	789	156
	<b>100</b>	100	100	100*	100	100	100	100	100	100	100	100*	100	100	100	100	100	100	100	100
You would be devastated because you depend on it so much	<b>48</b>	26	22	9	8	18	7	5	20	12	2	1	11	6	5	9	25	9	31	2
	<b>4.8</b>	5.4	4.2	7.4	4.2	6.7 gh	2.8	3.0	11.2 kLM N	9.5 kLM N	2.0	0.9	2.7	2.6	2.7	4.0	6.7	4.0	4.0	1.3
It would be painful, but you'd survive	<b>201</b>	91	111	19	35	66	47	29	42	24	20	15	84	51	47	43	68	43	157	29
	<b>20.1</b>	18.7	21.5	15.2	19.5	24.9 h	19.7	18.3	23.6	18.7	22.9	14.2	21.0	20.9	24.8	19.1	18.8	19.5	19.9	18.4
You would be slightly annoyed	<b>342</b>	170	172	52	65	83	79	54	32	41	28	36	182	125	69	69	116	88	298	62
	<b>34.2</b>	35.2	33.3	40.8	36.3	31.5	33.3	33.5	18.1	32.0 i	32.2 i	35.1 l	45.6 IJ k	51.6 IJK LM	36.8	30.6	31.9	39.6	37.7	39.4
You wouldn't care at all	<b>400</b>	189	211	47	65	97	104	71	80	51	37	52	123	60	67	104	150	80	302	63
	<b>40.0</b>	39.0	40.9	36.5	36.5	36.9	43.8	44.3	44.9 MN	39.2 N	42.9 mN	49.8 MN	30.8 N	24.9	35.3	46.3 or	41.3	35.7	38.3	40.4
Don't know/No response	<b>8</b>	8	*	-	6	-	1	1	4	1	-	-	-	-	1	-	4	3	2	1
	<b>0.8</b>	1.7 C	0.1	-	3.4 Fg	-	0.4	0.9	2.2 Mn	0.6	-	-	-	-	0.4	-	1.2	1.4	0.2	0.4

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



## Omnitel - December 5, 2008

## BANKRATE(Credit)

Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements?

Table 2

... Credit card companies are entitled to change the terms of your account at any time for any reason. ...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	478	526	33	85	238	336	269	135	117	89	94	448	283	189	224	364	227	774	184
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	263 100	237 100	161 100	178 100	129 100	87 100	104* 100*	399 100	242 100	189 100	224 100	364 100	223 100	789 100	156 100
<b>Top 2 Box (Net)</b>	<b>177</b> <b>17.7</b>	85 17.6	92 17.8	30 23.3 h	43 24.2 GH	49 18.6 H	33 14.0	16 9.7	38 21.3 I	16 12.7	13 14.4	10 9.4	87 21.8 JL	54 22.4 JL	33 17.5	26 11.8	63 17.2	55 24.6 P	144 18.3	37 23.5
Strongly Agree	<b>79</b> <b>7.9</b>	37 7.7	42 8.1	15 11.9	20 11.0 H	19 7.3	15 6.2	6 4.0	22 12.4 k	12 9.5	3 3.3	5 4.4	34 8.5	22 9.1	10 5.5	13 5.7	29 7.9	27 12.2 op	64 8.1	18 11.5
Somewhat Agree	<b>98</b> <b>9.8</b>	48 9.8	50 9.8	15 11.4	24 13.2 h	30 11.3 H	19 7.9	9 5.7	16 9.0	4 3.3	10 11.1 j	5 4.9	53 13.3 Jl	32 13.3 Jl	23 12.0 p	14 6.1	34 9.4	28 12.4 p	81 10.2	19 12.0
<b>Bottom 2 Box (Net)</b>	<b>823</b> <b>82.3</b>	399 82.4	424 82.2	98 76.7	136 75.8	214 81.4	204 86.0 E	145 90.3 dEF	140 78.7	113 87.3 mn	75 85.6	94 90.6 iM N	312 78.2	187 77.6	156 82.5	198 88.2 R	301 82.8	168 75.4	645 81.7	120 76.5
Somewhat Disagree	<b>97</b> <b>9.7</b>	57 11.7 c	40 7.7	18 13.8	16 9.0	18 6.7	25 10.6	16 10.1	18 10.2	7 5.2	12 13.3 j	14 13.0	37 9.2	23 9.4	20 10.5	20 9.0	33 9.2	23 10.4	70 8.9	14 9.2
Strongly Disagree	<b>727</b> <b>72.6</b>	342 70.7	384 74.5	81 62.9	120 66.8	197 74.7	179 75.3	129 80.2 dE	122 68.5	106 82.1 iM N	63 72.3	80 77.6	275 69.0	165 68.2	136 72.0	177 79.2 R	268 73.6 r	145 65.0	574 72.8	105 67.3

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

# Omnitel - December 5, 2008

## BANKRATE(Credit)

Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements?

Table 3

... Credit cards make it too easy for American consumers to spend more than they earn. ...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	478	526	33	85	238	336	269	135	117	89	94	448	283	189	224	364	227	774	184
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	263 100	237 100	161 100	178 100	129 100	87 100	104* 100*	399 100	242 100	189 100	224 100	364 100	223 100	789 100	156 100
<b>Top 2 Box (Net)</b>	<b>900</b> <b>89.9</b>	432 89.2	468 90.6	86 66.9	167 93.3	248 94.1	219 92.5	150 93.2	145 81.9	119 92.3	82 94.2	94 90.6	372 93.3	221 91.3	174 92.2	197 87.9	325 89.1	204 91.4	706 89.5	146 93.3
Strongly Agree	<b>772</b> <b>77.2</b>	361 74.5	411 79.7	77 60.0	140 78.4	213 80.8	188 79.5	131 81.6	122 68.5	110 85.3	73 83.7	85 82.4	304 76.2	179 74.3	132 69.8	175 78.2	296 81.3	169 75.9	604 76.5	126 80.5
Somewhat Agree	<b>128</b> <b>12.8</b>	71 14.7	56 10.9	9 6.9	27 14.9	35 13.3	31 13.0	19 11.6	24 13.4	9 7.0	9 10.5	8 8.1	68 17.1	41 17.0	42 22.4	22 9.7	29 7.9	35 15.6	103 13.0	20 12.7
<b>Bottom 2 Box (Net)</b>	<b>101</b> <b>10.1</b>	52 10.8	48 9.4	42 33.1 EFGH	12 6.7	16 5.9	18 7.5	11 6.8	32 18.1 jKM N	10 7.7	5 5.8	10 9.4	27 6.7	21 8.7 m	15 7.8	27 12.1	40 10.9	19 8.6	83 10.5	11 6.7
Somewhat Disagree	<b>35</b> <b>3.5</b>	20 4.1	15 2.9	14 10.6 Fh	6 3.1	3 1.1	8 3.4 f	4 2.4	12 6.9 kM	9 6.6 km	- -	1 0.9	8 2.0	7 2.7	5 2.5	13 5.7 r	14 3.8	4 1.6	25 3.1	2 1.5
Strongly Disagree	<b>66</b> <b>6.6</b>	32 6.7	34 6.5	29 22.5 EFGH	6 3.6	13 4.8	10 4.1	7 4.4	20 11.2 JM	1 1.1	5 5.8	9 8.5 j	19 4.6	14 6.0 j	10 5.3	14 6.5	26 7.1	16 7.0	58 7.4	8 5.2

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

### Omnitel - December 5, 2008

#### BANKRATE(Credit)

Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements?

Table 4

... Taxpayers should bail out consumers who find themselves in a big financial bind due to credit card debt. ...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	478	526	33	85	238	336	269	135	117	89	94	448	283	189	224	364	227	774	184
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	263 100	237 100	161 100	178 100	129 100	87 100	104* 100*	399 100	242 100	189 100	224 100	364 100	223 100	789 100	156 100
<b>Top 2 Box (Net)</b>	<b>208</b> <b>20.8</b>	107 22.1	101 19.6	45 35.0 FGh	46 25.4 G	45 17.2	35 15.0	33 20.2	54 30.2 KM N	36 27.7 kn	12 13.5	20 18.9	75 18.7	43 17.8	31 16.5	58 26.0 o	72 19.9	46 20.6	168 21.3	21 13.7
Strongly Agree	109 10.9	60 12.5	49 9.5	17 12.9	22 12.4	28 10.6	18 7.7	22 13.6 G	37 20.6 KL MN	14 10.5	5 6.0	7 6.9	38 9.5	22 9.2	19 10.2	25 11.1	39 10.7	26 11.8	90 11.4	12 7.6
Somewhat Agree	98 9.8	47 9.6	52 10.1	28 22.1 FGH	23 13.0 f	17 6.5	17 7.2	11 6.6	17 9.6	22 17.2 mn	7 7.5	12 12.1	37 9.2	21 8.5	12 6.4	34 15.0 Oq	33 9.1	20 8.8	78 9.9	10 6.1
<b>Bottom 2 Box (Net)</b>	<b>792</b> <b>79.2</b>	377 77.9	415 80.4	83 65.0	134 74.6	218 82.8 D	202 85.0 DE	128 79.8 d	124 69.8	93 72.3	75 86.5 lj	84 81.1	324 81.3 l	199 82.2 lj	158 83.5 p	166 74.0	292 80.1	177 79.4	622 78.7	135 86.3
Somewhat Disagree	125 12.5	57 11.7	68 13.2	21 16.4	23 12.6	34 12.8	27 11.4	18 11.2	33 18.4 JM	8 5.9	20 22.7 JM N	15 14.3	37 9.2	27 11.3	26 13.5	25 11.0	49 13.4	25 11.4	89 11.2	21 13.6
Strongly Disagree	668 66.8	321 66.2	347 67.2	62 48.5	111 61.9	185 70.0 D	174 73.6 De	110 68.6 D	91 51.4	86 66.4 i	56 63.8	69 66.7 i	287 72.1 l	171 70.9 l	132 69.9	141 63.0	243 66.7	152 68.0	533 67.5	114 72.7

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

## Omnitel - December 5, 2008

## BANKRATE(Credit)

Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements?

Table 5

... Credit card companies should be more closely regulated. ...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	478	526	33	85	238	336	269	135	117	89	94	448	283	189	224	364	227	774	184
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	263 100	237 100	161 100	178 100	129 100	87 100	104* 100*	399 100	242 100	189 100	224 100	364 100	223 100	789 100	156 100
<b>Top 2 Box (Net)</b>	<b>916</b> <b>91.6</b>	433 89.5	483 93.6 b	115 89.5	173 96.8 fg	237 89.9	215 90.6	149 92.6	165 93.0	123 95.3	81 92.5	94 90.3	361 90.4	218 90.2	180 95.3 R	209 93.3 R	336 92.3 r	191 85.6	723 91.6	142 90.6
Strongly Agree	<b>706</b> <b>70.6</b>	323 66.8	383 74.2 B	81 63.5	133 74.0	189 71.8	164 69.3	119 73.8	121 68.4	100 77.8 mn	68 77.8	76 73.6	267 67.1	161 66.6	130 68.8	162 72.4	266 72.9	149 66.6	556 70.4	111 70.8
Somewhat Agree	<b>210</b> <b>21.0</b>	110 22.6	100 19.4	33 26.0	41 22.7	48 18.1	51 21.3	30 18.9	44 24.7	22 17.4	13 14.7	17 16.7	93 23.3	57 23.7	50 26.6	47 20.9	70 19.3	42 19.0	167 21.2	31 19.8
<b>Bottom 2 Box (Net)</b>	<b>84</b> <b>8.4</b>	51 10.5 c	33 6.4	13 10.5	6 3.2	27 10.1 e	22 9.4 e	12 7.4	12 7.0	6 4.7	7 7.5	10 9.7	38 9.6	24 9.8	9 4.7	15 6.7	28 7.7	32 14.4 OPq	66 8.4	15 9.4
Somewhat Disagree	<b>39</b> <b>3.9</b>	24 5.0	15 2.9	4 3.2	6 3.2	10 3.6	14 6.0 H	3 1.8	5 2.8	2 1.2	4 4.3	4 3.9	17 4.4	9 3.8	4 2.2	5 2.3	11 3.2	18 8.2 OPQ	31 4.0	3 2.1
Strongly Disagree	<b>45</b> <b>4.5</b>	27 5.6	18 3.5	9 7.3 e	- -	17 6.5 E	8 3.4 e	9 5.6 E	7 4.2	5 3.5	3 3.2	6 5.8	21 5.2	14 6.0	5 2.5	10 4.3	17 4.6	14 6.2	35 4.4	11 7.3

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



**Omnitel - December 5, 2008**

**BANKRATE(Credit)**

**Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements?**

Table 6

... Summary of Top 2 Box ...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>1004</b>	478	526	33	85	238	336	269	135	117	89	94	448	283	189	224	364	227	774	184
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	263 100	237 100	161 100	178 100	129 100	87 100	104* 100*	399 100	242 100	189 100	224 100	364 100	223 100	789 100	156 100
Credit card companies are entitled to change the terms of your account at any time for any reason.	<b>177</b> <b>17.7</b>	85 17.6	92 17.8	30 23.3 h	43 24.2 GH	49 18.6 H	33 14.0	16 9.7	38 21.3 I	16 12.7	13 14.4	10 9.4	87 21.8 JL	54 22.4 JL	33 17.5	26 11.8	63 17.2	55 24.6 P	144 18.3	37 23.5
Credit cards make it too easy for American consumers to spend more than they earn.	<b>900</b> <b>89.9</b>	432 89.2	468 90.6	86 66.9	167 93.3 D	248 94.1 D	219 92.5 D	150 93.2 D	145 81.9	119 92.3 i	82 94.2 I	94 90.6	372 93.3 In	221 91.3 I	174 92.2	197 87.9	325 89.1	204 91.4	706 89.5	146 93.3
Taxpayers should bail out consumers who find themselves in a big financial bind due to credit card debt.	<b>208</b> <b>20.8</b>	107 22.1	101 19.6	45 35.0 FGh	46 25.4 G	45 17.2	35 15.0	33 20.2	54 30.2 KM N	36 27.7 kn	12 13.5	20 18.9	75 18.7	43 17.8	31 16.5	58 26.0 o	72 19.9	46 20.6	168 21.3	21 13.7
Credit card companies should be more closely regulated.	<b>916</b> <b>91.6</b>	433 89.5	483 93.6 b	115 89.5	173 96.8 fg	237 89.9	215 90.6	149 92.6	165 93.0	123 95.3	81 92.5	94 90.3	361 90.4	218 90.2	180 95.3 R	209 93.3 R	336 92.3 r	191 85.6	723 91.6	142 90.6

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
Overlap formulae used. \* small base

# Omnitel - December 5, 2008

## BANKRATE(Credit)

Q.2 Please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with each of the following statements?

Table 7

... Summary of Bottom 2 Box ...

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	1004	478	526	33	85	238	336	269	135	117	89	94	448	283	189	224	364	227	774	184
Total Weighted	1000 100	484 100	516 100	128* 100*	179 100	263 100	237 100	161 100	178 100	129 100	87 100	104* 100*	399 100	242 100	189 100	224 100	364 100	223 100	789 100	156 100
Credit card companies are entitled to change the terms of your account at any time for any reason.	823 82.3	399 82.4	424 82.2	98 76.7	136 75.8	214 81.4	204 86.0 E	145 90.3 dEF	140 78.7	113 87.3 mn	75 85.6	94 90.6 iM N	312 78.2	187 77.6	156 82.5	198 88.2 R	301 82.8	168 75.4	645 81.7	120 76.5
Credit cards make it too easy for American consumers to spend more than they earn.	101 10.1	52 10.8	48 9.4	42 33.1 EFGH	12 6.7	16 5.9	18 7.5	11 6.8	32 18.1 jKM N	10 7.7	5 5.8	10 9.4	27 6.7	21 8.7 m	15 7.8	27 12.1	40 10.9	19 8.6	83 10.5	11 6.7
Taxpayers should bail out consumers who find themselves in a big financial bind due to credit card debt.	792 79.2	377 77.9	415 80.4	83 65.0	134 74.6	218 82.8 D	202 85.0 DE	128 79.8 d	124 69.8	93 72.3	75 86.5 lj	84 81.1	324 81.3 l	199 82.2 lj	158 83.5 p	166 74.0	292 80.1	177 79.4	622 78.7	135 86.3
Credit card companies should be more closely regulated.	84 8.4	51 10.5 c	33 6.4	13 10.5	6 3.2	27 10.1 e	22 9.4 e	12 7.4	12 7.0	6 4.7	7 7.5	10 9.7	38 9.6	24 9.8	9 4.7	15 6.7	28 7.7	32 14.4 OPq	66 8.4	15 9.4

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

**Omnitel - December 5, 2008**

**BANKRATE(Credit)**

**Q.3 Do you have any credit cards?**

Table 8

Base: Total respondents

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>1004</b>	478	526	33	85	238	336	269	135	117	89	94	448	283	189	224	364	227	774	184
Total Weighted	<b>1000</b> <b>100</b>	484 100	516 100	128* 100*	179 100	263 100	237 100	161 100	178 100	129 100	87 100	104* 100*	399 100	242 100	189 100	224 100	364 100	223 100	789 100	156 100
Yes	<b>719</b> <b>71.9</b>	341 70.4	379 73.4	58 45.7	121 67.4 D	199 75.6 D	179 75.4 D	134 83.5 DEF E	82 46.2	66 51.5	68 78.2 IJ	69 66.8 I	358 89.9 IJ KL	225 93.0 IJK LM	156 82.5 pQ	163 72.8 Q	225 61.9	175 78.4 Q	599 75.9	115 73.8
No	<b>276</b> <b>27.6</b>	143 29.6	133 25.8	70 54.3 EFG H	55 30.8 H	64 24.4 H	58 24.6 H	25 15.8	93 52.6 KL MN	62 47.9 KM N	19 21.8 MN	34 33.2 MN	39 9.8 N	16 6.5	31 16.5	59 26.3 o	139 38.1 OP R	48 21.4	187 23.7	41 26.2
Refused	<b>4</b> <b>0.4</b>	- -	4 0.8	- -	3 1.8	- -	- -	1 0.6	2 1.2	1 0.5	- -	- -	1 0.3	1 0.5	2 1.0	2 0.9	- -	* 0.2	3 0.4	- -

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

## Omnitel - December 5, 2008

## BANKRATE(Credit)

Q.4 Have credit card companies either increased or decreased your line of credit on any of your credit cards in the past 12 months?

Base : Have credit card(s)

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>804</b>	382	422	17	61	190	268	229	68	71	75	78	412	268	159	183	271	191	656	158
Total Weighted	<b>719</b> <b>100</b>	341 100	379 100	58* 100*	121 100	199 100	179 100	134 100	82* 100*	66* 100*	68* 100*	69 100	358 100	225 100	156 100	163 100	225 100	175 100	599 100	115 100
Your line of credit was increased	<b>294</b> <b>40.9</b>	142 41.6	153 40.3	26 45.1	61 50.5 H	76 38.1	76 42.3	47 35.2	30 36.8	21 31.1	24 34.8	30 43.2	169 47.1 J	115 51.0 JKm	57 36.7	66 40.2	85 37.5	87 49.8 oQ	257 42.8	43 37.1
Your line of credit was decreased	<b>45</b> <b>6.3</b>	20 5.9	25 6.6	- -	3 2.2	24 12.2 EGH	10 5.5	8 5.7	7 8.2	6 9.3	3 4.3	3 4.7	23 6.4	17 7.7	7 4.3	9 5.7	18 7.8	11 6.6	36 5.9	11 9.3
Some were increased, others were decreased	<b>28</b> <b>3.9</b>	8 2.2	20 5.4 b	- -	5 4.0	14 7.1 gH	6 3.2	3 2.3	2 2.2	4 5.4	2 3.2	3 3.8	18 4.9	10 4.5	6 4.1	2 1.1	13 5.9 P	6 3.7	25 4.2	7 6.0
Your credit line was unchanged	<b>315</b> <b>43.8</b>	154 45.1	162 42.7	27 46.3	51 42.4	77 38.6	81 45.1	65 48.6 f	41 50.6 N	34 51.4 mN	37 54.1 MN	30 42.9	135 37.7 N	74 32.7	80 51.1 R	79 48.6 r	93 41.1	64 36.5	252 42.1	47 40.8
Don't know/No response	<b>37</b> <b>5.1</b>	18 5.1	19 5.1	5 8.7	1 0.9	8 4.0	7 3.9	11 8.3 EFG	2 2.2	2 2.8	2 3.6	4 5.3	14 3.8	9 4.1	6 3.8	7 4.5	17 7.7	6 3.5	30 5.0	8 6.8

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

## Omnitel - December 5, 2008

## BANKRATE(Credit)

## Q.5 Which of the following best describes how you envision your credit card usage during the next year, 2009?

Base : Have credit card(s)

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>804</b>	382	422	17	61	190	268	229	68	71	75	78	412	268	159	183	271	191	656	158
Total Weighted	<b>719</b> <b>100</b>	341 100	379 100	58* 100*	121 100	199 100	179 100	134 100	82* 100*	66* 100*	68* 100*	69 100	358 100	225 100	156 100	163 100	225 100	175 100	599 100	115 100
You will probably charge more	<b>11</b> <b>1.5</b>	7 2.1	4 1.0	- -	- -	3 1.7	4 2.1	4 2.8	3 3.4	2 2.7	1 1.8	1 2.1	3 0.8	2 0.9	- -	5 3.4	3 1.2	3 1.6	9 1.6	3 3.0
You will probably charge less	<b>228</b> <b>31.8</b>	91 26.7	137 36.3	10 16.7	36 29.6	73 36.8	64 35.8	39 28.9	25 30.7	24 35.4	15 21.9	24 35.0	121 33.8	73 32.5	45 28.8	55 33.7	74 32.8	55 31.3	188 31.4	36 31.5
You won't change how often you use your credit cards	<b>361</b> <b>50.2</b>	192 56.3	169 44.7	40 68.5	68 56.3	77 38.9	88 49.3	71 52.9	34 42.0	32 48.7	37 54.1	34 49.3	179 50.0	111 49.4	89 57.2	74 45.1	106 46.9	92 52.8	304 50.7	53 46.0
You don't plan on using credit cards at all in 2009	<b>106</b> <b>14.8</b>	43 12.7	63 16.7	9 14.8	17 14.0	40 20.1	20 11.3	17 12.7	19 22.8	8 12.3	14 21.2	8 11.9	50 13.8	35 15.5	20 12.6	25 15.2	38 16.7	24 13.8	88 14.6	21 17.8
Don't know/No response	<b>13</b> <b>1.8</b>	7 2.2	5 1.4	- -	- -	5 2.5	2 1.4	4 2.7	1 1.1	1 0.9	1 1.0	1 1.7	6 1.6	4 1.6	2 1.4	4 2.7	5 2.4	1 0.5	10 1.7	2 1.7

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL**  
**LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**

**Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R**  
**Overlap formulae used. \* small base**

# Omnitel - December 5, 2008

## BANKRATE(Credit)

### Q.6 What is the single biggest reason you use credit cards?

Base : Have credit card(s)

	Sex		Age					Income						Region				In- ternet access (S)	Infl- uen- tials (T)	
	Total (A)	Male (B)	Fe- male (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	Less than \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	North east (O)	Mid- west (P)	South (Q)			West (R)
Total Unweighted	<b>804</b>	382	422	17	61	190	268	229	68	71	75	78	412	268	159	183	271	191	656	158
Total Weighted	<b>719 100</b>	341 100	379 100	58* 100*	121 100	199 100	179 100	134 100	82* 100*	66* 100*	68* 100*	69 100	358 100	225 100	156 100	163 100	225 100	175 100	599 100	115 100
To finance big-ticket items	<b>50 7.0</b>	21 6.1	29 7.8	- -	15 12.0 Gh	24 12.1 GH	6 3.1	6 4.5	5 6.5	5 7.5	3 4.0	6 9.1	29 8.1	19 8.4	11 7.3	11 6.5	11 4.7	17 10.0 q	44 7.4	7 6.2
To finance emergency expenses	<b>133 18.6</b>	67 19.5	67 17.7	14 24.7	30 25.0 H	33 16.7	35 19.6 H	17 12.7	19 23.6 n	18 26.4 mN	19 28.1 MN	11 15.6	52 14.6 n	26 11.8	30 19.1	40 24.4 qr	37 16.3	27 15.5	113 18.9	16 13.5
To make it possible to purchase things you want	<b>41 5.7</b>	18 5.4	23 5.9	4 6.1	8 6.8	11 5.5	8 4.4	8 6.3	1 0.9	1 2.2	3 5.0	5 7.4	25 7.1 N	11 4.9	8 5.4	12 7.3	9 3.9	12 6.7	31 5.1	5 4.4
To earn rewards points or cash back	<b>76 10.5</b>	33 9.5	43 11.3	7 12.6	15 12.7	18 9.1	20 11.0	13 9.4	5 6.3	2 3.0	9 13.7 jl	3 4.0	51 14.2 JL	34 15.3 JL	15 9.4	8 4.8	29 13.0 P	24 13.5 P	67 11.2	14 11.8
To get by when you run out of cash	<b>98 13.7</b>	38 11.0	61 16.0	16 28.1 gH	18 14.9 H	38 18.9 GH	17 9.5	8 5.6	15 18.6 m	16 24.0 MIN	8 11.5	15 21.7 MN	31 8.8	21 9.4	22 14.1	25 15.2 r	37 16.5 R	14 8.1	78 13.0	18 15.9
Because it is easier/more convenient than paying with cash	<b>291 40.5</b>	145 42.5	147 38.8	17 28.6	31 26.0	65 32.5	88 49.5 EF	74 54.8 dEF	34 41.1	21 31.8	22 32.7	27 38.3	153 42.7	101 45.0	68 43.4	62 38.1	92 40.8	70 39.9	242 40.4	47 41.1
Don't know/No response	<b>30 4.1</b>	20 5.9 c	10 2.5	- -	3 2.5	10 5.2	5 3.0	9 6.8 g	2 2.9	3 5.0	3 4.9	3 3.9	16 4.5	12 5.2	2 1.4	6 3.6	11 4.7	11 6.3 o	24 4.0	8 7.1

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL  
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R  
 Overlap formulae used. \* small base

