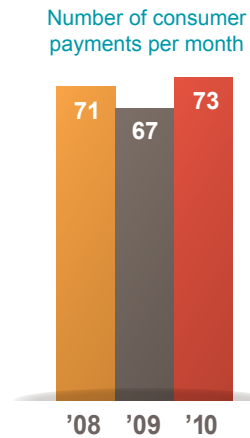


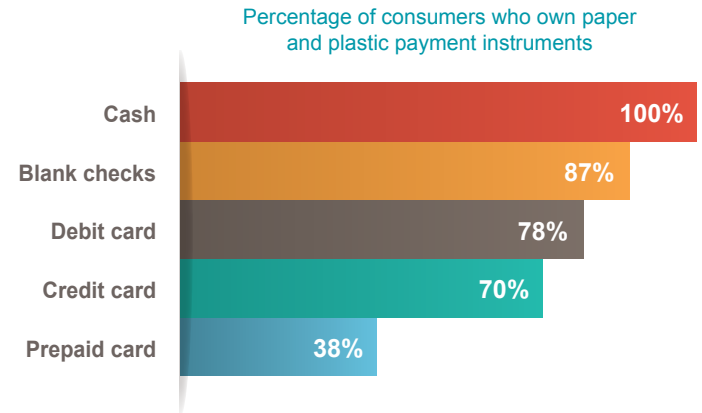
Economy improved, we made more payments

- Post-recession, we continued to use cash more often than in 2008
- We made six cash withdrawals per month
- Compared to 2009:
 - We used our credit cards more
 - We made more automatic bill payments
 - We owned more kinds of cards, in particular, prepaid cards



What's in our wallets

- Median cash on hand: **\$30**
- **78%** have a debit card
- **70%** have a credit card
- Almost **40%** have a prepaid card
- Most own **5 or 6** payment instruments (including electronic methods)

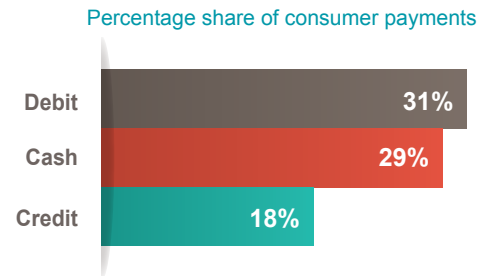


The Unlucky Number

13%

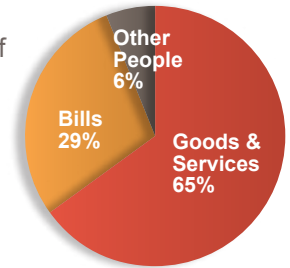
of us experienced loss or theft of cash, checks, credit card, or debit card.

The big 3—debit card, cash, credit card—make up 80% of consumer payments.

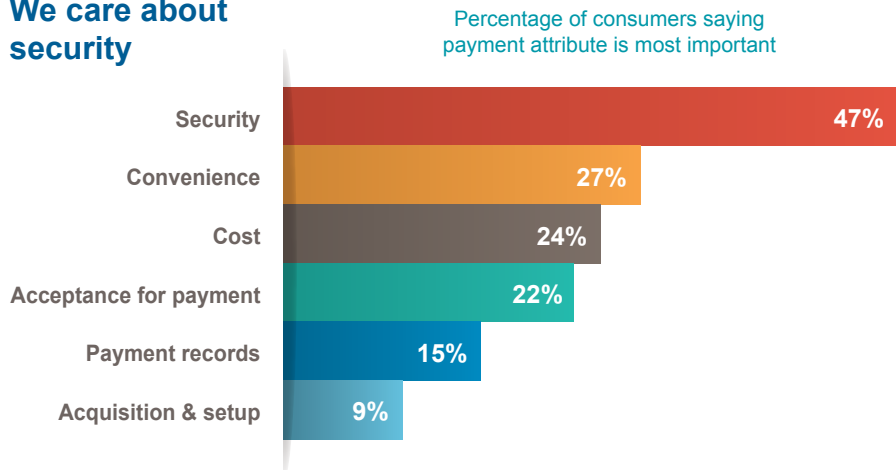


Where the money goes

We make most of our payments for retail goods and services.



We care about security



About the respondents

Nationally representative sample of U.S. consumers 18 and older

2,100 respondents in 50 states, DC, Puerto Rico

Many respondents participate in consecutive surveys, making it possible to identify changes in consumers' behavior and attitudes

About the survey

Reports on consumers' ownership and use of 9 payment instruments

Tells how consumers assess characteristics of payment instruments

Aims to bring the voice of the consumer into public policy discussions about payments

Third annual survey by the Federal Reserve Bank of Boston, bostonfed.org