

Weekly U.S. State/Territory Analysis

Week Ending January 31, 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 5, **comparing the results from the week ending January 31, 2021 to the week ending February 2, 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	11.2%	5	23.4%	8	-8.3%	4
Alaska	4.2%	16	7.0%	43	-23.3%	39
Arizona	-3.9%	43	9.3%	41	-20.0%	26
Arkansas	1.0%	31	12.8%	34	-23.2%	38
California	-6.4%	47	5.8%	46	-24.2%	42
Colorado	-4.7%	45	3.2%	49	-23.0%	36
Connecticut	-8.7%	50	20.2%	13	-17.4%	17
Delaware	2.8%	24	13.4%	33	-23.4%	40
District of Columbia	-17.2%	54	4.3%	48	-31.8%	50
Florida	7.7%	8	16.6%	27	-16.6%	11
Georgia	7.2%	10	10.6%	39	-19.5%	22
Guam	0.4%	35	24.0%	6	-16.7%	13
Hawaii	-13.2%	53	5.8%	45	-29.4%	49
Idaho	1.2%	29	19.0%	19	-19.2%	21
Illinois	-4.1%	44	13.4%	32	-21.9%	33
Indiana	3.2%	21	22.4%	9	-5.2%	3
Iowa	2.2%	26	35.7%	1	-32.8%	51
Kansas	5.6%	14	17.8%	22	-8.5%	5
Kentucky	3.5%	19	21.2%	12	-28.2%	48
Louisiana	19.5%	2	17.6%	23	-16.7%	12
Maine	2.3%	25	3.2%	50	-40.2%	52
Maryland	-9.3%	51	10.5%	40	-27.7%	47
Massachusetts	-8.4%	49	6.7%	44	-23.6%	41
Michigan	7.4%	9	25.1%	3	-26.3%	45
Minnesota	3.0%	23	19.7%	15	-20.0%	25
Mississippi	14.5%	3	23.6%	7	-16.0%	10
Missouri	-1.9%	40	14.6%	31	-21.6%	30

Location	Credit Purchases	Credit Rank	Debit Purchases	Debit Rank	ATM Transactions	ATM Rank
Montana	0.1%	38	24.2%	5	-0.1%	2
Nebraska	0.3%	36	-7.8%	54	-44.8%	54
Nevada	1.6%	28	-3.3%	53	-19.0%	19
New Hampshire	-5.0%	46	15.2%	29	-16.7%	14
New Jersey	1.7%	27	19.0%	18	-24.6%	44
New Mexico	3.2%	22	15.7%	28	-15.3%	9
New York	1.0%	30	19.7%	14	-23.1%	37
North Carolina	9.3%	6	10.7%	38	-24.2%	43
North Dakota	-2.4%	41	17.9%	21	-15.1%	8
Ohio	3.6%	18	24.3%	4	-17.4%	18
Oklahoma	0.7%	32	5.7%	47	-22.9%	35
Oregon	-0.4%	39	16.7%	26	-19.7%	24
Pennsylvania	6.1%	12	19.2%	17	-26.5%	46
Puerto Rico	35.3%	1	31.8%	2	-11.2%	7
Rhode Island	-10.4%	52	-0.3%	52	-44.3%	53
South Carolina	8.3%	7	21.4%	11	-21.0%	27
South Dakota	-8.2%	48	0.3%	51	-22.6%	34
Tennessee	5.8%	13	19.4%	16	-21.4%	28
Texas	4.6%	15	15.0%	30	-19.1%	20
Utah	3.3%	20	10.8%	37	-21.4%	29
Vermont	3.8%	17	18.1%	20	-19.7%	23
Virgin Islands	13.5%	4	8.5%	42	-17.3%	16
Virginia	-3.5%	42	17.0%	24	-10.5%	6
Washington	0.6%	33	12.7%	35	-16.7%	15
West Virginia	6.3%	11	22.3%	10	-21.8%	31
Wisconsin	0.5%	34	16.9%	25	-21.9%	32
Wyoming	0.1%	37	11.9%	36	3.9%	1

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