PSCU, the nation’s premier payments credit union service organization, has updated its retail transactions analysis from its Owner credit union members on a same-store basis to identify the impact of COVID-19 on consumer spending and shopping trends.

To provide readers with an updated performance, reports from PSCU’s Advisor Plus and DataPlus home privacy performance trend analysis are released weekly through the 2020 year (five weeks ending June 26, 2020 compared to the same week in 2019).

**OVERALL SPEND**
Overall card growth rates declined for the week. Credit card spend was up 12.2%, a decline of 5.0 percentage points over last week. Transactions were down 1.5%, reflecting an ongoing after one week of positive trends. Credit card spend was down 6.0% year over year, shopping 3.2 percentage points from the prior week. Transactions were down 9.7%, sagging on 11 weeks of improvements.

**DEBIT CARD NOT PRESENT**
Debit and CNP volumes continue to show strong year over year percentage gains, with debit card volumes up 37.3% and transactions to 10.9% for the combined group continuing to improve, down 3.3 percentage points from the previous week. Transactions were down 1.5%, returning to negative after one week of positive growth. Credit card spend was down 6.0% year over year, dropping 3.3 percentage points over last week. Transactions were down 9.7%, sagging on 11 weeks of improvements.

**CREDIT CARD NOT PRESENT**
Credit and CNP volumes were up 9.4% for purchases, and transactions up 4.8%.

**FROM A MERCHANTABILITY PERSPECTIVE, TRENDS CONTINUE TO BE MIXED.**
— Glynn Frechette, SVP, Advisors Plus Consulting at PSCU
states in which they operate, providing a comparative view of all U.S. states and territories.

“Tracking Transaction Trends: Week Ending June 28, 2020”

**SOME DIFFERENCES ARE EVIDENT BY MARKET, WITH THE “HOT ZONES” UNDERPERFORMING.**
— PSCU

**NO STAY AT HOME ORDERS**

**NEW HOT ZONES**

**INITIAL HOT ZONES**

The eight states that never issued formal “stay at home” orders saw debit spend up by 8.5% and credit spend down 6.6% for the week.

The eight states that had severe lockdown "Stay at home" orders saw purchases up 2.0% for debit and 10.9% for credit.

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