To provide relevant updates on market performance, experts from PSCU's Advisors Plus and Data & Analytics teams spending and shopping trends.

PSCU, the nation's premier payments credit union service organization, has updated its weekly transaction analysis Tracking Transaction Trends from its Owner credit union members on a same-store basis to identify the impact of COVID-19 on consumer levels. We expect continued fluctuations as consumers establish and adjust to the 'new normal' while

Card payment volumes pulled back slightly in Week 33, with merchant categories showing mixed patterns. Overall spend was down 3.6%, compared to the overall U.S. down 14.8%. Credit spend was down by 5.1% overall U.S. For week 33, debit spend was up 6.0%, a better result than for the overall U.S. spend. Credit spend was down by 5.1% overall U.S. spend. Credit spend was down by 5.1% overall U.S. spend.

The initial eight states/districts (CA, CT, DC, IL, LA, MI, NJ and NY) that were hardest hit by the pandemic "hot zones" saw debit spend up by 13.8% and for credit spend was down by 21.2%, which is better than the overall U.S. down 20.9%.

The states where there were no formal "Stay At Home" orders saw a decrease in both credit and debit card spend since April by roughly four percentage points.

Amazon, a top CNP merchant, had aggregate purchase volume increases across their various merchant categories of 9.0 percentage points for credit and 7.0 for debit.

Debit and credit card transaction mix is steady and up 6.4 percentage points for credit and 3.6 for debit. Transaction mix is also steady and up 6.4 percentage points for credit and 3.6 for debit.

The purchase volume of consumer goods across retail channels remained very strong, with debit spend up 52.2% and credit up 47.0% or growth continued in Home, Discount Stores, Automobile and Electronics, Home, Discount Stores, Automobile and Electronics.

We continue to see more volume conducted via Card-not-Present transactions. Week 33 saw 74.2% of transactions as CNP and 25.8% of transactions as Card-Present.

PSCU will continue to develop and share analysis of transaction trends on a regular basis moving forward through the COVID-19 crisis and the economic changes impacted, and will

CONTACTS

Credit card spend was up 12.1% year over year, which is better than the four-week average of -6.9%. Transactions were up 5.1% for both consumer segments.

Initial hot zones

33rd week of the year

Debit

Credit

Debit card spend was up 12.1%, which is better than the four-week average of 14.8%. Transaction were up 5.1% for both consumer segments.

Debit spend for Restaurants stayed positive in Week 33 up 7.4% and 52.5% for credit and debit, respectively. For over the past seven weeks have trended very close to the average for the past four weeks, which is

Debit spend for Travel & Leisure remained steady at 18.9% for both credit and debit, respectively. Travel & Leisure has been one of the most impacted merchant categories 6.9 percentage points for credit and 4.3 for debit.

Debit spend for Home improvement, which saw a decrease in both credit and debit card spend since April by roughly four percentage points.

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Debit spending on Home improvement activity on contactless credit cards. Contactless transactions accounted for 52.5% of transactions as CNP and 47.0% of transactions as Card-Present.

Overall card payment growth rates pulled back in Week 33.

Debit card spend was up 12.1%, which is better than the four-week average of -6.9%. Transactions were up 5.1% for both consumer segments.

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