

# Main Street Holiday Spending Report



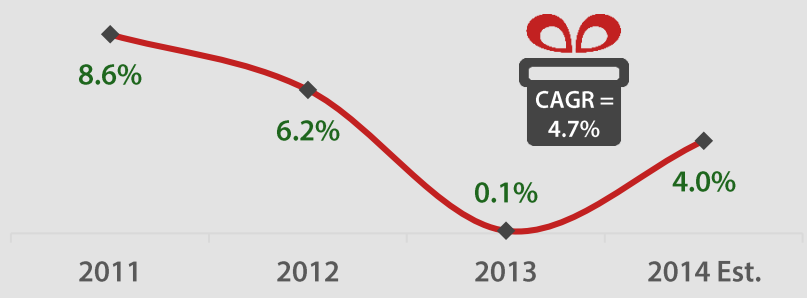
This report illustrates the Year-Over-Year (YOY) growth of U.S. credit/debit spending during the holiday season (Q4) for retail-related merchant types

The metrics shown represent the percent change between Q4 U.S. credit/debit spending (in \$ Volume) and Q4 spending in the previous year

For example, the 2014 estimate represents an increase in holiday spending of 4.0% compared to 2013 holiday spending

The data is sourced from The Strawhecker Group database of 2.2 million small and medium merchants (aka "Main Street" Merchants)

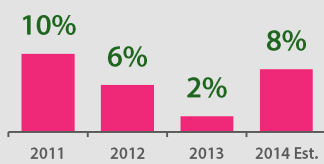
## Year-Over-Year Growth



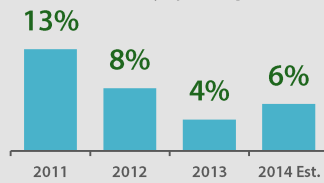
Department / Variety / Misc. Stores Holiday Spending (5%)



Clothing Stores Holiday Spending (23%)



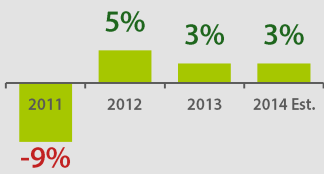
Appliance / Elec. / Comp. / Record Stores Holiday Spending (10%)



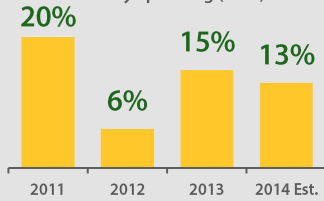
Sporting Good / Toy / Book Store Holiday Spending (17%)



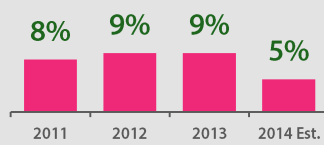
Discount / Wholesale Stores Holiday Spending (1%)



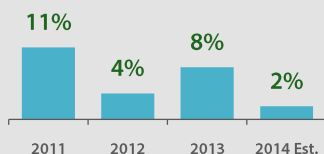
Fine Goods Stores Holiday Spending (15%)



Furniture Stores Holiday Spending (18%)



Home Supply Stores Holiday Spending (12%)



Percentages in parentheses above represent share of total. Numbers may not add to 100% due to rounding.