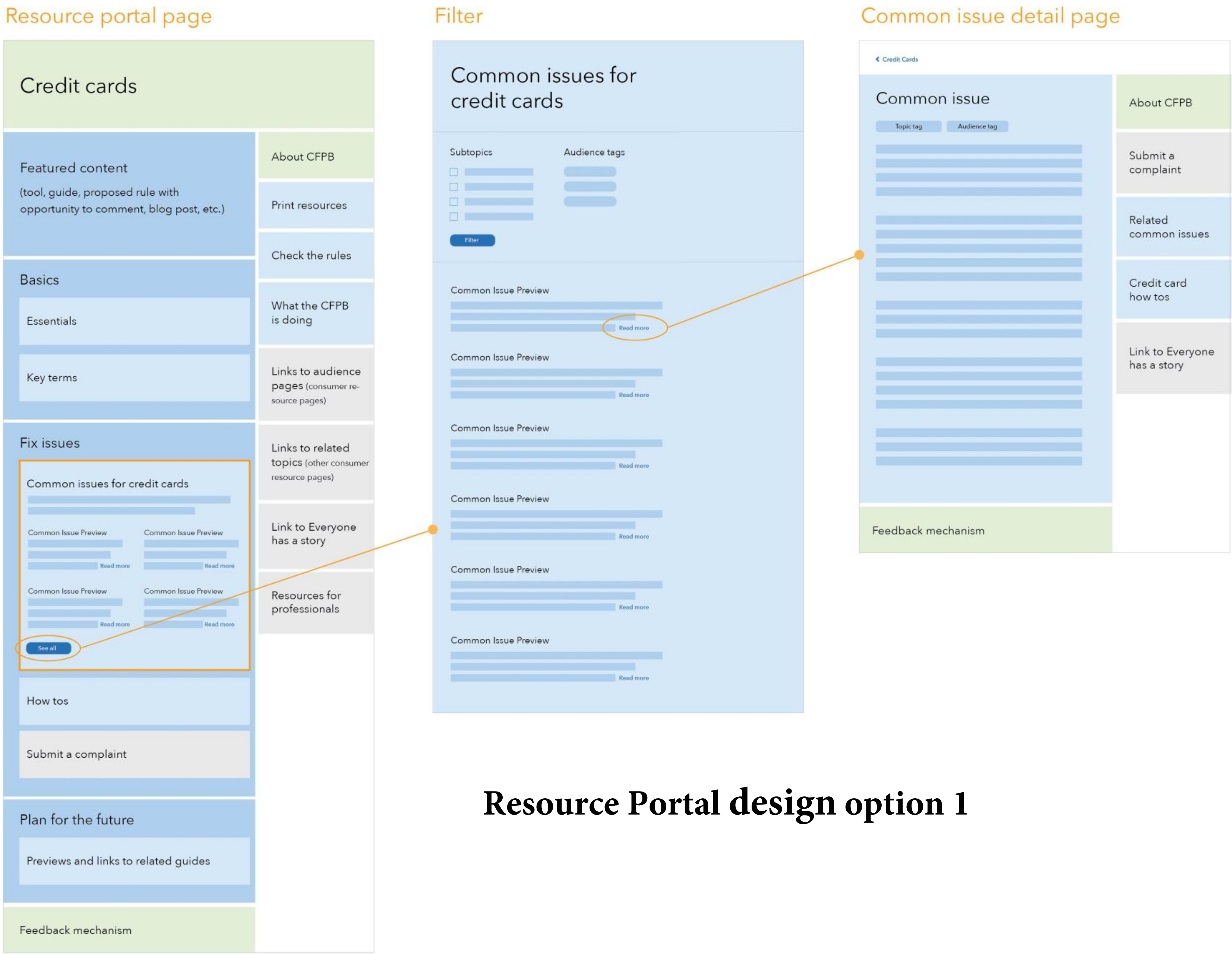


Resource Portal design option 1

Consumer resource portals (continued)

Credit cards

(Consumer resource page)

Featured content

(tool, guide, proposed rule with opportunity to comment, blog post, etc.)

Basics

- Essentials
- Key terms

Fix issues

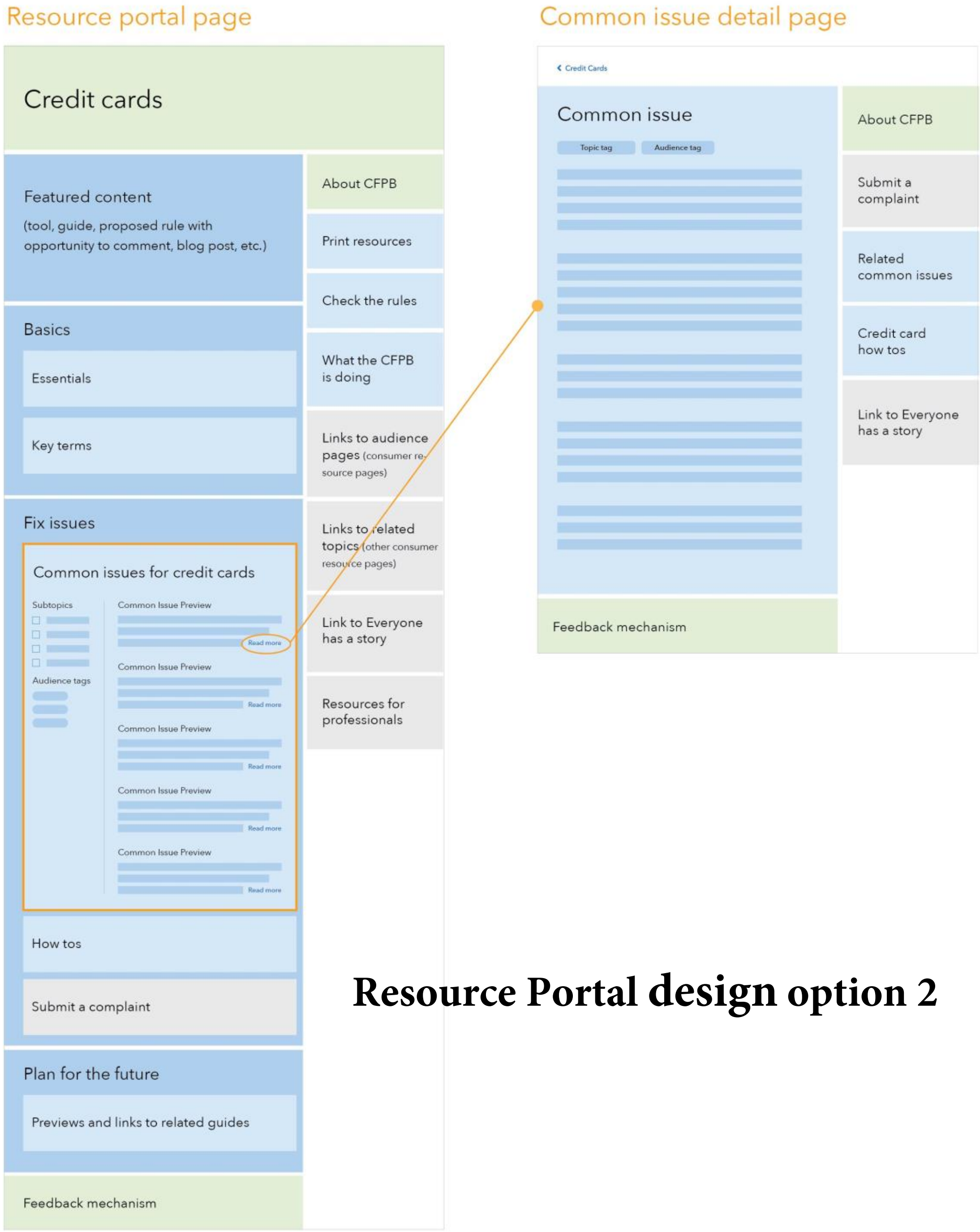
- Common issues
- How tos
- Submit a complaint

Plan for the future

- Previews and links to related guides

Feedback mechanism

- About CFPB
- Print resources
- Check the rules
- What the CFPB is doing
- Links to audience pages (consumer resource pages)
- Links to related topics (other consumer resource pages)
- Link to Everyone has a story
- Resources for professionals



Resource Portal design option 2

Implementation of Option 1:
Mobile View of the Credit Card Portal

Credit cards

Whether you're shopping for a new card or getting a handle on an existing one, here are the resources you need to manage your credit cards.

English | Español

Explore credit cards for your situation

Our database can help you find cards that are best for you.

Check out the Credit Cards Explorer Tool

Get started

Basics

Learn when companies can change your credit card terms

A company can typically change your credit card terms for future purchases, but they're generally required to notify you 45 days in advance of any significant changes. Read more

Understand how a credit card issuer calculates your interest rate

Your interest rate is what you pay for borrowing money, and most companies calculate it daily. The sooner you pay all or part of your balance, the less interest you pay. Read more

Learn the difference between a fixed and variable APR

Credit cards have interest rates that are either fixed or adjustable based on an interest rate index. When shopping for a card, find out if the APR is fixed or variable. Read more

Explore basics

Key terms

- Annual Percentage Rate (APR)
- Balance transfer
- Credit balance
- Daily periodic rate
- Grace period
- Interest rate
- Prescreened credit card offer
- Unauthorized use
- Explore key terms

Understand your situation

Common issues

- You received a low credit limit
- You paid off your balance but were charged for interest
- You tried to make a purchase but were told the charge was not "authorized"
- Explore common issues

Know your rights

- Your interest rate on existing balances generally cannot increase unless you're late on your payments
- A card issuer cannot take more than 90 days to resolve a billing error
- If you report a lost or stolen card before it's used, you can't be held responsible for unauthorized charges
- Explore your rights

Take action

How-to guides

- How to dispute a charge on your credit card bill
- How to cancel your credit card account
- How to get a refund on a product or service purchased with a credit card
- Explore how-to guides

Submit a complaint

Having trouble with a financial product or service? If you've already tried reaching out to the company and still have an issue, you can submit a complaint. Tell us about your issue—we'll forward it to the company and work to get you a response, generally within 15 days.

Start a complaint

Desktop View of Mortgage Portal

Mortgages

Whether you're thinking of buying a home, already have a home loan, or are having trouble paying your mortgage, we have resources to help you every step of the way.

English | Español

Getting a mortgage

Buying a House: Tools and resources for homebuyers

Whether you're just thinking about buying a home or about to close, we help you take control of the process.

Get started

Maintaining a mortgage

Paying your mortgage is important. We can help you understand how to read your mortgage statement, where to get help if you are struggling to pay your mortgage, and more.

Having trouble paying your mortgage?

If you are having trouble making your mortgage payments, take control by reaching out to your mortgage servicer and a HUD-approved housing counselor.

Learn more

Get started

Basics

Understand your monthly mortgage statement

The first step to maintaining your mortgage is to pay your mortgage on time, every time. Understanding your monthly mortgage statement will help. Read more

Know why your mortgage payment might change

Your mortgage payment may change for a few reasons – for example, you have an adjustable rate mortgage and the interest rate changed. Read more

Learn what you can do if you have trouble paying your mortgage

Avoid foreclosure and mortgage scams with these four steps. Read more

Explore basics

Key terms

- Automatic payment
- Bi-weekly payment
- Delinquent
- Escrow
- Force-placed insurance
- Forbearance
- Foreclosure
- Loan modification
- Loss mitigation
- Refinance
- Reverse mortgage
- Servicer

Explore key terms

Understand your situation

Common issues

- You're having trouble making your monthly mortgage payments
- The company you make your monthly mortgage payments to has changed
- You're having problems with an escrow account (taxes and insurance)

Explore common issues

Know your rights

- Your servicer should try to help you find ways to avoid foreclosure
- You have foreclosure protections under state and federal law
- Inherited a home? The servicer should tell you how to prove ownership

Explore your rights

Take action

How-to guides

- How to find a HUD-approved housing counseling agency
- How to cancel your Private Mortgage Insurance (PMI)
- How to get information or dispute an error about your mortgage

Explore how-to guides

Get help

If you are having an issue with your mortgage, reach out to a HUD-approved housing counseling agency. Click here to find an agency in your area. You can also call the HOPE™ Hotline.

Submit a complaint

Having trouble with a financial product or service? If you've already tried reaching out to the company and still have an issue, you can submit a complaint. Tell us about your issue—we'll forward it to the company and work to get you a response, generally w thin 15 days.

Start a complaint

Page last modified Jul. 14, 2025 @ 04:08 PM EDT

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About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

Learn how the CFPB can help you

STILL HAVE A QUESTION?

Call us if you still can't find what you're looking for.

(855) 411-2372

TTY/TDD: (855) 729-2372

HOW THE CFPB IS PROTECTING YOU

- We've updated our mortgage servicing rules to provide greater protections for mortgage borrowers and other homeowners
- CFPB, State Authorities Order Ocwen to Provide $2 Billion in Relief to Homeowners for Servicing Wrongs
- CFPB Takes Action Against Mortgage Payment Company And Servicer For Deceptive Ads

ARE YOU A PROFESSIONAL LOOKING FOR RESOURCES TO HELP OTHERS?

- Watch part one of our two-part webinar on housing and the Black Wealth Gap
- Watch part two of our two-part webinar on housing and the Black Wealth Gap
- See research and reports on emerging trends in mortgages and housing
- See more resources to use with the people you serve

PRINT RESOURCES

- Know your rights: Your mortgage servicer must comply with federal rules
- How to avoid foreclosure
- Don't get scammed: How to spot and avoid mortgage assistance scams
- Homeowner's guide to success

REAL STORIES ABOUT MORTGAGES

Watch a video: Meet Captain Jamison

Share your experience about your mortgage

LEGAL DISCLAIMER

The content on this page provides general consumer information. It is not legal advice or regulatory guidance. The CFPB updates this information periodically. This information may include links or references to third-party resources or content. We do not endorse the third-party or guarantee the accuracy of this third-party information. There may be other resources that also serve your needs.