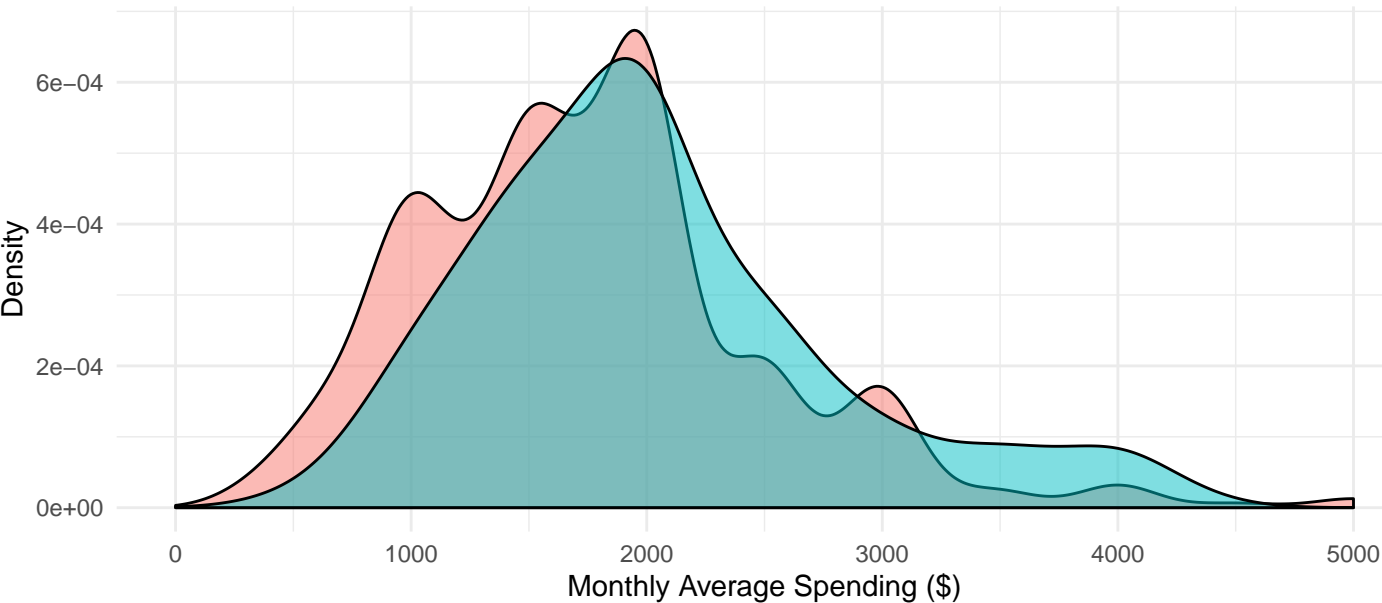
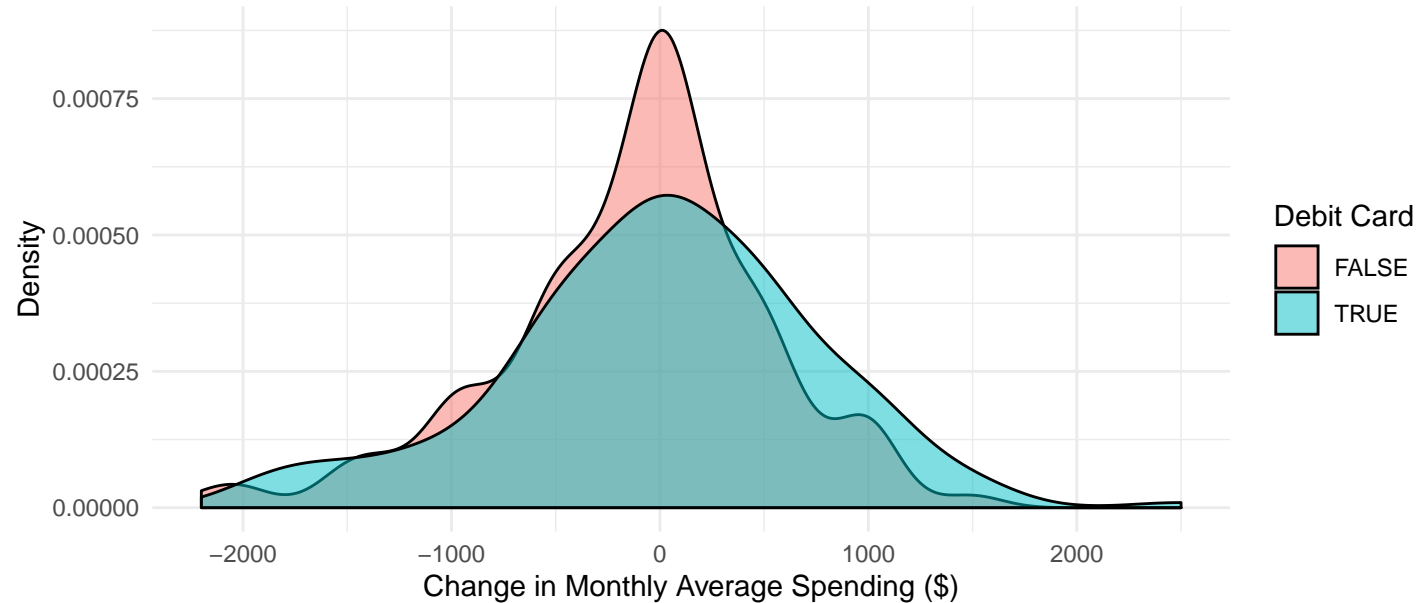


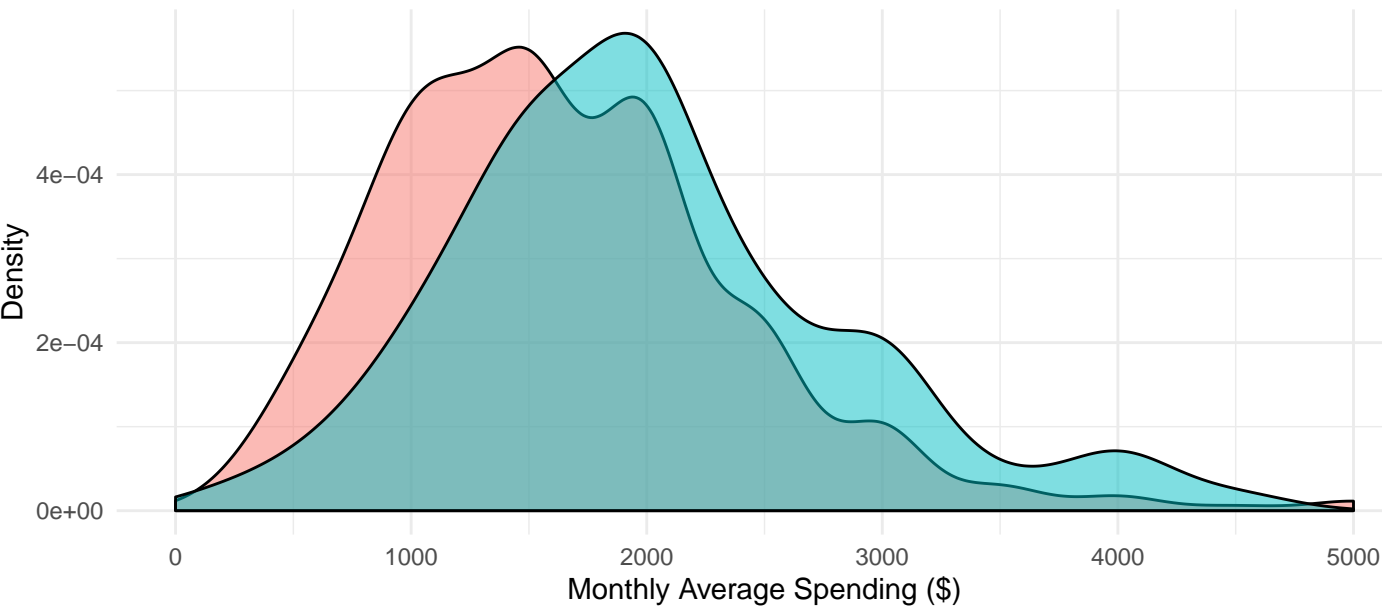
1995 Household Spending



Change in Spending



1998 Household Spending



1995 vs 1998 Debit Card Use and Household Spending

