PSCU, the nation’s premier payments credit union service organization, has updated its weekly transaction analysis to provide relevant updates on market performance, experts from PSCU’s Advisors Plus and Data & Analytics teams from its Owner credit union members on a same-store basis to identify the impact of COVID-19 on consumer spending.

# Tracking Transaction Trends

## OVERALL SPEND

<table>
<thead>
<tr>
<th>Category</th>
<th>Debit</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile</td>
<td>11.9%</td>
<td>4.3%</td>
</tr>
<tr>
<td>Contactless</td>
<td>9.2%</td>
<td></td>
</tr>
<tr>
<td>Credit Card-Present</td>
<td>42.6%</td>
<td></td>
</tr>
<tr>
<td>Credit Card-Present</td>
<td>12.6%</td>
<td></td>
</tr>
</tbody>
</table>

## Mobile Wallets

- **Debit**: 73.8% of purchases
- **Credit**: 48.2% of purchases

## Mobile Wallets

- **Debit**: 3.5% of purchases
- **Credit**: 14.9% of purchases

## Consumer Goods

- **Debit**: 31.0% of purchases
- **Credit**: 17.8% of purchases

## Restaurants

- **Debit**: 1.7% of purchases
- **Credit**: 24.3% of purchases

##grocery

- **Debit**: 0.9% of purchases
- **Credit**: 0.5% of purchases

## Travel

- **Debit**: 30.4% of purchases
- **Credit**: 58.9% of purchases

## Personal Services

- **Debit**: 37.9% of purchases
- **Credit**: 53.7% of purchases

##Some Differences are Evident by Market, with "Hot Zones" Underperforming.

### NO HOT AT HOME CATEGORIES

- **Debit**: 5.2% of purchases
- **Credit**: 1.3% of purchases

### ORG HOT ZONES

- **Debit**: 11.6% of purchases
- **Credit**: 7.4% of purchases

### FOOD HOT ZONES

- **Debit**: 11.3% of purchases
- **Credit**: 4.9% of purchases

PSCU’s Weekly U.S. State/ Territory Analysis is available on pscu.com/covid19, offering U.S. states and territories of their year-over-year performance for debit and credit cards, mobile payment, contactless payment and transaction analysis.

For more information about PSCU, please visit pscu.com. PSCU is a service mark owned by Credit Union National Association, which is the trade association for America’s credit unions.

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