

Weekly U.S. State/Territory Analysis

Week Ending January 3, 2021



The following list of U.S. states, districts and territories highlights the year-over-year changes on credit card purchases, debit card purchases and ATM transactions for PSCU Owner credit unions. This week highlights the changes for Week 1, **comparing the results from the week ending January 3, 2021 to the week ending January 5, 2020**. The location results refer to the home address of the member conducting the transaction (not the location of the transaction). The output represents “same-store” transactions, so the same credit unions are in both sets of data for both 2019 and 2020. Each week, the percentage changes are sorted from highest to lowest (1-54) in their respective categories.

Location	Credit Purchases	Credit Rank	Debit Purchases	Debit Rank	ATM Transactions	ATM Rank
Alabama	7.4%	11	23.2%	4	4.8%	6
Alaska	2.1%	31	16.4%	26	-12.1%	32
Arizona	2.0%	33	16.4%	25	-6.7%	20
Arkansas	-6.3%	49	11.5%	41	-4.8%	16
California	-6.9%	51	10.1%	43	-16.2%	42
Colorado	-4.4%	45	0.0%	52	-16.9%	44
Connecticut	-7.1%	52	18.6%	14	-7.2%	21
Delaware	6.5%	12	16.8%	21	-15.9%	39
District of Columbia	-11.0%	53	2.4%	50	-16.0%	41
Florida	7.5%	10	20.0%	10	-4.5%	15
Georgia	5.4%	16	16.5%	23	-6.1%	19
Guam	-3.8%	42	11.4%	42	-8.2%	24
Hawaii	4.6%	22	7.7%	47	-22.1%	48
Idaho	1.0%	34	18.2%	18	-9.8%	26
Illinois	-3.8%	43	11.7%	40	-28.6%	52
Indiana	5.1%	19	14.1%	34	9.7%	3
Iowa	-1.7%	38	16.0%	29	-27.5%	49
Kansas	4.8%	21	16.5%	24	-3.0%	13
Kentucky	2.0%	32	26.0%	2	-9.9%	27
Louisiana	22.5%	1	15.5%	30	1.6%	8
Maine	-0.7%	37	-1.2%	53	-38.7%	54
Maryland	-5.9%	48	12.1%	37	-15.8%	38
Massachusetts	-4.1%	44	6.2%	48	-11.4%	29
Michigan	3.7%	24	17.6%	19	-17.8%	45
Minnesota	8.2%	9	21.0%	7	-15.8%	37
Mississippi	14.7%	3	25.9%	3	-2.4%	12
Missouri	0.9%	35	13.1%	35	-8.0%	23

Location	Credit Purchases	Credit Rank	Debit Purchases	Debit Rank	ATM Transactions	ATM Rank
Montana	13.5%	6	18.5%	15	7.5%	4
Nebraska	12.6%	7	-6.3%	54	-28.4%	51
Nevada	-4.9%	46	8.7%	46	-17.9%	46
New Hampshire	5.3%	17	26.7%	1	3.5%	7
New Jersey	6.4%	13	16.3%	27	-16.0%	40
New Mexico	-2.7%	41	19.0%	12	19.8%	1
New York	-1.8%	39	14.6%	33	-16.6%	43
North Carolina	6.2%	14	11.9%	39	-13.7%	34
North Dakota	3.3%	26	14.9%	31	-4.4%	14
Ohio	5.2%	18	23.0%	5	-1.1%	10
Oklahoma	-5.2%	47	8.8%	45	-7.8%	22
Oregon	3.2%	28	12.7%	36	-15.2%	36
Pennsylvania	3.7%	23	16.0%	28	-21.8%	47
Puerto Rico	13.5%	4	18.3%	16	-14.0%	35
Rhode Island	-6.8%	50	1.1%	51	-27.8%	50
South Carolina	5.0%	20	18.9%	13	-8.6%	25
South Dakota	13.5%	5	4.1%	49	-31.2%	53
Tennessee	2.8%	29	21.2%	6	-5.3%	18
Texas	0.2%	36	9.9%	44	-10.6%	28
Utah	2.4%	30	19.8%	11	-2.0%	11
Vermont	11.2%	8	20.3%	8	-11.5%	30
Virgin Islands	-11.9%	54	12.1%	38	-5.2%	17
Virginia	-2.0%	40	16.8%	20	5.7%	5
Washington	3.6%	25	16.6%	22	-11.6%	31
West Virginia	6.1%	15	18.3%	17	-0.5%	9
Wisconsin	3.2%	27	20.2%	9	-13.0%	33
Wyoming	14.8%	2	14.7%	32	16.6%	2

PSCU will continue to develop and share analysis of transaction trends on a regular basis moving forward through the COVID-19 crisis. For more COVID-19 support resources, visit pscuc.com/covid19