



Credit Card Confidence Climbs Again in April

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Monthly LendingTree Report Finds Women's Card Confidence Hit a Record High

CHARLOTTE, N.C., May 5, 2021 /PRNewswire/ -- Americans' credit card confidence climbed for the second straight month in April, hitting its highest levels since October. As we saw in March, increased confidence among women in their ability to pay their credit card bills in full this month pushed overall confidence levels higher.



Key findings

- **71% of cardholders were confident in April, the third-highest percentage ever in the Confidence Index.** That's a 5-percentage-point jump from March and a 7-percentage-point jump from April 2020.
- **Women's credit card confidence hit a record high with 68% saying they were confident in paying this month's statement balance in full.** Meanwhile, the gap between men's and women's confidence levels was the lowest on record.
- **Looking further ahead, a record 44% of cardholders said they expect to pay their card's monthly statement balance in full in each of the next six months.**

"There's no reason to expect cardholder confidence to fall sharply anytime soon," said LendingTree's Chief Credit Analyst, Matt Schulz. "As the economy generally improves, there's likely to be a sense of relief for many people just to be able to spend again like they did before the pandemic took hold."

To view the full report, visit: <https://www.lendingtree.com/credit-cards/confidence-index/>.

Methodology

LendingTree commissioned Qualtrics to conduct an online survey of 1,013 credit cardholders from April 14-21, 2021. The survey was administered using a non-probability-based sample, and quotas were used to ensure the sample base represented the overall population. All responses were reviewed by researchers for quality control.

About LendingTree

LendingTree (NASDAQ: TREE) is the nation's leading online marketplace that connects consumers with the choices they need to be confident in their financial decisions. LendingTree empowers consumers to shop for financial services the same way they would shop for airline tickets or hotel stays, comparing multiple offers from a nationwide network of over 500 partners in one simple search, and can choose the option that best fits their financial needs. Services include mortgage loans, mortgage refinances, auto loans, personal loans, business loans, student loans, insurance, credit cards and more. Through the My LendingTree platform, consumers receive free credit scores, credit monitoring and recommendations to improve credit health. My LendingTree proactively compares consumers' credit accounts against offers on our network and notifies consumers when there is an opportunity to save money. In short, LendingTree's purpose is to help simplify financial decisions for life's meaningful moments through choice, education and support. LendingTree, LLC is a subsidiary of LendingTree, Inc. For more information, go to www.lendingtree.com, dial 800-555-TREE, like our Facebook page and/or follow us on Twitter @LendingTree

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