Credit card spend was down 2.9% year over year, dropping 1.6 percentage points from last week. Transactions are up 17.9%.

Cash
Credit card spend was down 4% year over year, dropping 1 percentage point from last week. Transactions are up 2.9%.

### Monthly Mobility

- **2020**: 7.7% decrease
- **2021**: 49.7% decrease

### Credit Card vs. Debit Card

<table>
<thead>
<tr>
<th>Category</th>
<th>2020</th>
<th>2021</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grocery</td>
<td>17.0%</td>
<td>17.5%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Electronics</td>
<td>47.0%</td>
<td>44.0%</td>
<td>-3.0%</td>
</tr>
<tr>
<td>Retail</td>
<td>9.8%</td>
<td>9.2%</td>
<td>-0.6%</td>
</tr>
<tr>
<td>Consumer Goods</td>
<td>12.4%</td>
<td>11.1%</td>
<td>-1.3%</td>
</tr>
<tr>
<td>Personal Services</td>
<td>17.3%</td>
<td>17.5%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Travel</td>
<td>6.2%</td>
<td>6.0%</td>
<td>-0.2%</td>
</tr>
<tr>
<td>Entertainment</td>
<td>7.5%</td>
<td>5.9%</td>
<td>-1.6%</td>
</tr>
<tr>
<td>Services</td>
<td>6.3%</td>
<td>5.5%</td>
<td>-0.8%</td>
</tr>
</tbody>
</table>

### Mobile Wallet Purchases

- Mobile wallet purchases were up 23.1% year over year, finishing up with purchases of 83.4%.
- Cash withdrawal transactions at the ATM continue to drop week over week, finishing up with purchases of 47.0%.

### CNP Alternatives

- 24/7/365 Contact Center
- 844.367.7728

### Consumer Trends

1. **Tracking Transaction Trends**
2. **Glynn Frechette, SVP, Advisors Plus Consulting at PSCU**

**Mobile wallets**

- Mobile wallets (i.e. "Pays") transactions and purchases have grown from 9% pre-pandemic to 47.0% for week 28, with weekly activity falling below 2019 stages of the pandemic than debit mobile wallet transactions. Credit mobile wallet transactions have also grown from 44% pre-pandemic to 14.1% for week 28, reflecting a greater rate through the early phases of the pandemic as consumers sought to avoid physical contact. Credit mobile wallet transactions are following a similar pandemic-affected pattern for contactless credit cards.

**Cash withdrawal transactions at the ATM**

- Cash withdrawal transactions at the ATM continued to drop week over week, finishing up with purchases of 47.0%.
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