

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3805 Which of the following, if any, best describes your current attitude towards the recession?

Base: All Respondents

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	500	559	626	489	615	404	455	700	1037	302	208	220	307	1137	313	196	235	393	1090	536	398
Weighted Base	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325
The worst is yet to come.	453 21%FU	94 20%	108 22%	140 19%	110 22%	79 12%	75 19%F	106 23%F	194 29%AFG	225 22%	43 13%	40 19%P	52 24%KP	90 31%KL PQ	228 20%	35 11%	35 19%P	53 23%KP	104 27%KP	263 23%AU	79 14%	95 29%AtU
Things are not getting better, but they are not getting worse either.	506 23%u	104 22%	105 22%	167 23%	131 26%	144 22%	105 27%	106 23%	151 22%	229 22%	71 22%	56 27%	45 21%	56 19%	278 25%	73 22%	49 27%	61 26%	95 25%	283 25%u	107 19%	70 22%
Things are getting better, but we have a long way to go.	954 44%T	214 46%	218 45%	325 45%	197 40%	305 47%	157 40%	203 45%	288 43%	464 44%	144 44%	89 43%	102 46%	129 44%	490 43%	162 49%Q	68 37%	101 43%	159 42%	462 41%	291 52%ATV	134 41%
Things are getting better, and the economy has almost recovered.	91 4%IO	22 5%	17 3%	35 5%	17 3%	45 7%AI	23 6%I	17 4%I	7 1%	55 5%ao	29 9%NRS	11 5%S	11 5%nS	5 2%	36 3%	16 5%nS	12 6%NS	6 3%	2 *	43 4%	23 4%	10 3%
The recession is over.	32 1%CEh U	16 3%ACE	1 *	13 2%ce	1 *	9 1%h	8 2%H	-	15 2%H	17 2%	7 2%	5 3%mr	-	5 2%	15 1%	3 1%	2 1%	-	10 3%mr	23 2%U	1 *	5 2%u
Other	18 1%	3 1%	8 2%a	5 1%	2 *	7 1%	4 1%	4 1%	3 *	10 1%	4 1%	4 2%n	2 1%	-	8 1%	3 1%	-	3 1%	3 1%	9 1%	7 1%	-
Don't know	120 6%Ij	17 4%	24 5%	43 6%	37 7%b	66 10%AGHI	21 5%i	16 4%	17 3%	45 4%	28 9%LMN S	3 1%	7 3%	7 2%	75 7%aj	38 11%LM NRS	18 10%LMN rS	9 4%	10 3%	54 5%	47 8%ATV	11 3%
Sigma	2174 100%	470 100%	481 100%	728 100%	495 100%	656 100%	392 100%	452 100%	674 100%	1045 100%	327 100%	207 100%	219 100%	292 100%	1129 100%	329 100%	185 100%	233 100%	382 100%	1137 100%	555 100%	325 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used.

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Q3810 Among the following, who do you think is most to blame for the recent financial crisis?

Base: All Respondents

	Region					Age				Male Age					Female Age					Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Married	Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	
Unweighted Base	2174	500	559	626	489	615	404	455	700	1037	302	208	220	307	1137	313	196	235	393	1090	536	398	
Weighted Base	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325	
Wall Street and big banks, which were greedy	971	217	230	333	191	268	169	231	303	476	146	92	108	130	495	122	77	123	172	486	258	163	
	45% <sup>Ef</sup>	46% <sup>e</sup>	48% <sup>E</sup>	46% <sup>e</sup>	39%	41%	43%	51% <sup>A</sup>	45% <sup>Fg</sup>	46%	45%	45%	49% <sup>P</sup>	45%	44%	37%	42%	53% <sup>Pq</sup>	45%	43%	46%	50% <sup>at</sup>	
The government, which failed to regulate the financial sector	736	170	152	230	184	209	140	133	254	334	85	73	68	109	402	124	67	66	145	402	168	108	
	34%	36%	32%	32%	37%	32%	36%	29%	38% <sup>aH</sup>	32%	26%	35%	31%	37% <sup>K</sup>	36%	38% <sup>Kr</sup>	36% <sup>k</sup>	28%	38% <sup>Kr</sup>	35%	30%	33%	
Consumers, who spent beyond their means	467	83	99	165	120	179	83	88	117	235	96	42	44	53	232	83	40	44	64	250	129	54	
	21% <sup>bI</sup>	18%	21%	23%	24% <sup>b</sup>	27% <sup>AHI</sup>	21%	19%	17%	22%	29% <sup>mN</sup>	20%	20%	18%	21%	25% <sup>S</sup>	22%	19%	17%	22%	23% <sup>v</sup>	17%	
Sigma	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used.

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15 Jun 2010

Q3815 Which of the following, if any, describe the impact that the recession has had on you personally? Please select all that apply.

The recession has...

Base: All Respondents

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	500	559	626	489	615	404	455	700	1037	302	208	220	307	1137	313	196	235	393	1090	536	398
Weighted Base	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325
Recession Has Impacted Me Personally (Net)	1734	393	369	585	386	502	324	389	519	790	232	170	179	210	943	270	154	210	310	927	409	274
Made me think more about financial planning	951	219	192	330	210	317	173	213	247	449	147	95	107	100	502	170	78	106	148	487	254	130
Caused me to re-evaluate my priorities	917	208	188	308	213	235	169	202	310	394	92	86	101	115	523	143	83	101	196	487	199	158
Made me realize that I had been spending frivolously	489	114	97	180	98	141	106	119	123	194	44	51	45	54	295	97	55	74	69	253	123	70
Changed the way I spend time with my friends	375	97	84	103	91	134	74	79	87	169	63	41	28	38	205	71	33	52	50	159	129	56
Resulted in a job loss for me or my spouse/partner	369	87	89	115	77	103	90	108	68	176	44	38	59	34	192	58	51	48	34	213	71	46
Increased the number of disagreements or arguments in my household regarding money	346	81	71	125	69	123	77	84	62	123	40	39	22	22	222	83	38	62	40	209	70	27
Made it more acceptable to discuss money and finances with friends	339	79	84	95	82	115	67	51	106	130	40	33	15	42	210	75	35	35	64	168	97	51
Brought me closer to my spouse/partner as we deal with financial challenges together	262	56	50	79	77	63	73	53	73	131	24	38	30	39	131	38	34	23	34	217	11	11
Forced me to be more open with my children about our household financial situation	210	69	35	63	42	25	65	70	50	81	9	28	19	26	128	16	37	51	24	150	9	41

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used.

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Q3815 Which of the following, if any, describe the impact that the recession has had on you personally? Please select all that apply.

The recession has...

Base: All Respondents

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325
Made me feel isolated from friends	144	28	25	60	32	52	26	40	26	58	16	16	14	11	86	36	10	26	15	59	44	24
	7%IT	6%	5%	8%	6%	8%I	7%	9%I	4%	6%	5%	8%	7%	4%	8%	11%KNq	5%	11%KNS	4%	5%	8%t	7%
Negatively impacted my sex life	137	25	27	53	31	34	37	35	31	82	19	26	15	21	55	14	11	21	9	81	26	20
	6%iO	5%	6%	7%	6%	5%	10%AFI	8%i	5%	8%aO	6%S	13%kPq	7%S	7%S	5%	4%	6%	9%S	2%	7%	5%	6%
Created financial pressure to stay in a relationship I would otherwise end	88	28	13	18	29	32	26	16	14	51	16	15	10	9	37	17	11	5	4	49	25	8
	4%DI	6%acD	3%	2%	6%acD	5%I	7%AI	3%	2%	5%	5%S	7%rS	5%S	3%	3%	5%S	6%S	2%	1%	4%	5%	2%
Caused negative feelings about splitting bills or other financial transactions among my friends	80	23	11	26	20	40	16	10	14	45	21	10	5	8	34	19	5	5	5	35	33	7
	4%I	5%c	2%	4%	4%	6%AHl	4%	2%	2%	4%	6%rS	5%S	3%	3%	3%	6%S	3%	2%	1%	3%	6%ATv	2%
Other	210	38	40	67	64	53	28	62	66	80	21	20	22	17	130	32	8	41	49	97	54	48
	10%J	8%	8%	9%	13%Abc	8%	7%	14%AFG	10%	8%	6%	10%	10%q	6%	12%AJ	10%q	4%	17%Kl	13%KNQ	9%	10%	15%ATu
N/A - The recession has not impacted me personally.	440	76	111	144	109	155	68	63	154	255	95	37	40	82	185	60	31	23	72	210	146	51
	20%bH	16%	23%B	20%	22%b	24%agH	17%	14%	23%H	24%AO	29%LM	18%r	18%r	28%lm	16%	18%R	17%	10%	19%R	18%	26%ATV	16%
	Ov										PQRS			PQRS				mNPQ				
Sigma	5355	1228	1116	1766	1244	1622	1095	1206	1432	2418	692	575	532	618	2938	930	520	673	815	2074	1291	749
	246%	261%	232%	243%	251%	247%	279%	267%	213%	231%	212%	278%	243%	212%	260%	282%	281%	289%	213%	253%	233%	230%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used.

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15 Jun 2010

Q3815 Which of the following, if any, describe the impact that the recession has had on you personally? Please select all that apply.

The recession has...

Base: Recession Has Impacted Me Personally

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1740	408	443	502	387	474	333	381	552	785	213	167	174	231	955	261	166	207	321	880	400	336
Weighted Base	1734	393	369	585	386	502	324	389	519	790	232	170*	179*	210	943	270	154*	210	310	927	409	274
Made me think more about financial planning	951	219	192	330	210	317	173	213	247	449	147	95	107	100	502	170	78	106	148	487	254	130
	55%IV	56%	52%	56%	54%	63%AGH	54%	55%	48%	57%	63%Nq	56%	60%ns	48%	53%	63%Nq	51%	50%	48%	53%	62%ATV	47%
Caused me to re-evaluate my priorities	917	208	188	308	213	235	169	202	310	394	92	86	101	115	523	143	83	101	196	487	199	158
	53%F	53%	51%	53%	55%	47%	52%	52%	60%AFh	50%	40%	51%	56%K	55%K	55%aj	53%K	54%K	48%	63%K1	53%	49%	58%u
Made me realize that I had been spending frivolously	489	114	97	180	98	141	106	119	123	194	44	51	45	54	295	97	55	74	69	253	123	70
	28%IJ	29%	26%	31%	25%	28%	33%I	31%i	24%	25%	19%	30%k	25%	26%	31%AJ	36%Km	36%KS	35%KS	22%	27%	30%	26%
Changed the way I spend time with my friends	375	97	84	103	91	134	74	79	87	169	63	41	28	38	205	71	33	52	50	159	129	56
	22%DI	25%dT	23%	18%	24%	27%AI	23%i	20%	17%	21%	27%mn	24%	15%	18%	22%	26%Mn	22%	25%S	16%	17%	31%ATV	21%
Resulted in a job loss for me or my spouse/partner	369	87	89	115	77	103	90	108	68	176	44	38	59	34	192	58	51	48	34	213	71	46
	21%I	22%	24%	20%	20%	20%I	28%AFI	28%AFI	13%	22%	19%S	23%S	33%KN	16%	20%	22%S	33%KN	23%S	11%	23%v	17%	17%
Increased the number of disagreements or arguments in my household regarding money	346	81	71	125	69	123	77	84	62	123	40	39	22	22	222	83	38	62	40	209	70	27
	20%IJ	21%	19%	21%	18%	24%AI	24%I	21%I	12%	16%	17%	23%mn	12%	10%	24%AJ	31%KM	25%MN	29%KM	13%	23%AV	17%V	10%
Made it more acceptable to discuss money and finances with friends	339	79	84	95	82	115	67	51	106	130	40	33	15	42	210	75	35	35	64	168	97	51
	20%dH	20%	23%d	16%	21%	23%H	21%H	13%	20%H	16%	17%m	19%M	9%	20%M	22%AJ	28%KM	23%M	17%m	21%M	18%	24%at	19%
Brought me closer to my spouse/partner as we deal with financial challenges together	262	56	50	79	77	63	73	53	73	131	24	38	30	39	131	38	34	23	34	217	11	11
	15%UV	14%	14%	14%	20%Ac	13%	22%AFH	14%	14%	17%	11%	23%KR	17%	18%ks	14%	14%	22%Kp	11%	11%	23%AUV	3%	4%
Forced me to be more open with my children about our household financial situation	210	69	35	63	42	25	65	70	50	81	9	28	19	26	128	16	37	51	24	150	9	41
	12%FU	18%ACD	10%	11%	11%	5%	20%AFI	18%AFI	10%F	10%	4%	16%KP	11%k	12%Kp	14%	6%	24%KM	24%KMN	8%	16%AU	2%	15%U
Made me feel isolated from friends	144	28	25	60	32	52	26	40	26	58	16	16	14	11	86	36	10	26	15	59	44	24
	8%IT	7%	7%	10%	8%	10%I	8%	10%I	5%	7%	7%	10%	8%	5%	9%	13%Nq	6%	12%NS	5%	6%	11%T	9%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

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Q3815 Which of the following, if any, describe the impact that the recession has had on you personally? Please select all that apply.

The recession has...

Base: Recession Has Impacted Me Personally

	Region					Age				Male Age					Female Age					Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Married	Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	
Weighted Base	1734	393	369	585	386	502	324	389	519	790	232	170*	179*	210	943	270	154*	210	310	927	409	274	
Negatively impacted my sex life	137	25	27	53	31	34	37	35	31	82	19	26	15	21	55	14	11	21	9	81	26	20	
Created financial pressure to stay in a relationship I would otherwise end	88	28	13	18	29	32	26	16	14	51	16	15	10	9	37	17	11	5	4	49	25	8	
Caused negative feelings about splitting bills or other financial transactions among my friends	80	23	11	26	20	40	16	10	14	45	21	10	5	8	34	19	5	5	5	35	33	7	
Other	210	38	40	67	64	53	28	62	66	80	21	20	22	17	130	32	8	41	49	97	54	48	
Sigma	4915	1152	1005	1623	1135	1467	1027	1143	1278	2163	597	538	492	535	2752	870	489	650	743	2664	1145	698	
	283%	293%	272%	278%	294%	293%	317%	294%	246%	274%	257%	317%	275%	255%	292%	323%	318%	309%	240%	287%	280%	255%	

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
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Q3820 Which of the following, if any, describe actions you have personally taken as a result of the recession? Please select all that apply.

I have....

Base: All Respondents

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	500	559	626	489	615	404	455	700	1037	302	208	220	307	1137	313	196	235	393	1090	536	398
Weighted Base	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325
Took Actions As A Result Of The Recession (Net)	1805	403	392	616	395	488	329	414	576	835	228	175	195	237	971	260	153	219	338	981	400	289
	83%U	FJ 86%e	81% 81%	85% 85%	80% 80%	74% 74%	84%F	91%AFG	85%F	80% 80%	70% 70%	85%K	89%Kn	81%K	86%AJ	79%k	83%K	94%KL	89%KN	86%AU	72% 72%	89%AU
Cut back on entertainment expenses (e.g., dining out, movies, travel)	1109	264	247	355	244	292	218	267	332	465	114	121	105	124	644	178	97	162	207	638	232	160
	51%U	FJ 56%ad	51% 51%	49% 49%	49% 49%	45% 45%	56%F	59%AFI	49%	44% 44%	35% 35%	59%KN	48%K	43%	57%AJ	54%KN	52%K	69%KL	54%KN	56%AU	42% 42%	49%
Changed my spending habits	1033	238	217	349	228	248	202	257	326	460	108	101	125	126	573	140	101	132	200	546	228	181
	48%U	FJ 51%	45% 45%	48% 48%	46% 46%	38% 38%	52%F	57%AFI	48%F	44% 44%	33% 33%	49%K	57%KN	43%k	51%AJ	43%k	55%Kn	57%KN	52%Kn	48%U	41% 41%	56%atU
Spent more time shopping for the best deals	891	221	183	290	196	238	168	193	292	409	91	94	99	125	481	147	73	95	167	499	186	133
	41%U	FU 47%ACd	38% 38%	40% 40%	40% 40%	36% 36%	43% 43%	43% 43%	43%f	39% 39%	28% 28%	46%K	45%K	43%K	43% 43%	45%K	40%K	41%K	44%K	44%AU	33% 33%	41%
Increased my use of coupons	876	198	182	295	202	205	164	199	307	369	78	82	99	110	508	127	82	100	198	491	175	143
	40%U	FJ 42%	38% 38%	40% 40%	41% 41%	31% 31%	42%F	44%F	46%AF	35% 35%	24% 24%	40%K	45%K	38%K	45%AJ	39%K	44%K	43%K	52%KL	43%AU	32% 32%	44%U
Budgeted and tracked spending more carefully	800	168	150	290	192	234	150	180	236	346	89	81	81	96	454	145	68	100	140	418	185	133
	37%U	CJ 36%	31% 31%	40%C	39%c	36% 36%	38% 38%	40% 40%	35%	33% 33%	27% 27%	39%K	37%k	33%	40%AJ	44%KN	37%k	43%Kn	37%k	37% 37%	33% 33%	41%u
Used credit cards less	744	183	158	235	168	125	152	202	264	346	55	74	102	116	398	70	78	101	148	441	111	139
	34%U	FU 39%ad	33% 33%	32% 32%	34% 34%	19% 19%	39%F	45%AF	39%AF	33% 33%	17% 17%	36%KP	46%KP	40%KP	35% 35%	21% 21%	42%KP	43%KP	39%KP	39%AU	20% 20%	43%AU
Concentrated on paying down debt	737	153	159	241	184	154	149	193	240	323	57	82	89	94	415	97	67	104	146	434	120	128
	34%U	FJ 33%	33% 33%	33% 33%	37% 37%	24% 24%	38%F	43%AFI	36%F	31% 31%	18% 18%	40%Kp	41%KP	32%K	37%AJ	29%K	36%K	45%KN	38%Kp	38%AU	22% 22%	40%aU
Cut back on spending for essentials like food and/or medication	438	76	98	155	108	103	93	127	115	172	33	59	43	38	266	70	35	84	78	215	99	85
	20%U	bF 16%	20% 20%	21% 21%	22%b	16% 16%	24%FI	28%AFI	17%	16% 16%	10% 10%	28%KN	19%K	13%	24%AJ	21%KN	19%K	36%KM	20%Kn	19% 19%	18% 18%	26%ATU
Increased the amount I save each month	378	77	76	136	89	134	56	95	93	179	67	31	37	44	199	67	25	57	49	188	97	58
	17%U	I 16%	16% 16%	19% 19%	18% 18%	20%agI	14%	21%gI	14%	17% 17%	21%S	15%	17%	15%	18% 18%	20%S	14%	25%IN	13%	16% 16%	17% 17%	18%
Increased the time and effort I spend learning about how to better manage and invest money	289	62	43	118	67	69	54	85	81	122	22	33	41	27	167	47	22	44	54	153	62	47
	13%U	cF 13%	9% 9%	16%aC	13%c	11% 11%	14% 14%	19%AFI	12%	12% 12%	7% 7%	16%K	19%KN	9%	15% 15%	14%K	12%	19%KN	14%K	14% 14%	11% 11%	14%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used.

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3820 Which of the following, if any, describe actions you have personally taken as a result of the recession? Please select all that apply.

I have....

Base: All Respondents

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325
Increased my use of debit cards	266 12% J	66 14% c	46 10%	99 14%	56 11%	44 7%	56 14% F	95 21% AF I	72 11% f	106 10%	17 5%	28 14% K	35 16% Kn P	26 9%	160 14% AJ	26 8%	27 15% Kp	60 26% KL mNPQS	46 12% K	129 11%	66 12%	49 15%
Increased the amount of financial support I give to family members in need	204 9% CF HU	61 13% AC	28 6%	68 9%	46 9%	35 5%	29 7%	26 6%	115 17% AFGH	92 9%	19 6%	20 10% mp	8 4%	44 15% KM PQR	112 10%	15 5%	9 5%	18 8%	70 18% KL MPQR	112 10% U	28 5%	47 15% At U
Changed credit cards/banks to get better rewards	203 9% Fu	52 11%	38 8%	71 10%	42 8%	40 6%	34 9%	49 11% F	80 12% aF	96 9%	20 6%	22 11%	22 10%	33 11% p	107 9%	20 6%	13 7%	27 11% p	47 12% KP	117 10% u	37 7%	27 8%
Increased the time I spend teaching my kids about money management	123 6% FI U	30 6%	21 4%	41 6%	31 6%	20 3%	39 10% AFI	49 11% AFI	15 2%	66 6%	15 5% ps	21 10% kN PS	21 10% NPS	9 3%	56 5%	5 1%	18 10% NP S	28 12% KNP S	6 2%	94 8% AU v	14 2%	14 4%
Started using/increasing the use of online or software money management tools (e.g., Quicken, Mint.com)	75 3% BCI	6 1%	8 2%	45 6% ABC	16 3%	28 4% I	15 4% I	22 5% I	11 2%	30 3%	7 2%	10 5% s	8 3%	5 2%	45 4%	21 6% kNS	4 2%	14 6% knS	6 2%	30 3%	22 4%	6 2%
Other	89 4% b	11 2%	20 4%	28 4%	29 6% B	26 4%	12 3%	26 6%	25 4%	33 3%	13 4%	8 4%	8 3%	5 2%	56 5%	14 4%	4 2%	18 8% Nq	20 5% n	39 3%	26 5%	16 5%
None	369 17% HO TV	67 14%	89 19%	113 15%	100 20% b	168 26% AGH I	63 16% H	39 9%	98 15% H	210 20% AO	99 30% LM NPQRS	32 15% R	25 11%	55 19% mR S	158 14%	69 21% MR S	31 17% R	14 6%	43 11%	156 14%	155 28% ATV	35 11%
Sigma	8624 397%	1932 411%	1764 367%	2929 402%	1999 404%	2164 330%	1655 422%	2104 465%	2701 401%	3826 366%	905 277%	900 434%	946 432%	1075 368%	4798 425%	1259 382%	756 409%	1157 496%	1626 426%	4702 414%	1840 331%	1402 431%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used.

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15 Jun 2010

Q3820 Which of the following, if any, describe actions you have personally taken as a result of the recession? Please select all that apply.

I have....

Base: Took Actions As A Result Of The Recession

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North-	Mid-	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/	Div./
		east	west																		Never	Sep./
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	
Unweighted Base	1822	427	464	531	400	473	340	408	601	838	215	173	192	258	984	258	167	216	343	925	410	354
Weighted Base	1805	403	392	616	395	488	329	414	576	835	228	175*	195	237	971	260	153*	219	338	981	400	289
Cut back on entertainment expenses (e.g., dining out, movies, travel)	1109	264	247	355	244	292	218	267	332	465	114	121	105	124	644	178	97	162	207	638	232	160
	61% <sup>i</sup>	J 65% <sup>d</sup>	63%	58%	62%	60%	66% <sup>i</sup>	64%	58%	56%	50%	69% <sup>KM</sup>	54%	52%	66% <sup>AJ</sup>	68% <sup>KM</sup>	63% <sup>k</sup>	74% <sup>KM</sup>	61% <sup>k</sup>	65% <sup>AuV</sup>	58%	55%
		v										N				N		NqS				
Changed my spending habits	1033	238	217	349	228	248	202	257	326	460	108	101	125	126	573	140	101	132	200	546	228	181
	57% <sup>F</sup>	59%	55%	57%	58%	51%	61% <sup>F</sup>	62% <sup>aF</sup>	57%	55%	48%	57%	64% <sup>Kn</sup>	53%	59%	54%	66% <sup>KN</sup>	60% <sup>k</sup>	59% <sup>k</sup>	56%	57%	63%
																		p				
Spent more time shopping for the best deals	891	221	183	290	196	238	168	193	292	409	91	94	99	125	481	147	73	95	167	499	186	133
	49%	55% <sup>acd</sup>	47%	47%	50%	49%	51%	47%	51%	49%	40%	54% <sup>k</sup>	51%	53% <sup>K</sup>	50%	56% <sup>KR</sup>	48%	43%	49%	51%	46%	46%
Increased my use of coupons	876	198	182	295	202	205	164	199	307	369	78	82	99	110	508	127	82	100	198	491	175	143
	49% <sup>FJ</sup>	49%	46%	48%	51%	42%	50% <sup>f</sup>	48%	53% <sup>AF</sup>	44%	34%	47% <sup>k</sup>	51% <sup>K</sup>	46% <sup>k</sup>	52% <sup>AJ</sup>	49% <sup>K</sup>	54% <sup>K</sup>	46% <sup>k</sup>	58% <sup>Kl</sup>	50%	44%	49%
																			NpR			
Budgeted and tracked spending more carefully	800	168	150	290	192	234	150	180	236	346	89	81	81	96	454	145	68	100	140	418	185	133
	44% <sup>C</sup>	42%	38%	47% <sup>C</sup>	49% <sup>C</sup>	48% <sup>i</sup>	46%	44%	41%	42%	39%	46%	41%	40%	47% <sup>a</sup>	56% <sup>KM</sup>	45%	46%	41%	43%	46%	46%
																NqS						
Used credit cards less	744	183	158	235	168	125	152	202	264	346	55	74	102	116	398	70	78	101	148	441	111	139
	41% <sup>FU</sup>	45% <sup>d</sup>	40%	38%	43%	26%	46% <sup>F</sup>	49% <sup>AF</sup>	46% <sup>AF</sup>	41%	24%	42% <sup>KP</sup>	52% <sup>KP</sup>	49% <sup>KP</sup>	41%	27%	51% <sup>KP</sup>	46% <sup>KP</sup>	44% <sup>KP</sup>	45% <sup>AU</sup>	28%	48% <sup>AU</sup>
Concentrated on paying down debt	737	153	159	241	184	154	149	193	240	323	57	82	89	94	415	97	67	104	146	434	120	128
	41% <sup>FU</sup>	38%	41%	39%	47% <sup>abd</sup>	32%	45% <sup>F</sup>	47% <sup>AF</sup>	42% <sup>F</sup>	39%	25%	47% <sup>K</sup>	46% <sup>K</sup>	40% <sup>K</sup>	43%	37% <sup>K</sup>	44% <sup>K</sup>	47% <sup>Kp</sup>	43% <sup>K</sup>	44% <sup>AU</sup>	30%	44% <sup>U</sup>
Cut back on spending for essentials like food and/or medication	438	76	98	155	108	103	93	127	115	172	33	59	43	38	266	70	35	84	78	215	99	85
	24% <sup>BI</sup>	19%	25% <sup>b</sup>	25% <sup>b</sup>	27% <sup>B</sup>	21%	28% <sup>fI</sup>	31% <sup>AFI</sup>	20%	21%	14%	33% <sup>Km</sup>	22%	16%	27% <sup>AJ</sup>	27% <sup>KN</sup>	23%	38% <sup>KM</sup>	23% <sup>k</sup>	22%	25%	29% <sup>aT</sup>
												Ns				NPQS						
Increased the amount I save each month	378	77	76	136	89	134	56	95	93	179	67	31	37	44	199	67	25	57	49	188	97	58
	21% <sup>I</sup>	19%	19%	22%	22%	27% <sup>AGI</sup>	17%	23% <sup>i</sup>	16%	21%	29% <sup>lm</sup>	18%	19%	19%	20%	26% <sup>qS</sup>	17%	26% <sup>qS</sup>	14%	19%	24%	20%
Increased the time and effort I spend learning about how to better manage and invest money	289	62	43	118	67	69	54	85	81	122	22	33	41	27	167	47	22	44	54	153	62	47
	16% <sup>C</sup>	15%	11%	19% <sup>aC</sup>	17% <sup>c</sup>	14%	16%	21% <sup>AFI</sup>	14%	15%	10%	19% <sup>k</sup>	21% <sup>KN</sup>	11%	17%	18% <sup>kn</sup>	14%	20% <sup>Kn</sup>	16%	16%	15%	16%
Increased my use of debit cards	266	66	46	99	56	44	56	95	72	106	17	28	35	26	160	26	27	60	46	129	66	49
	15% <sup>F</sup>	16%	12%	16%	14%	9%	17% <sup>F</sup>	23% <sup>AFI</sup>	13%	13%	8%	16% <sup>k</sup>	18% <sup>Kp</sup>	11%	16% <sup>a</sup>	10%	18% <sup>Kp</sup>	27% <sup>Kl</sup>	14%	13%	16%	17%
																		NPS				

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3820 Which of the following, if any, describe actions you have personally taken as a result of the recession? Please select all that apply.

I have....

Base: Took Actions As A Result Of The Recession

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	1805	403	392	616	395	488	329	414	576	835	228	175*	195	237	971	260	153*	219	338	981	400	289
Increased the amount of financial support I give to family members in need	204	61	28	68	46	35	29	26	115	92	19	20	8	44	112	15	9	18	70	112	28	47
	11%CF	15%AC	7%	11%	12%	7%	9%	6%	20%AFG	11%	9%	11% m	4%	19%KM	12%	6%	6%	8%	21%KL	11% u	7%	16%AtU
	HU								H					PQR				MPQR				
Changed credit cards/banks to get better rewards	203	52	38	71	42	40	34	49	80	96	20	22	22	33	107	20	13	27	47	117	37	27
	11%f	13%	10%	12%	11%	8%	10%	12%	14%aF	12%	9%	12%	11%	14%p	11%	8%	8%	12%	14%p	12%	9%	9%
Increased the time I spend teaching my kids about money management	123	30	21	41	31	20	39	49	15	66	15	21	21	9	56	5	18	28	6	94	14	14
	7%FIU	7%	5%	7%	8%	4%	12%AFI	12%AFI	3%	8%	7% p	12%NP	11%NPS	4%	6%	2%	12%NP	13%NPS	2%	10%AUV	3%	5%
	t																	S				
Started using/increasing the use of online or software money management tools (e.g., Quicken, Mint.com)	75	6	8	45	16	28	15	22	11	30	7	10	8	5	45	21	4	14	6	30	22	6
	4%BCI	1%	2%	7%ABC	4%b	6%I	4%i	5%I	2%	4%	3%	6% s	4%	2%	5%	8% k	Nq	3%	6% n	2%	3%	6% v
	t																	S				
Other	89	11	20	28	29	26	12	26	25	33	13	8	8	5	56	14	4	18	20	39	26	16
	5%b	3%	5%	5%	7%aB	5%	4%	6%	4%	4%	6%	4%	4%	2%	6%	5%	3%	8% Nq	6%	4%	6%	6%
Sigma	8255	1865	1675	2816	1899	1995	1592	2065	2603	3616	806	868	922	1020	4639	1189	724	1143	1583	4546	1685	1366
	457%	463%	428%	457%	481%	409%	485%	499%	452%	433%	354%	495%	474%	430%	478%	458%	472%	522%	468%	463%	421%	472%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

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15 Jun 2010

Q3825 Which of the following statements, if any, describe your current thoughts and feelings? Please select all that apply.

Base: All Respondents

	Region				Age				Male Age					Female Age					Marital Status				
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	
Unweighted Base	2174	500	559	626	489	615	404	455	700	1037	302	208	220	307	1137	313	196	235	393	1090	536	398	
Weighted Base	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325	
I think that in general, too many people live beyond their means.	1586 73% JU	351 75% 75%	352 73% 73%	530 73% 71%	353 71% 71%	414 63% 66%	257 66% 66%	356 79% 83%	559 83% 83%	712 68% 68%	175 54% 54%	135 65% 65%	167 76% 76%	236 81% 81%	874 77% 77%	239 73% 73%	123 66% 66%	189 81% 81%	323 85% 85%	883 78% 78%	338 61% 61%	254 78% 78%	aU
I think that big banks are more interested in making a profit than taking care of customers.	1235 57% FU	277 59% 59%	274 57% 57%	396 54% 54%	288 58% 58%	305 47% 47%	212 54% 54%	290 64% 63%	427 63% 63%	588 56% 56%	138 42% 42%	123 60% 60%	132 60% 60%	195 67% 67%	647 57% 57%	167 51% 51%	89 48% 48%	158 68% 68%	232 61% 61%	670 59% 59%	265 48% 48%	205 63% 63%	aU
Usually, I know within \$50 what my checking account balance is.	1228 56% JU	282 60% 60%	268 56% 56%	407 56% 55%	270 55% 55%	320 49% 49%	201 51% 51%	251 55% 55%	456 68% 68%	528 51% 51%	137 42% 42%	110 53% 53%	112 51% 51%	170 58% 58%	699 62% 62%	183 56% 56%	91 49% 49%	139 60% 60%	286 75% 75%	651 57% 57%	270 49% 49%	212 65% 65%	AtU
I go into my bank branch at least once a year.	962 44% FU	214 46% 46%	200 42% 42%	325 45% 45%	223 45% 45%	255 39% 39%	159 41% 41%	195 43% 43%	353 42% 42%	442 31% 31%	102 31% 31%	88 42% 42%	97 44% 44%	155 53% 53%	521 46% 46%	153 46% 46%	71 39% 39%	98 42% 42%	198 52% 52%	553 49% 49%	207 37% 37%	136 42% 42%	
I wish that banks would reward responsible spenders more than big spenders.	888 41% J	193 41% 41%	192 40% 40%	296 41% 41%	208 42% 42%	296 45% 45%	144 37% 37%	179 40% 40%	269 40% 40%	385 37% 37%	122 37% 37%	81 39% 39%	74 34% 34%	109 37% 37%	503 45% 45%	174 AJ AJ	63 34% 34%	105 45% 45%	160 mq mq	452 42% 42%	225 40% 40%	126 39% 39%	
I think that I am an excellent money manager.	570 26% g	123 26% 26%	138 29% 29%	188 26% 25%	121 25% 25%	183 28% 28%	83 21% 21%	113 25% 25%	192 28% 28%	276 26% 26%	95 29% 29%	45 22% 22%	57 26% 26%	80 27% 27%	294 26% 26%	88 27% 27%	38 21% 21%	56 24% 24%	112 29% 29%	285 25% 25%	150 27% 27%	89 27% 27%	
The way I think about and spend money has been forever changed by the recession.	509 23% cF JU	140 30% ACd E	96 20% 20%	172 24% 24%	101 20% 20%	115 18% 18%	85 22% 22%	129 29% 29%	180 27% 27%	216 21% 21%	39 12% 12%	49 24% 24%	63 29% 29%	66 22% 22%	293 26% 26%	76 23% 23%	36 20% 20%	66 28% 28%	114 30% 30%	285 25% 25%	96 17% 17%	99 30% 30%	AU
In general, I don't trust banks.	418 19% cF O	92 20% 20%	76 16% 16%	144 20% 21%	105 21% 21%	99 15% 15%	89 23% 23%	113 25% 25%	116 17% 17%	232 22% 22%	57 17% 17%	58 28% 28%	52 24% 24%	66 23% 23%	186 16% 16%	42 13% 13%	32 17% 17%	61 26% 26%	51 13% 13%	213 19% 19%	103 19% 19%	65 20% 20%	
I often get annoyed when people pay with checks at the checkout in a store.	345 16% IO	82 17% 17%	74 15% 15%	113 15% 16%	77 16% 16%	127 19% 19%	82 21% 21%	81 18% 18%	55 8% 8%	190 18% 18%	61 19% 19%	50 24% 24%	49 22% 22%	30 10% 10%	156 14% 14%	67 20% 20%	32 17% 17%	32 14% 14%	25 7% 7%	168 15% 15%	99 18% 18%	44 14% 14%	
I often carry around my checkbook when shopping.	334 15% FG JU	60 13% 13%	86 18% 18%	111 15% 16%	77 16% 16%	69 11% 11%	38 10% 10%	91 20% 20%	136 20% 20%	69 7% 7%	5 2% 2%	8 4% 4%	17 8% 8%	40 14% 14%	265 23% 23%	64 20% 20%	30 16% 16%	74 32% 32%	97 25% 25%	210 18% 18%	52 9% 9%	57 17% 17%	U
I'd rather have more time than more money.	326 15% I	70 15% 15%	76 16% 16%	104 14% 15%	76 15% 15%	127 19% 19%	78 20% 20%	56 12% 12%	65 10% 10%	166 16% 16%	74 23% 23%	36 17% 17%	19 9% 9%	37 13% 13%	160 14% 14%	53 16% 16%	43 23% 23%	37 16% 16%	28 7% 7%	170 15% 15%	90 16% 16%	39 12% 12%	

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used.

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3825 Which of the following statements, if any, describe your current thoughts and feelings? Please select all that apply.

Base: All Respondents

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325
I wish that I never had to carry any cash, even for small purchases.	234 11%E	59 13%E	52 11%	87 12%E	37 7%	91 14%AGi	33 8%	46 10%	64 10%	123 12%	47 14%qS	19 9%	21 10%	36 12% s	111 10%	44 13% S	14 8%	25 11%	28 7%	114 10%	71 13%	33 10%
I think that certain credit cards show a higher status when purchasing.	191 9%cu	58 12%ACe	31 6%	66 9%	36 7%	53 8%	49 12%Afi	37 8%	53 8%	99 9%	24 7%	30 14%kr	22 10%	24 8%	93 8%	29 9%	19 10%	15 7%	30 8%	113 10%u	35 6%	28 8%
I don't know much about how debit cards work.	78 4% dHO	20 4%	21 4% d	15 2%	22 4%	23 4%	10 3%	7 2%	38 6% AgH	50 5% aO	19 6% mPr	4 2%	3 2%	23 8% LMP Rs	29 3%	4 1%	6 3%	4 2%	15 4%	42 4%	23 4%	14 4%
None of these	184 8% HIT	29 6%	36 7%	68 9%	52 11% b	96 15% AGHI	34 9% I	24 5%	31 5%	101 10%	59 18% LMN pQRS	18 9%	12 5%	13 4%	83 7%	37 11% mNr s	16 9%	13 5%	18 5%	61 5%	85 15% ATV	23 7%
Sigma	9091 418%	2049 436%	1973 410%	3022 415%	2047 413%	2573 392%	1555 397%	1969 435%	2993 444%	4177 400%	1153 353%	852 411%	896 409%	1276 437%	4914 435%	1421 432%	703 381%	1073 460%	1717 450%	4870 428%	2109 380%	1423 438%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used.

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3830 Which of the following, if any, do you have in your own name (including joint accounts)? Please select all that apply.

Base: All Respondents

	Region				Age				Male Age				Female Age				Marital Status					
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	500	559	626	489	615	404	455	700	1037	302	208	220	307	1137	313	196	235	393	1090	536	398
Weighted Base	2174	470	481	728	495	656	392	452	674	1045	327	207	219	292	1129	329	185	233	382	1137	555	325
Any (Net)	2049	444	462	677	467	595	373	432	649	973	289	195	211	278	1076	306	178	221	371	1085	509	307
	94%FU	94%	96%d	93%	94%	91%	95%f	95%F	96%AF	93%	88%	94%	96%K	95%K	95%a	93%	96%K	95%k	97%Kp	95%aU	92%	94%
A checking account	1931	419	431	640	440	550	349	407	625	895	255	184	190	266	1036	296	165	217	359	1032	465	296
	89%FJ	89%	90%	88%	89%	84%	89%f	90%F	93%AF	86%	78%	89%K	87%k	91%K	92%AJ	90%K	89%K	93%K	94%KM	91%AU	84%	91%U
	U																					
A debit card	1614	353	326	548	387	498	313	355	447	741	226	168	164	183	873	272	146	191	264	811	417	253
	74%CI	75%c	68%	75%C	78%C	76%I	80%AI	79%aI	66%	71%	69%	81%KN	75%N	63%	77%AJ	83%KN	79%kN	82%KN	69%	71%	75%	78%t
	JT											S			S	S	S					
A savings account	1554	365	346	473	370	467	280	306	502	743	220	152	152	220	812	248	128	154	282	845	389	219
	71%D	78%AD	72%d	65%	75%D	71%	71%	68%	74%h	71%	67%	73%	69%	75%r	72%	75%kr	69%	66%	74%	74%Av	70%	68%
A major credit card (e.g., MasterCard, Visa, American Express, Discover)	1517	358	323	485	351	360	261	338	557	714	177	136	163	238	803	184	125	175	319	888	312	222
	70%FU	76%ACD	67%	67%	71%	55%	67%F	75%aFg	83%AFG	68%	54%	66%kp	75%KP	82%KL	71%	56%	67%KP	75%KP	84%KL	78%AUV	56%	68%U
								H						PQ					MPQr			
An account at an Internet-only bank	273	65	57	85	66	110	72	48	44	156	68	43	23	22	118	42	29	25	22	125	97	27
	13%IO	14%	12%	12%	13%	17%AH	18%AH	11%i	7%	15%AO	21%M	21%M	10%	8%	10%	13%S	15%NS	11%	6%	11%	17%ATV	8%
	tv									pRS	pRS											
None of these	125	26	19	52	28	61	19	20	24	72	38	12	8	14	53	23	7	12	11	52	46	18
	6%Iot	6%	4%	7%c	6%	9%Ag	5%HI	5%	4%	7%	12%M	6%NQ	4%	5%	5%	7%S	4%	5%	3%	5%	8%AT	6%
										rS												
Sigma	7015	1586	1502	2283	1644	2047	1294	1474	2199	3321	983	695	700	943	3693	1064	599	774	1256	3752	1725	1036
	323%	338%	312%	313%	332%	312%	330%	326%	327%	318%	301%	335%	319%	323%	327%	323%	324%	332%	329%	330%	311%	319%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used.

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835 How strongly do you agree or disagree with each of the following statements?

Summary Of Strongly/Somewhat Agree

Base: Have A Debit Card In Own Name

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	380	394	480	377	487	315	348	481	743	218	160	165	200	888	269	155	183	281	794	399	312
Weighted Base	1614	353	326	548	387	498	313	355	447	741	226	168*	164*	183	873	272	146*	191*	264	811	417	253
I use my debit card(s) more than my credit card(s).	1029 64%b	208 59%	207 64%	376 69%AB	238 62%	301 60%	215 69%f	228 64%	285 64%	457 62%	127 56%	112 67%	112 68%k	106 58%	572 66%	174 64%	103 70%Kn	116 61%	179 68%k	522 64%	246 59%	169 67%
If I could only have one card, I would choose my debit card over my credit card.	1002 62%b	200 57%	200 61%	360 66%B	242 62%	321 64%	208 66%	208 59%	264 59%	461 62%	153 67%n	108 65%	97 59%	102 56%	541 62%	169 62%	100 68%n	111 58%	162 61%	500 62%	259 62%	161 64%
I'd rather misplace my driver's license than my debit card.	844 52%eI v	173 49%	181 55%e	309 56%E	182 47%	301 60%AH	170 54%I	180 51%	193 43%	375 51%	136 60%NS	90 53%N	81 49%	68 37%	470 54%	165 61%mN S	80 55%N	100 52%N	125 47%	443 55%V	226 54%V	110 44%
I'd rather have someone tell me my zipper (pants/skirt zipper) is down than have my debit card declined in front of others.	817 51%	168 48%	163 50%	281 51%	205 53%	249 50%	152 48%	194 55%	222 50%	373 50%	112 49%	81 48%	96 58%n	84 46%	444 51%	137 50%	70 48%	98 51%	138 52%	390 48%	203 49%	150 59%ATU
I would use my credit card less if I could get a debit card with the same rewards.	641 40%CI v	158 45%aC	99 30%	235 43%C	149 38%c	217 44%I	147 47%AHI	131 37%	146 33%	313 42%	108 48%NR S	83 50%NR S	65 40%	56 31%	327 37%	109 40%	63 43%n	65 34%	90 34%	333 41%v	169 41%	82 33%
I am afraid to use my debit card for online purchases.	623 39%FJ U	144 41%	111 34%	225 41%	143 37%	162 32%	127 40%f	134 38%	201 45%AF	255 34%	71 31%	69 41%	53 32%	64 35%	368 42%AJ	91 34%	58 40%	81 43%k	137 52%KM NPq	325 40%U	124 30%	126 50%ATU
I'd rather pay a \$30 overdraft fee than have my debit card declined in front of others (e.g., when dining out with friends, shopping with friends).	441 27%	81 23%	84 26%	158 29%	118 31%b	142 28%	85 27%	96 27%	119 27%	219 29%	71 31%	48 29%	46 28%	53 29%	223 26%	70 26%	37 25%	50 26%	66 25%	211 26%	116 28%	83 33%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835 How strongly do you agree or disagree with each of the following statements?

Summary Of Strongly/Somewhat Disagree

Base: Have A Debit Card In Own Name

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	380	394	480	377	487	315	348	481	743	218	160	165	200	888	269	155	183	281	794	399	312
Weighted Base	1614	353	326	548	387	498	313	355	447	741	226	168*	164*	183	873	272	146*	191*	264	811	417	253
I'd rather pay a \$30 overdraft fee than have my debit card declined in front of others (e.g., when dining out with friends, shopping with friends).	1021 63%I	248 70%AcD	201 62% E	344 63%	228 59%	325 65%	205 65%	231 65%	260 58%	454 61%	134 59%	109 65%	107 65%	104 57%	567 65%	191 70%kN	95 65%	123 65%	157 59%	520 64%	266 64%	149 59%
I am afraid to use my debit card for online purchases.	920 57%IO	195 55%	199 61%	304 55%	223 58%	330 66%AGh	177 56%I	206 58%I	208 46%	454 61%AO	153 68%lr	93 56%S	102 62%S	105 58%S	466 53%	177 65%S	83 57%S	104 54%S	102 39%	439 54%v	285 68%ATV	114 45%
I'd rather misplace my driver's license than my debit card.	655 41%F	149 42%	117 36%	204 37%	186 48%ACD	172 35%	122 39%	149 42%	212 47%AFg	316 43%	82 36%	69 41%	65 39%	101 55%Kl	339 39%	91 33%	53 36%	84 44%p	111 42%	320 39%	162 39%	117 46%
I'd rather have someone tell me my zipper (pants/skirt zipper) is down than have my debit card declined in front of others.	623 39%Ci	149 42%C	105 32%	216 39%	152 39%	208 42%i	130 41%	132 37%	154 34%	297 40%	96 42%S	71 42%S	56 34%	75 41%S	326 37%	112 41%S	59 41%S	76 40%	79 30%	335 41%av	165 40%	82 32%
I would use my credit card less if I could get a debit card with the same rewards.	539 33%FU	129 37%	108 33%	166 30%	135 35%	111 22%	94 30%f	154 43%AFG	180 40%AFG	240 32%	51 22%	50 30%	65 40%KP	74 41%KP	299 34%	61 22%	44 30%	89 46%KL	106 40%KP	298 37%AU	107 26%	97 38%U
If I could only have one card, I would choose my debit card over my credit card.	492 30%F	129 36%AD	97 30%	150 27%	117 30%	119 24%	87 28%	126 35%F	160 36%AFg	235 32%	53 23%	53 32%	57 35%kp	72 39%KP	257 29%	66 24%	33 23%	69 36%KP	88 34%kp	270 33%a	116 28%	74 29%
I use my debit card(s) more than my credit card(s).	422 26%f	115 33%AcD	79 24%	126 23%	102 26%	110 22%	71 23%	109 31%Fg	132 30%F	210 28%	61 27%p	41 25%	48 29%P	60 33%Pq	212 24%	49 18%	30 20%	61 32%Pq	72 27%P	224 28%	104 25%	64 25%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_1 How strongly do you agree or disagree with each of the following statements?

I'd rather pay a \$30 overdraft fee than have my debit card declined in front of others (e.g., when dining out with friends, shopping with friends).

Base: Have A Debit Card In Own Name

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	380	394	480	377	487	315	348	481	743	218	160	165	200	888	269	155	183	281	794	399	312
Weighted Base	1614	353	326	548	387	498	313	355	447	741	226	168*	164*	183	873	272	146*	191*	264	811	417	253
Strongly/Somewhat Agree (Net)	441	81	84	158	118	142	85	96	119	219	71	48	46	53	223	70	37	50	66	211	116	83
	27%	23%	26%	29%	31%b	28%	27%	27%	27%	29%	31%	29%	28%	29%	26%	26%	25%	26%	25%	26%	28%	33%
Strongly agree	194	40	28	72	53	53	35	41	64	93	23	19	19	32	101	30	17	22	32	99	42	41
	12%c	11%	9%	13%	14%	11%	11%	12%	14%	12%	10%	11%	12%	17%	12%	11%	11%	11%	12%	12%	10%	16%au
Somewhat agree	248	41	56	86	65	89	49	55	55	126	48	29	27	22	122	40	20	28	33	112	74	42
	15%bi	12%	17%	16%	17%	18%i	16%	15%	12%	17%	21%ns	18%	16%	12%	14%	15%	14%	15%	13%	14%	18%	17%
Strongly/Somewhat Disagree (Net)	1021	248	201	344	228	325	205	231	260	454	134	109	107	104	567	191	95	123	157	520	266	149
	63%I	70%Ac	62% E	63%	59%	65%	65%	65%	58%	61%	59%	65%	65%	57%	65%	70%kN	65%	65%	59%	64%	64%	59%
Somewhat disagree	267	70	42	93	63	96	54	55	62	122	43	24	29	26	146	53	29	27	36	124	94	30
	17%cv	20% c	13%	17%	16%	19%i	17%	16%	14%	16%	19%	15%	17%	14%	17%	20%	20%	14%	14%	15%	23%ATV	12%
Strongly disagree	754	178	160	251	165	229	151	176	198	333	91	85	79	78	421	137	66	97	121	396	172	119
	47%u	50%	49%	46%	43%	46%	48%	49%	44%	45%	40%	51%	48%	42%	48%	51%	45%	51%	46%	49%u	41%	47%
Not applicable	152	24	41	46	41	32	24	28	68	69	21	10	11	26	83	11	14	17	41	81	35	21
	9%F	7%	13%aB	8%	11%	6%	8%	8%	15%AFGH	9%	9%p	6%	7%	14%lm	10%	4%	10%p	9%	16%LM	10%	8%	8%
														p					p			
Sigma	1614	353	326	548	387	498	313	355	447	741	226	168	164	183	873	272	146	191	264	811	417	253
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_2 How strongly do you agree or disagree with each of the following statements?

I'd rather have someone tell me my zipper (pants/skirt zipper) is down than have my debit card declined in front of others.

Base: Have A Debit Card In Own Name

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	380	394	480	377	487	315	348	481	743	218	160	165	200	888	269	155	183	281	794	399	312
Weighted Base	1614	353	326	548	387	498	313	355	447	741	226	168*	164*	183	873	272	146*	191*	264	811	417	253
Strongly/Somewhat Agree (Net)	817	168	163	281	205	249	152	194	222	373	112	81	96	84	444	137	70	98	138	390	203	150
	51%	48%	50%	51%	53%	50%	48%	55%	50%	50%	49%	48%	58%	46%	51%	50%	48%	51%	52%	48%	49%	59%ATU
Strongly agree	389	59	83	143	104	112	64	108	104	179	46	36	54	43	210	66	28	54	61	174	89	90
	24%Bt	17%	25%B	26%B	27%B	23%	20%	30%AFG	23%	24%	20%	21%	33%KL	23%	24%	24%	20%	28%	23%	21%	21%	36%ATU
Somewhat agree	427	109	80	138	100	136	87	86	118	194	66	45	41	41	234	71	42	44	77	216	114	60
	26%	31%a	25%	25%	26%	27%	28%	24%	26%	26%	29%	27%	25%	22%	27%	26%	29%	23%	29%	27%	27%	24%
Strongly/Somewhat Disagree (Net)	623	149	105	216	152	208	130	132	154	297	96	71	56	75	326	112	59	76	79	335	165	82
	39%Ci	42%C	32%	39%	39%	42%i	41%	37%	34%	40%	42%S	42%S	34%	41%S	37%	41%S	41%S	40%	30%	41%av	40%	32%
Somewhat disagree	304	71	44	111	78	126	66	60	51	138	58	35	26	18	166	69	30	34	33	149	100	32
	19%CI	20%c	13%	20%c	20%c	25%AH	21%I	17%i	11%	19%	26%NS	21%Ns	16%	10%	19%	25%MN	21%Ns	18%	12%	18%	24%AtV	13%
Strongly disagree	319	78	61	106	74	81	64	71	103	159	38	35	30	56	160	44	29	42	46	187	65	50
	20%fu	22%	19%	19%	19%	16%	21%	20%	23%f	21%	17%	21%	18%	31%KM	18%	16%	20%	22%	17%	23%AU	16%	20%
Not applicable	175	36	58	51	30	42	32	30	71	72	19	16	13	24	103	23	16	17	47	86	49	21
	11%	10%	18%ABDE	9%	8%	8%	10%	8%	16%AFg	10%	8%	9%	8%	13%	12%	8%	11%	9%	18%KL	11%	12%	8%
Sigma	1614	353	326	548	387	498	313	355	447	741	226	168	164	183	873	272	146	191	264	811	417	253
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_3 How strongly do you agree or disagree with each of the following statements?

I am afraid to use my debit card for online purchases.

Base: Have A Debit Card In Own Name

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North- east	Mid- west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	380	394	480	377	487	315	348	481	743	218	160	165	200	888	269	155	183	281	794	399	312
Weighted Base	1614	353	326	548	387	498	313	355	447	741	226	168*	164*	183	873	272	146*	191*	264	811	417	253
Strongly/Somewhat Agree (Net)	623 39% U	144 FJ 41% U	111 34% 34%	225 41% 41%	143 37% 37%	162 32% 32%	127 40% 40%	134 38% 38%	201 45% 45%	255 34% 34%	71 31% 31%	69 41% 41%	53 32% 32%	64 35% 35%	368 42% 42%	91 34% 34%	58 40% 40%	81 43% 43%	137 52% 52%	325 40% 40%	124 30% 30%	126 50% 50%
Strongly agree	273 17% eU	74 21% aE	49 15% 15%	101 18% 18%	49 13% 13%	71 14% 14%	49 16% 16%	59 17% 17%	93 21% AF	119 16% 16%	29 13% 13%	31 19% 19%	23 14% 14%	36 19% 19%	154 18% 18%	42 15% 15%	18 12% 12%	37 19% 19%	58 22% kq	151 19% U	50 12% 12%	50 20% U
Somewhat agree	350 22% fJ	71 20% 20%	62 19% 19%	124 23% 23%	94 24% 24%	91 18% 18%	78 25% 25%	75 21% 21%	107 24% 24%	137 18% 18%	42 18% 18%	37 22% 22%	30 18% 18%	28 15% 15%	213 24% AJ	49 18% 18%	40 28% Np	45 23% 23%	79 30% KM	174 21% 21%	74 18% 18%	76 30% ATU
Strongly/Somewhat Disagree (Net)	920 57% IO	195 55% 55%	199 61% 61%	304 55% 55%	223 58% 58%	330 66% AGh	177 56% I	206 58% I	208 46% 46%	454 61% AO	153 68% lr	93 56% S	102 62% S	105 58% S	466 53% 53%	177 65% S	83 57% S	104 54% S	102 39% 39%	439 54% v	285 68% ATV	114 45% 45%
Somewhat disagree	367 23% Tv	82 23% 23%	69 21% 21%	113 21% 21%	103 27% 27%	136 27% AI	69 22% 22%	73 21% 21%	88 20% 20%	165 22% 22%	48 21% 21%	33 19% 19%	38 23% 23%	46 25% s	202 23% 23%	88 32% KL	37 25% s	35 19% 19%	42 16% 16%	156 19% 19%	124 30% ATV	43 17% 17%
Strongly disagree	553 34% IO	113 32% 32%	130 40% abe	191 35% 35%	120 31% 31%	194 39% aI	108 34% i	132 37% I	120 27% 27%	289 39% AO	105 46% NP	61 36% S	64 39% S	59 32% s	264 30% 30%	89 33% s	47 32% 32%	69 36% S	60 23% 23%	283 35% 35%	161 39% V	71 28% 28%
Not applicable	71 4% FU	14 4% 4%	16 5% 5%	19 3% 3%	21 5% 5%	7 1% 1%	10 3% 3%	16 4% F	39 9% AFGh	33 4% 4%	2 1% 1%	6 3% 3%	10 6% Kp	14 8% KP	39 4% 4%	4 2% 2%	4 3% 3%	5 3% 3%	25 9% KLP	47 6% aU	7 2% 2%	12 5% u
Sigma	1614 100%	353 100%	326 100%	548 100%	387 100%	498 100%	313 100%	355 100%	447 100%	741 100%	226 100%	168 100%	164 100%	183 100%	873 100%	272 100%	146 100%	191 100%	264 100%	811 100%	417 100%	253 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_4 How strongly do you agree or disagree with each of the following statements?

If I could only have one card, I would choose my debit card over my credit card.

Base: Have A Debit Card In Own Name

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	380	394	480	377	487	315	348	481	743	218	160	165	200	888	269	155	183	281	794	399	312
Weighted Base	1614	353	326	548	387	498	313	355	447	741	226	168*	164*	183	873	272	146*	191*	264	811	417	253
Strongly/Somewhat Agree (Net)	1002	200	200	360	242	321	208	208	264	461	153	108	97	102	541	169	100	111	162	500	259	161
	62%b	57%	61%	66%B	62%	64%	66%	59%	59%	62%	67%n	65%	59%	56%	62%	62%	68%n	58%	61%	62%	62%	64%
Strongly agree	685	131	141	268	144	224	145	150	165	297	93	76	66	61	388	131	69	84	104	354	165	108
	42%be	37%	43%	49%ABE	37%	45%i	46%i	42%	37%	40%	41%	45%n	40%	33%	44%	48%N	47%n	44%	40%	44%	40%	43%
Somewhat agree	317	69	58	92	98	97	63	58	99	164	59	33	31	41	153	38	31	27	57	146	94	53
	20%o	20%	18%	17%	25%AcD	19%	20%	16%	22%	22%o	26%PR	19%	19%	23%p	18%	14%	21%	14%	22%p	18%	22%	21%
Strongly/Somewhat Disagree (Net)	492	129	97	150	117	119	87	126	160	235	53	53	57	72	257	66	33	69	88	270	116	74
	30%F	36%AD	30%	27%	30%	24%	28%	35%F	36%AFg	32%	23%	32%	35%kp	39%KP	29%	24%	23%	36%KP	34%kp	33%a	28%	29%
Somewhat disagree	218	60	42	66	50	58	46	59	55	96	21	26	27	21	122	37	19	32	34	119	51	32
	14%	17%	13%	12%	13%	12%	15%	16%	12%	13%	9%	16%	16%	12%	14%	14%	13%	17%	13%	15%	12%	13%
Strongly disagree	274	69	54	84	67	60	41	68	105	139	31	27	30	51	134	29	14	37	54	151	65	42
	17%F	20%	17%	15%	17%	12%	13%	19%F	24%AFG	19%	14%	16%	18%p	28%K1	15%	11%	10%	20%Pq	21%PQ	19%	16%	17%
Not applicable	121	25	30	38	28	59	18	21	22	46	21	6	11	9	75	38	13	11	14	41	42	18
	7%iT	7%	9%	7%	7%	12%AGHI	6%	6%	5%	6%	9%	3%	6%	5%	9%	14%LmN	9%	6%	5%	5%	10%T	7%
Sigma	1614	353	326	548	387	498	313	355	447	741	226	168	164	183	873	272	146	191	264	811	417	253
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_5 How strongly do you agree or disagree with each of the following statements?

I'd rather misplace my driver's license than my debit card.

Base: Have A Debit Card In Own Name

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	380	394	480	377	487	315	348	481	743	218	160	165	200	888	269	155	183	281	794	399	312
Weighted Base	1614	353	326	548	387	498	313	355	447	741	226	168*	164*	183	873	272	146*	191*	264	811	417	253
Strongly/Somewhat Agree (Net)	844	173	181	309	182	301	170	180	193	375	136	90	81	68	470	165	80	100	125	443	226	110
	52% V	49% I	55% e	56% E	47%	60% AHI	54% I	51%	43%	51%	60% NS	53% N	49%	37%	54%	61% mN	55% N	52% N	47%	55% V	54% V	44% S
Strongly agree	379	68	83	147	82	118	68	93	99	157	48	33	42	34	221	70	35	50	66	206	84	63
	23% b	19%	25%	27% b	21%	24%	22%	26%	22%	21%	21%	20%	26%	18%	25%	26%	24%	26%	25%	25%	20%	25%
Somewhat agree	466	105	98	162	100	183	101	87	94	218	88	57	38	35	248	95	45	49	59	237	142	47
	29% IV	30%	30%	30%	26%	37% AHI	32% I	25%	21%	29%	39% MN	34% Ns	23%	19%	28%	35% mN	31% n	26%	22%	29% V	34% aV	19%
Strongly/Somewhat Disagree (Net)	655	149	117	204	186	172	122	149	212	316	82	69	65	101	339	91	53	84	111	320	162	117
	41% F	42%	36%	37%	48% ACD	35%	39%	42%	47% AFg	43%	36%	41%	39%	55% K1	39%	33%	36%	44% p	42%	39%	39%	46% T
Somewhat disagree	281	53	48	89	90	91	57	60	72	119	39	29	22	28	162	52	28	38	44	121	92	42
	17% T	15%	15%	16%	23% ABC	18%	18%	17%	16%	16%	17%	17%	14%	15%	19%	19%	19%	20%	17%	15%	22% aT	17%
Strongly disagree	375	96	69	115	96	81	65	89	140	198	42	40	43	73	177	39	24	46	67	199	70	75
	23% FO	27% U	21%	21%	25%	16%	21%	25% F	31% AFG	27% AO	19%	24% p	26% P	40% KL	20%	14%	17%	24% P	26% P	25% U	17%	30% AU
Not applicable	114	31	28	35	20	25	22	26	42	50	8	9	19	14	64	16	13	7	27	48	29	26
	7% f	9%	9%	6%	5%	5%	7%	7%	9% f	7%	4%	5%	12% KR	8%	7%	6%	9%	3%	10% KR	6%	7%	10% t
Sigma	1614	353	326	548	387	498	313	355	447	741	226	168	164	183	873	272	146	191	264	811	417	253
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_6 How strongly do you agree or disagree with each of the following statements?

I would use my credit card less if I could get a debit card with the same rewards.

Base: Have A Debit Card In Own Name

	Region					Age				Male Age					Female Age					Marital Status		
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	380	394	480	377	487	315	348	481	743	218	160	165	200	888	269	155	183	281	794	399	312
Weighted Base	1614	353	326	548	387	498	313	355	447	741	226	168*	164*	183	873	272	146*	191*	264	811	417	253
Strongly/Somewhat Agree (Net)	641	158	99	235	149	217	147	131	146	313	108	83	65	56	327	109	63	65	90	333	169	82
	40%CI	45%aC	30%	43%C	38%c	44%I	47%AhI	37%	33%	42%	48%NR	50%NR	40%	31%	37%	40%	43%n	34%	34%	41%v	41%	33%
Strongly agree	303	70	47	123	63	102	68	63	70	137	55	31	34	17	167	47	36	29	54	124	88	59
	19%cT	20%	14%	22%aC	16%	21%	22%	18%	16%	18%	24%N	19%n	21%N	9%	19%	17%n	25%N	15%	20%N	15%	21%t	23%T
Somewhat agree	337	88	52	112	86	115	79	68	76	177	53	52	32	40	161	62	27	36	36	209	81	23
	21%Ci	25%C	16%	20%	22%	23%i	25%I	19%	17%	24%aO	24%S	31%mq	19%	22%S	18%	23%S	18%	19%	14%	26%AuV	19%V	9%
Strongly/Somewhat Disagree (Net)	539	129	108	166	135	111	94	154	180	240	51	50	65	74	299	61	44	89	106	298	107	97
	33%FU	37%	33%	30%	35%	22%	30%f	43%AFG	40%AFG	32%	22%	30%	40%KP	41%KP	34%	22%	30%	46%KL	40%KP	37%AU	26%	38%U
Somewhat disagree	223	55	41	67	60	57	34	56	75	100	30	18	27	26	123	28	17	29	50	100	55	45
	14%	16%	13%	12%	15%	11%	11%	16%	17%afg	13%	13%	10%	17%	14%	14%	10%	12%	15%	19%1P	12%	13%	18%t
Strongly disagree	316	74	67	99	76	54	59	98	105	140	21	32	38	49	176	33	27	60	56	198	52	52
	20%FU	21%	20%	18%	20%	11%	19%F	27%AFg	23%aF	19%	9%	19%K	23%KP	27%KP	20%	12%	18%k	31%Kl	21%KP	24%AU	12%	20%U
Not applicable	435	66	119	147	103	170	73	71	121	188	67	34	34	53	247	103	39	37	68	180	141	73
	27%BH	19%	37%ABD	27%B	27%b	34%AGH	23%	20%	27%h	25%	30%r	20%	21%	29%	28%	38%LM	27%	19%	26%	22%	34%AT	29%t
Sigma	1614	353	326	548	387	498	313	355	447	741	226	168	164	183	873	272	146	191	264	811	417	253
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_7 How strongly do you agree or disagree with each of the following statements?

I use my debit card(s) more than my credit card(s).

Base: Have A Debit Card In Own Name

	Region					Age				Male Age					Female Age				Marital Status			
	Total	North-east	Mid-west	South	West	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Total	18-34	35-44	45-54	55+	Married	Single/ Never Married	Div./ Sep./ Wid.
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	380	394	480	377	487	315	348	481	743	218	160	165	200	888	269	155	183	281	794	399	312
Weighted Base	1614	353	326	548	387	498	313	355	447	741	226	168*	164*	183	873	272	146*	191*	264	811	417	253
Strongly/Somewhat Agree (Net)	1029	208	207	376	238	301	215	228	285	457	127	112	112	106	572	174	103	116	179	522	246	169
	64%b	59%	64%	69%AB	62%	60%	69%f	64%	64%	62%	56%	67%	68%k	58%	66%	64%	70%Kn	61%	68%k	64%	59%	67%
Strongly agree	815	158	167	301	190	226	174	192	223	345	85	77	96	88	470	141	98	96	136	418	171	145
	51%bF	45%	51%	55%aB	49%	45%	56%F	54%f	50%	47%	38%	46%	58%K	48%	54%AJ	52%K	67%KL	50%k	51%K	52%U	41%	58%aU
	JU																NPRS					
Somewhat agree	214	50	41	75	48	75	41	36	62	112	42	36	16	19	102	34	5	20	43	105	75	24
	13%	14%	13%	14%	12%	15%	13%	10%	14%	15%	18%mn	21%Mn	10%	10%q	12%	12%Q	3%	10%q	16%Q	13%	18%AtV	10%
											Q	pQR										
Strongly/Somewhat Disagree (Net)	422	115	79	126	102	110	71	109	132	210	61	41	48	60	212	49	30	61	72	224	104	64
	26%f	33%AcD	24%	23%	26%	22%	23%	31%Fg	30%F	28%	27%p	25%	29%P	33%Pq	24%	18%	20%	32%Pq	27%P	28%	25%	25%
Somewhat disagree	121	42	13	41	25	34	26	25	36	63	21	13	9	19	58	13	13	16	17	63	29	17
	7%C	12%ACde	4%	7%	7%	7%	8%	7%	8%	8%	9%	8%	6%	10%p	7%	5%	9%	8%	6%	8%	7%	7%
Strongly disagree	301	74	66	85	77	76	45	84	96	147	39	28	39	41	154	36	17	45	55	162	75	46
	19%df	21%	20%	16%	20%	15%	14%	24%aFG	22%fg	20%	17%	17%	24%PQ	22%pQ	18%	13%	11%	24%PQ	21%pq	20%	18%	18%
Not applicable	163	30	40	46	47	88	27	19	30	74	39	14	5	17	89	49	14	14	13	65	66	20
	10%HIT	8%	12%	8%	12%	18%AGHI	9%	5%	7%	10%	17%lMn	8%	3%	9%m	10%	18%LMN	9%lm	7%	5%	8%	16%ATV	8%
											RS					qRS						
Sigma	1614	353	326	548	387	498	313	355	447	741	226	168	164	183	873	272	146	191	264	811	417	253
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D/E - A/F/G/H/I - A/J/O - K/L/M/N/P/Q/R/S - A/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3805 Which of the following, if any, best describes your current attitude towards the recession?

Base: All Respondents

	Education				Income			Household Size				Age/Presence Children				Employment Status						
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	710	805	659	684	299	375	484	431	838	661	244	631	245	319	291	1543	1026	281	923	173	438
Weighted Base	2174	972	615	587	526	253	357	703	345	890	664	275	655	248	323	326	1519	1055	279	892	185*	412
The worst is yet to come.	453 21% DH RSU	230 24% aD	131 21% D	92 16% 24% H	125 24% H	62 24% H	72 20%	112 16%	86 25% k	194 22%	125 19%	48 26% i	131 24%	57 25%	69 25%	70 21%	322 21%	186 18% U	40 14% U	233 26% ARS U	14 7%	127 31% ARSTU
Things are not getting better, but they are not getting worse either.	506 23% iu v	249 26% d	137 22%	119 20%	124 24%	70 28%	78 22%	164 23%	65 19%	203 23%	171 26% i	67 24%	166 25%	71 29%	80 25%	73 22%	340 22%	267 25% UV	68 25% U	192 22%	29 16%	76 19%
Things are getting better, but we have a long way to go.	954 44% BE KM	364 37% B	284 46% B	306 52% AB	204 39%	101 40%	170 48% E	349 50% AE F	165 48% K	408 46% K	256 39%	124 45%	251 38%	81 33%	115 36%	141 43% No	703 46% AM	471 45%	122 44%	379 43%	115 62% AR STV	192 47%
Things are getting better, and the economy has almost recovered.	91 4% JQT V	32 3%	25 4%	34 6% ab	22 4%	10 4%	12 3%	43 6% a	12 4%	24 3%	36 5% J	19 7% J	43 7% AQ	16 6%	31 9% p	18 5%	48 3%	60 6% ATV	15 5% TV	19 2%	6 3%	6 1%
The recession is over.	32 1% CiQ	14 1%	3 *	14 2% aC	8 1%	* 1%	5 1%	13 2%	- -	12 1% i	18 3% AI	2 1%	17 3% aQ	10 4% O	3 1%	5 2%	15 1%	20 2%	3 1%	10 1%	- -	5 1%
Other	18 1%	8 1%	5 1%	5 1%	3 1%	5 2% G	- -	6 1%	* *	6 1%	11 2% Ai	- -	9 1%	2 1%	1 *	7 2% o	9 1%	7 1%	8 3% ART V	6 1% v	6 3% ART V	* *
Don't know	120 6% DFH rV	75 8% AcD	28 5%	16 3%	40 8% AFH	6 2%	19 5% H	16 2%	16 5%	43 5% 7%	46 7%	15 5%	38 6%	11 4%	24 7% p	12 4%	82 5%	46 4% V	23 8% RV	53 6% V	16 8% rV	5 1%
Sigma	2174 100%	972 100%	615 100%	587 100%	526 100%	253 100%	357 100%	703 100%	345 100%	890 100%	664 100%	275 100%	655 100%	248 100%	323 100%	326 100%	1519 100%	1055 100%	279 100%	892 100%	185 100%	412 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3810 Among the following, who do you think is most to blame for the recent financial crisis?

Base: All Respondents

	Education				Income			Household Size				Age/Presence Children				Employment Status						
	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Student	Retired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	710	805	659	684	299	375	484	431	838	661	244	631	245	319	291	1543	1026	281	923	173	438
Weighted Base	2174	972	615	587	526	253	357	703	345	890	664	275	655	248	323	326	1519	1055	279	892	185*	412
Wall Street and big banks, which were greedy	971 45%	428 44%	259 42%	285 49%ac	241 46%	112 44%	155 44%	309 44%	167 49%	405 46%	279 42%	119 43%	269 41%	86 35%	124 38%	145 45%n	702 46%a	499 47%a	118 42%	379 42%	85 46%	180 44%
The government, which failed to regulate the financial sector	736 34%Dq RU	384 39%Ac D	205 33%D	148 25%	176 34%	98 39%	119 33%	226 32%	113 33%	289 32%	231 35%	103 37%	247 38%aq	91 37%	125 39%	116 36%	489 32%	318 30%U	90 32%U	340 38%AR	37 20%	160 39%aRU
Consumers, who spent beyond their means	467 21%Bv	161 17%	151 25%aB	154 26%AB	108 21%	43 17%	83 23%	168 24%f	65 19%	196 22%	153 23%	53 19%	139 21%	71 29%P	74 23%	65 20%	327 22%	238 23%	71 25%v	173 19%	62 34%AR	71 17% sTV
Sigma	2174 100%	972 100%	615 100%	587 100%	526 100%	253 100%	357 100%	703 100%	345 100%	890 100%	664 100%	275 100%	655 100%	248 100%	323 100%	326 100%	1519 100%	1055 100%	279 100%	892 100%	185 100%	412 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3815 Which of the following, if any, describe the impact that the recession has had on you personally? Please select all that apply.

The recession has...

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	710	805	659	684	299	375	484	431	838	661	244	631	245	319	291	1543	1026	281	923	173	438
Weighted Base	2174	972	615	587	526	253	357	703	345	890	664	275	655	248	323	326	1519	1055	279	892	185*	412
Recession Has Impacted Me Personally (Net)	1734 80% v	744 76% v	496 81% v	494 84% v	429 82% v	201 79% v	280 78% v	571 81% v	274 80% v	704 79% v	522 79% v	234 85% v	533 81% v	201 81% v	265 82% v	270 83% v	1200 79% v	868 82% v	235 84% v	677 76% v	140 76% v	300 73% v
Made me think more about financial planning	951 44% TV	345 35% v	291 47% a	316 54% b	199 38% c	114 45% v	162 46% e	355 50% AE	143 42% v	385 43% v	280 42% v	143 52% Ai	281 43% jk	97 39% v	141 44% v	150 46% n	671 44% v	511 48% AT	124 45% V	346 39% V	99 54% As	139 34% TV
Caused me to re-evaluate my priorities	917 42% v	390 40% v	269 44% v	258 44% v	222 42% v	110 43% v	142 40% v	299 43% v	146 43% v	380 43% v	263 40% v	127 46% v	263 40% v	89 36% v	130 40% v	148 46% n	654 43% v	455 43% v	113 41% v	368 41% v	82 44% v	188 46% t
Made me realize that I had been spending frivolously	489 22% FT	195 20% v	150 24% v	144 25% v	113 21% v	43 17% v	94 26% F	167 24% f	82 24% v	191 21% v	158 24% v	59 21% v	144 22% v	53 21% v	72 22% v	76 23% v	344 23% v	248 24% v	88 31% AR	173 19% v	52 28% T	89 22% TV
Changed the way I spend time with my friends	375 17% Gj	155 16% v	101 16% v	118 20% v	108 21% AG	50 20% g	44 12% v	117 17% v	68 20% v	132 15% v	109 16% v	66 24% AJ	120 18% k	45 18% v	44 14% v	56 17% v	255 17% v	181 17% V	51 18% V	149 17% V	44 24% at	46 11% v
Resulted in a job loss for me or my spouse/partner	369 17% hI	175 18% qUV	99 16% v	95 16% v	119 23% Af	41 16% H	62 17% v	96 14% v	42 12% v	153 17% v	126 19% I	47 17% v	130 20% aq	47 19% v	58 18% v	68 21% v	239 16% v	189 18% UV	53 19% UV	135 15% uV	16 9% v	31 8% v
Increased the number of disagreements or arguments in my household regarding money	346 16% DI	172 18% D	102 17% d	71 12% v	95 18% v	43 17% v	66 18% v	96 14% v	14 4% v	123 14% I	139 21% AI	69 25% AI	160 24% AQ	62 25% v	78 24% v	87 27% v	185 12% v	173 16% V	58 21% at	123 14% V	32 17% V	24 6% v
Made it more acceptable to discuss money and finances with friends	339 16% b	127 13% v	102 17% v	110 19% aB	71 13% v	37 15% v	63 18% v	116 17% v	58 17% v	126 14% v	99 15% v	57 21% aj	106 16% v	46 19% v	48 15% v	46 14% v	233 15% v	176 17% v	35 12% v	137 15% v	44 24% Ar	72 17% ST
Brought me closer to my spouse/partner as we deal with financial challenges together	262 12% EI	107 11% QU	75 12% v	80 14% v	45 9% v	52 20% AEG	39 11% h	96 14% E	4 1% v	133 15% AI	81 12% I	44 16% I	102 16% AQ	49 20% o	45 14% v	44 13% v	161 11% v	148 14% ast	24 8% u	93 10% u	9 5% v	37 9% v
Forced me to be more open with my children about our household financial situation	210 10% dI	104 11% JQRU	63 10% v	43 7% v	50 9% v	32 13% v	40 11% v	71 10% v	14 4% v	51 6% v	80 12% aI	64 23% AI	128 19% AQ	31 13% v	75 23% N	84 26% N	82 5% v	78 7% v	26 9% U	109 12% ARU	6 3% v	35 8% v

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3815 Which of the following, if any, describe the impact that the recession has had on you personally? Please select all that apply.

The recession has...

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status						
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	
Weighted Base	2174	972	615	587	526	253	357	703	345	890	664	275	655	248	323	326	1519	1055	279	892	185*	412	
Made me feel isolated from friends	144	71	45	29	63	17	21	29	30	57	34	22	40	22	13	12	104	52	20	75	7	13	
		7%HRV	7%	5%	12%AF	7%	6%	4%	9%k	6%	5%	8%	6%	9%OP	4%	4%	7%	5%	7%v	8%aRV	4%	3%	
Negatively impacted my sex life	137	58	46	33	41	6	33	42	23	52	45	17	48	23	19	18	88	72	16	52	6	12	
		6%FV	6%	7%	8%F	2%	9%aF	6%f	7%	6%	7%	6%	7%	9%	6%	6%	6%	7%V	6%	6%V	3%	3%	
Created financial pressure to stay in a relationship I would otherwise end	88	38	25	25	20	4	13	34	5	34	32	17	38	20	16	9	50	55	11	23	6	6	
		4%fIQ	4%	4%	4%	2%	4%	5%	1%	4%i	5%I	6%I	6%aq	8%P	5%	3%	3%	5%aTV	4%v	3%v	3%	1%	
Caused negative feelings about splitting bills or other financial transactions among my friends	80	16	24	40	22	7	12	30	14	27	26	13	24	12	13	9	56	52	8	21	6	7	
		4%BTv	2%	4%B	7%ABc	4%	3%	4%	4%	3%	4%	5%	4%	5%	4%	3%	4%	5%ATV	3%	2%	3%	2%	
Other	210	90	63	56	66	23	28	51	39	86	63	21	49	18	32	19	161	95	25	94	22	39	
		10%hm	9%	10%	13%AgH	9%	8%	7%	11%	10%	9%	8%	7%	7%	10%p	6%	11%a	9%	9%	11%	12%	10%	
N/A - The recession has not impacted me personally.	440	229	119	93	97	52	77	132	70	186	142	42	122	47	58	56	319	188	44	215	44	112	
		20%DR	24%AD	19%	16%	18%	21%	22%	19%	20%	21%	15%	19%	19%	18%	17%	21%	18%	16%	24%AR	24%S	27%ARS	
Sigma	5355	2272	1573	1510	1331	630	897	1730	752	2116	1679	808	1754	660	844	882	3601	2674	696	2113	476	848	
		246%	234%	256%	257%	253%	249%	251%	246%	218%	238%	253%	293%	268%	266%	261%	271%	237%	253%	249%	237%	258%	206%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
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15 Jun 2010

Q3815 Which of the following, if any, describe the impact that the recession has had on you personally? Please select all that apply.

The recession has...

Base: Recession Has Impacted Me Personally

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1740	539	658	543	560	240	300	394	342	669	530	199	516	199	260	239	1224	840	231	715	127	326
Weighted Base	1734	744	496	494	429	201	280	571	274	704	522	234	533	201	265	270	1200	868	235	677	140*	300
Made me think more about financial planning	951	345	291	316	199	114	162	355	143	385	280	143	281	97	141	150	671	511	124	346	99	139
	55% tV	46% BE	59% aB	64% AB	46% e	57% e	58% E	62% AE	52% i	55% e	54% f	61% l	53% h	48% m	53% n	56% o	56% p	59% AT	53% V	51% w	71% Ar	46% STV
Caused me to re-evaluate my priorities	917	390	269	258	222	110	142	299	146	380	263	127	263	89	130	148	654	455	113	368	82	188
	53% tV	52% BE	54% aB	52% AB	52% e	55% e	51% E	52% AE	53% i	54% e	50% f	54% l	49% h	45% m	49% n	55% o	54% p	52% AT	48% V	54% w	58% Ar	63% ARST
Made me realize that I had been spending frivolously	489	195	150	144	113	43	94	167	82	191	158	59	144	53	72	76	344	248	88	173	52	89
	28% f	26% BE	30% aB	29% AB	26% e	21% e	34% ae	29% F	30% i	27% e	30% f	25% l	27% h	26% m	27% n	28% o	29% p	29% AT	37% AR	26% T	37% aT	30% ST
Changed the way I spend time with my friends	375	155	101	118	108	50	44	117	68	132	109	66	120	45	44	56	255	181	51	149	44	46
	22% V	21% Gj	20% a	24% B	25% aG	25% g	16% e	20% h	25% i	19% e	21% f	28% aJ	22% J	22% m	16% n	21% o	21% p	21% AT	22% V	22% w	31% AR	15% stV
Resulted in a job loss for me or my spouse/partner	369	175	99	95	119	41	62	96	42	153	126	47	130	47	58	68	239	189	53	135	16	31
	21% HI	24% UV	20% a	19% B	28% AH	20% e	22% h	17% i	15% j	22% k	24% l	20% m	24% n	23% o	22% p	25% q	20% r	22% UV	23% UV	20% uV	12% w	10% x
Increased the number of disagreements or arguments in my household regarding money	346	172	102	71	95	43	66	96	14	123	139	69	160	62	78	87	185	173	58	123	32	24
	20% DI	23% aD	21% D	14% Q	22% V	21% h	24% h	17% i	5% j	18% I	27% AI	30% AI	30% AQ	31% J	29% K	32% L	15% M	20% V	25% V	18% V	23% V	8% X
Made it more acceptable to discuss money and finances with friends	339	127	102	110	71	37	63	116	58	126	99	57	106	46	48	46	233	176	35	137	44	72
	20% Q	17% R	21% S	22% b	17% e	18% f	23% g	20% h	21% i	18% j	19% k	25% l	20% m	23% n	18% o	17% p	19% q	20% r	15% s	20% t	32% AR	24% S
Brought me closer to my spouse/partner as we deal with financial challenges together	262	107	75	80	45	52	39	96	4	133	81	44	102	49	45	44	161	148	24	93	9	37
	15% EI	14% Qs	15% U	16% B	11% H	26% AEG	14% H	17% E	2% i	19% AI	15% I	19% I	19% AQ	24% op	17% r	16% s	13% t	17% SU	10% u	14% u	6% v	12% w
Forced me to be more open with my children about our household financial situation	210	104	63	43	50	32	40	71	14	51	80	64	128	31	75	84	82	78	26	109	6	35
	12% DI	14% D	13% J	9% R	12% U	16% V	14% W	12% X	5% Y	7% Z	15% AI	27% AI	24% AQ	16% J	28% N	31% N	7% O	9% P	11% u	16% ARU	4% V	12% u
Made me feel isolated from friends	144	71	45	29	63	17	21	29	30	57	34	22	40	22	13	12	104	52	20	75	7	13
	8% dHR	9% d	9% V	6% H	15% AFG	8% H	7% H	5% k	11% k	8% l	7% m	9% n	7% o	11% OP	5% p	4% q	9% r	6% s	8% t	11% ARV	5% u	4% v

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3815 Which of the following, if any, describe the impact that the recession has had on you personally? Please select all that apply.

The recession has...

Base: Recession Has Impacted Me Personally

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	1734	744	496	494	429	201	280	571	274	704	522	234	533	201	265	270	1200	868	235	677	140*	300
Negatively impacted my sex life	137	58	46	33	41	6	33	42	23	52	45	17	48	23	19	18	88	72	16	52	6	12
Created financial pressure to stay in a relationship I would otherwise end	88	38	25	25	20	4	13	34	5	34	32	17	38	20	16	9	50	55	11	23	6	6
Caused negative feelings about splitting bills or other financial transactions among my friends	80	16	24	40	22	7	12	30	14	27	26	13	24	12	13	9	56	52	8	21	6	7
Other	210	90	63	56	66	23	28	51	39	86	63	21	49	18	32	19	161	95	25	94	22	39
Sigma	4915	2043	1455	1417	1234	578	820	1598	682	1930	1537	766	1632	613	786	827	3283	2486	652	1899	431	736

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

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 PerkStreet Financial Inc.  
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15 Jun 2010

Q3820 Which of the following, if any, describe actions you have personally taken as a result of the recession? Please select all that apply.

I have....

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	710	805	659	684	299	375	484	431	838	661	244	631	245	319	291	1543	1026	281	923	173	438
Weighted Base	2174	972	615	587	526	253	357	703	345	890	664	275	655	248	323	326	1519	1055	279	892	185*	412
Took Actions As A Result Of The Recession (Net)	1805	784	523	499	433	213	290	603	288	743	538	235	542	205	266	274	1264	898	241	714	133	337
Cut back on entertainment expenses (e.g., dining out, movies, travel)	1109	490	314	305	272	140	198	321	160	444	349	156	359	129	166	192	750	548	150	445	85	187
Changed my spending habits	1033	451	309	273	255	140	162	323	165	421	312	135	311	89	153	178	722	493	144	419	84	193
Spent more time shopping for the best deals	891	386	265	239	195	115	141	296	125	365	274	127	287	109	144	154	603	451	106	356	73	166
Increased my use of coupons	876	431	231	214	214	119	133	264	137	361	248	131	262	99	134	140	615	424	114	361	61	175
Budgeted and tracked spending more carefully	800	347	226	227	210	103	113	260	128	301	243	128	267	96	136	141	533	405	105	311	75	140
Used credit cards less	744	324	211	210	140	98	141	248	129	318	213	84	213	67	107	117	531	391	89	283	37	147
Concentrated on paying down debt	737	312	207	218	138	94	139	254	124	318	220	75	208	73	93	110	529	427	84	249	33	130
Cut back on spending for essentials like food and/or medication	438	222	120	96	165	59	80	83	78	167	140	53	146	56	73	65	292	214	53	181	26	54
Increased the amount I save each month	378	134	119	125	72	44	47	175	56	144	127	51	126	42	59	73	251	216	67	110	42	43

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
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15 Jun 2010

Q3820 Which of the following, if any, describe actions you have personally taken as a result of the recession? Please select all that apply.

I have....

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2174	972	615	587	526	253	357	703	345	890	664	275	655	248	323	326	1519	1055	279	892	185*	412
Increased the time and effort I spend learning about how to better manage and invest money	289 13%t	121 12%	89 14%	79 14%	75 14%	33 13%	42 12%	105 15%	55 16%	119 13%	85 13%	30 11%	86 13%	26 11%	29 9%	50 15%o	203 13%	151 14%	49 17%t	101 11%	25 13%	52 13%
Increased my use of debit cards	266 12%	102 10%	86 14%	78 13%	59 11%	32 13%	49 14%	93 13%	47 14%	94 11%	98 15%aj	27 10%	91 14%	24 10%	40 12%	53 16%n	175 12%	141 13%	25 9%	106 12%	16 9%	42 10%
Increased the amount of financial support I give to family members in need	204 9%Lm	80 8%	65 11%	59 10%	43 8%	23 9%	29 8%	83 12%	47 14%Ak	86 10%l	58 9%	13 5%	46 7%	23 9%o	12 4%	23 7%	158 10%am	90 9%	20 7%	96 11%u	9 5%	68 16%ARSTU
Changed credit cards/banks to get better rewards	203 9%esU	81 8%	54 9%	68 12%a	37 7%	26 10%	35 10%	83 12%aE	37 11%	87 10%	62 9%	18 6%	53 8%	28 11%op	23 7%	21 6%	149 10%	113 11%SU	16 6%U	78 9%U	2 1%	43 10%SU
Increased the time I spend teaching my kids about money management	123 6%EIJ QV	43 4%	41 7%	39 7%	13 3%	9 3%	16 5%	78 11%AEF G	3 1%	23 3%	51 8%AI	45 16%AI	83 13%AQ	18 7%	58 18%N	56 17%N	40 3%	63 6%V	15 6%V	50 6%V	5 3%	6 1%
Started using/increasing the use of online or software money management tools (e.g., Quicken, Mint.com)	75 3%Bs	21 2%	31 5%AB	24 4%	13 2%	7 3%	14 4%	35 5%e	10 3%	33 4%	26 4%	7 2%	21 3%	11 4%	9 3%	10 3%	55 4%	49 5%aS	3 1%	26 3%	9 5%S	15 4%
Other	89 4%g	38 4%	29 5%	22 4%	36 7%AGH	10 4%	7 2%	24 3%	15 4%	33 4%	33 5%	8 3%	24 4%	7 3%	12 4%	13 4%	65 4%	39 4%	13 5%	38 4%	15 8%ART V	13 3%
None	369 17%r	189 19%ac	92 15%	88 15%	93 18%	40 16%	67 19%	100 14%	56 16%	147 17%	125 19%	40 15%	114 17%	43 17%	57 18%	52 16%	255 17%	157 15%	38 13%	178 20%ARs	52 28%AR StV	74 18%
Sigma	8624 397%	3770 388%	2488 405%	2366 403%	2030 386%	1091 431%	1412 396%	2825 402%	1373 399%	3462 389%	2663 401%	1126 409%	2699 412%	941 380%	1305 404%	1447 444%	5925 390%	4372 414%	1091 391%	3389 380%	649 352%	1546 376%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
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15 Jun 2010

Q3820 Which of the following, if any, describe actions you have personally taken as a result of the recession? Please select all that apply.

I have....

Base: Took Actions As A Result Of The Recession

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1822	576	688	558	576	254	321	414	368	696	557	201	532	205	268	245	1290	878	238	755	126	360
Weighted Base	1805	784	523	499	433	213	290	603	288	743	538	235	542	205	266	274	1264	898	241	714	133*	337
Cut back on entertainment expenses (e.g., dining out, movies, travel)	1109 61%Hi Qv	490 62%	314 60%	305 61%	272 63%h	140 66%h	198 68%h	321 68%h	160 53%	444 55%	349 60%	156 65%I	359 66%h	129 66%Q	166 63%	192 70%	750 59%	548 61%	150 62%	445 62%v	85 64%	187 56%
Changed my spending habits	1033 57%	451 58%	309 59%	273 55%	255 59%	140 66%AgH	162 56%	323 54%	165 57%	421 57%	312 58%	135 57%	311 57%	89 44%	153 57%	178 65%N	722 57%	493 55%	144 59%	419 59%	84 63%	193 57%
Spent more time shopping for the best deals	891 49%ei	386 49%	265 51%	239 48%	195 45%	115 54%e	141 49%	296 49%	125 43%	365 49%	274 49%	127 51%i	287 54%i	109 53%	144 53%	154 56%	603 48%	451 50%	106 44%	356 50%	73 55% s	166 49%
Increased my use of coupons	876 49%CD h	431 55%AC D	231 44%	214 43%	214 49%	119 56%agH	133 46%	264 44%	137 48%	361 48%	248 46%	131 56%k	262 48%	99 48%	134 50%	140 51%	615 49%	424 47%	114 47%	361 51%	61 46%	175 52%
Budgeted and tracked spending more carefully	800 44%gj Q	347 44%	226 43%	227 46%	210 48%aG	103 49%g	113 39%	260 43%	128 44%	301 40%	243 45%	128 55% Ai Jk	267 49%Q	96 47%	136 51%	141 51%	533 42%	405 45%	105 44%	311 44%	75 56% Ar STV	140 42%
Used credit cards less	744 41%EU	324 41%	211 40%	210 42%	140 32%	98 46%E	141 49%AE	248 41%E	129 45%	318 43%	213 40%	84 36%	213 39%	67 33%	107 40%	117 43%n	531 42%	391 44%U	89 37%	283 40%U	37 28%	147 43%U
Concentrated on paying down debt	737 41%EL TU	312 40%	207 40%	218 44%	138 32%	94 44%E	139 48%AE	254 42%E	124 43%L	318 43%L	220 41%L	75 32%	208 38%	73 36%	93 35%	110 40%	529 42%	427 48%AS TUV	84 35%	249 35%u	33 25%	130 39%U
Cut back on spending for essentials like food and/or medication	438 24%DH V	222 28%AD	120 23%	96 19%	165 38%AF GH	59 27%H	80 28%H	83 14%	78 27%	167 22%	140 26%	53 23%	146 27%	56 27%	73 27%	65 24%	292 23%	214 24%V	53 22%	181 25%V	26 20%	54 16%
Increased the amount I save each month	378 21%BE gTV	134 17%	119 23%b	125 25%AB	72 17%	44 21%	47 16%	175 29%AE fg	56 19%	144 19%	127 24%	51 22%	126 23%	42 20%	59 22%	73 27%	251 20%	216 24%AT V	67 28%AT V	110 15%	42 32%AT V	43 13%
Increased the time and effort I spend learning about how to better manage and invest money	289 16%	121 15%	89 17%	79 16%	75 17%	33 16%	42 15%	105 17%	55 19%	119 16%	85 16%	30 13%	86 16%	26 13%	29 11%	50 18%O	203 16%	151 17%	49 20%	101 14%	25 19%	52 15%
Increased my use of debit cards	266 15%	102 13%	86 17%	78 16%	59 14%	32 15%	49 17%	93 15%	47 16%	94 13%	98 18%AJ	27 11%	91 17%	24 12%	40 15%	53 19%n	175 14%	141 16%	25 10%	106 15%	16 12%	42 12%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
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Q3820 Which of the following, if any, describe actions you have personally taken as a result of the recession? Please select all that apply.

I have....

Base: Took Actions As A Result Of The Recession

	Education				Income				Household Size				Age/Presence Children				Employment Status						
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Student	Retired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	
Weighted Base	1805	784	523	499	433	213	290	603	288	743	538	235	542	205	266	274	1264	898	241	714	133*	337	
Increased the amount of financial support I give to family members in need	204 11%Lm	80 10%	65 12%	59 12%	43 10%	23 11%	29 10%	83 14%	47 16%Ak	86 12%L	58 11%	13 6%	46 9%	23 11%O	12 4%	23 8%	158 12%am	90 10%	20 8%	96 13%a	9 7%	68 20%ARSTU	
Changed credit cards/banks to get better rewards	203 11%es	81 10%	54 10%	68 14%	37 8%	26 12%	35 12%	83 14%e	37 13%	87 12%	62 11%	18 8%	53 10%	28 14%op	23 9%	21 8%	149 12%	113 13%SU	16 7%u	78 11%U	2 2%	43 13%SU	
Increased the time I spend teaching my kids about money management	123 7%EI	43 5%	41 8%	39 8%	13 3%	9 4%	16 6%	78 13%AEF	3 1%	23 3%	51 10%AI	45 19%AI	83 15%AQ	18 9%	58 22%N	18 20%N	56 3%	40 7%V	63 6%V	15 7%V	50 7%V	5 4%	6 2%
Started using/increasing the use of online or software money management tools (e.g., Quicken, Mint.com)	75 4%bS	21 3%	31 6%aB	24 5%	13 3%	7 3%	14 5%	35 6%	10 3%	33 4%	26 5%	7 3%	21 4%	11 5%	9 3%	10 4%	55 4%	49 5%aS	3 1%	26 4%	9 7%S	15 4%S	
Other	89 5%g	38 5%	29 6%	22 4%	36 8%AGH	10 5%	7 2%	24 4%	15 5%	33 4%	33 6%	8 3%	24 4%	7 4%	12 5%	13 5%	65 5%	39 4%	13 5%	38 5%	15 12%ARs	13 4%TV	
Sigma	8255 457%	3581 457%	2396 458%	2278 457%	1937 448%	1051 494%	1345 464%	2725 452%	1317 457%	3314 446%	2538 471%	1086 461%	2586 477%	898 439%	1247 469%	1395 509%	5670 449%	4215 469%	1053 436%	3211 450%	597 450%	1472 436%	

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
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15 Jun 2010

Q3825 Which of the following statements, if any, describe your current thoughts and feelings? Please select all that apply.

Base: All Respondents

	Education				Income			Household Size				Age/Presence Children				Employment Status						
	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Stud-ent	Ret-ired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	710	805	659	684	299	375	484	431	838	661	244	631	245	319	291	1543	1026	281	923	173	438
Weighted Base	2174	972	615	587	526	253	357	703	345	890	664	275	655	248	323	326	1519	1055	279	892	185*	412
I think that in general, too many people live beyond their means.	1586 73%BE KMSu	659 68%	473 77%AB	454 77%AB	339 64%	197 78%E	281 79%AE	543 77%aE	275 80%Aj KL	657 74%	460 69%	194 70%	443 68%	160 65%	220 68%	236 73%	1143 75%AM	754 71%a	180 65%	690 77%AR	121 66%	361 88%ARSTU
I think that big banks are more interested in making a profit than taking care of customers.	1235 57%bE S	518 53%	355 58%	361 62%AB	264 50%	148 58%e	248 69%AEF H	398 57%e	205 60%	515 58%	371 56%	143 52%	363 55%	140 57%o	157 49%	192 59%O	872 57%	626 59%aS	130 47%	513 58%S	93 50%	247 60%S
Usually, I know within \$50 what my checking account balance is.	1228 56%El MR	549 56%	365 59%	314 54%	269 51%	171 68%AEH	215 60%E	401 57%	208 60%L	526 59%L	358 54%	136 49%	327 50%	113 46%	155 48%	171 53%	900 59%AM	563 53%	155 55%	539 60%AR	100 54%	298 72%ARSTU
I go into my bank branch at least once a year.	962 44%BE K	347 36%	294 48%aB	322 55%AB	193 37%	103 41%	180 50%aEf	359 51%AE	144 42%	429 48%AK	261 39%	128 46%	277 42%	118 48%	138 43%	134 41%	686 45%	482 46%	117 42%	388 44%	71 39%	218 53%ArSTU
I wish that banks would reward responsible spenders more than big spenders.	888 41%BS	341 35%	288 47%AB	260 44%B	198 38%	98 39%	150 42%	320 46%aE	130 38%	372 42%	284 43%	102 37%	257 39%	102 41%O	104 32%	132 41%o	631 42%	447 42%S	93 33%	374 42%a	92 50%a	156 38% v
I think that I am an excellent money manager.	570 26%bE LS	225 23%	188 31%AB	157 27%	118 22%	58 23%	89 25%	231 33%AE	101 29%L	241 27%L	177 27%l	51 19%	154 24%	42 17%	69 21%	92 28%No	416 27%	270 26%	55 20%	262 29%AS	62 34%ar	145 35%ARST S
The way I think about and spend money has been forever changed by the recession.	509 23%	238 24%	139 23%	133 23%	150 28%Ag H	66 26%	77 21%	151 21%	93 27%	204 23%	152 23%	60 22%	152 23%	52 21%	62 19%	82 25%	358 24%	228 22%	56 20%	233 26%ar	33 18%	106 26% u
In general, I don't trust banks.	418 19%	195 20%	124 20%	99 17%	114 22%	54 21%	64 18%	130 19%	76 22%	167 19%	131 20%	44 16%	127 19%	39 16%	60 19%	75 23%n	291 19%	215 20%	61 22%	157 18%	27 15%	65 16%
I often get annoyed when people pay with checks at the checkout in a store.	345 16%BE TV	94 10%	109 18%B	142 24%AB	66 13%	42 17%	54 15%	134 19%aE	52 15%	130 16%	105 16%	57 21%j	120 18%	56 23%	57 18%	54 17%	226 15%	205 19%AS	33 12%	111 12%V	24 13%	32 8%
I often carry around my checkbook when shopping.	334 15%Hk Ru	156 16%	103 17%	75 13%	89 17%h	47 19%H	60 17%	83 12%	63 18%k	153 17%k	85 13%	33 12%	86 13%	13 5%	50 16%N	51 16%N	249 16%	136 13%	56 20%aR	152 17%rU	16 9%	80 19%aRU
I'd rather have more time than more money.	326 15%Bf JQTV	116 12%	104 17%B	106 18%aB	74 14%	26 10%	62 17%f	121 17%f	43 12%	108 12%	117 18%ai	58 21%AI	136 21%AQ	50 20%	71 22%	59 18%	190 13%	185 18%AT	46 16%V	109 12%V	43 23%ATV	35 8% V

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
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15 Jun 2010

Q3825 Which of the following statements, if any, describe your current thoughts and feelings? Please select all that apply.

Base: All Respondents

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Student	Retired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2174	972	615	587	526	253	357	703	345	890	664	275	655	248	323	326	1519	1055	279	892	185*	412
I wish that I never had to carry any cash, even for small purchases.	234 11%BT	61 6%	84 14%AB	90 15%AB	50 10%	21 8%	28 8%	103 15%AE fg	45 13%	94 11%	65 10%	30 11%	60 9%	23 9%	27 8%	28 9%	174 11%	125 12%	35 12%	76 9%	19 11%	39 10%
I think that certain credit cards show a higher status when purchasing.	191 9%B	65 7%	68 11%AB	58 10%b	41 8%	23 9%	25 7%	76 11%	24 7%	87 10%	59 9%	21 8%	60 9%	20 8%	32 10%	25 8%	132 9%	94 9%	21 7%	83 9%	17 9%	39 9%
I don't know much about how debit cards work.	78 4%CS	46 5%c	15 2%	17 3%	25 5%	6 2%	9 3%	22 3%	14 4%	25 3%	32 5%	8 3%	25 4%	7 3%	9 3%	13 4%	53 3%	34 3%	* 3%S	45 5%AS	6 3%S	26 6%ARS
None of these	184 8%CD HQP	127 13%ACD	35 6%	23 4%	66 13%AGH	24 9%H	23 7%	28 4%	24 7%	69 8%	60 9%	32 12%	71 11%aq	36 14%	45 14%	30 9%	113 7%	76 7%	28 10%V	82 9%V	28 15%ART	17 4%V
Sigma	9091 418%	3736 384%	2744 446%	2611 445%	2055 391%	1084 428%	1564 438%	3101 441%	1496 434%	3777 424%	2719 410%	1098 399%	2656 405%	971 392%	1257 389%	1374 422%	6434 424%	4438 421%	1066 382%	3814 428%	754 409%	1864 453%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3830 Which of the following, if any, do you have in your own name (including joint accounts)? Please select all that apply.

Base: All Respondents

	Education				Income			Household Size				Age/Presence Children				Employment Status						
	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Student	Retired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2174	710	805	659	684	299	375	484	431	838	661	244	631	245	319	291	1543	1026	281	923	173	438
Weighted Base	2174	972	615	587	526	253	357	703	345	890	664	275	655	248	323	326	1519	1055	279	892	185*	412
Any (Net)	2049	876	599	574	466	242	343	687	319	836	635	259	617	232	302	308	1432	1016	255	826	172	397
	94%BE sT	90%	97%AB	98%AB	89%	96%E	96%E	98%AE	93%	94%	96%	94%	94%	94%	93%	95%	94%	96%AS T	91%	93%	93%	96%ST
A checking account	1931	806	566	559	421	227	333	659	311	784	607	230	565	223	278	278	1366	976	236	763	153	385
	89%BE LmsTu	83%	92%AB	95%AB	80%	90%E	93%AE	94%AE	90%L	88%	91%aL	83%	86%	90%	86%	85%	90%am	92%AS TU	85%	86%	83%	93%ASTU
A debit card	1614	657	481	476	369	189	276	563	270	614	522	208	500	186	250	248	1114	833	200	625	152	265
	74%BE JTV	68%	78%AB	81%AB	70%	75%	77%e	80%AE	78%J	69%	79%AJ	76%	76%	75%	77%	76%	73%	79%AS TV	72%	70%V	82%aS TV	64%
A savings account	1554	592	466	497	282	178	270	588	244	641	484	186	467	180	224	228	1088	826	190	577	148	290
	71%BE T	61%	76%AB	85%AB	54%	70%E	76%E	84%AE	71%	72%	73%	67%	71%	73%	69%	70%	72%	78%AS TV	68%	65%	80%aS Tv	70%T
A major credit card (e.g., MasterCard, Visa, American Express, Discover)	1517	563	443	511	271	164	268	599	253	666	446	151	424	157	195	205	1092	814	168	575	77	335
	70%BE LMSTU	58%	72%B	87%AB	51%	65%E	75%aEF	85%AE	74%L	75%AK	67%L	55%	65%	63%	60%	63%	72%AM	77%AS TU	60%U	64%U	42%	81%ASTU
An account at an Internet-only bank	273	84	77	112	42	23	45	140	54	105	86	28	85	43	40	27	188	169	37	78	23	36
	13%BET V	9%	13%b	19%ABC	8%	9%	13%e	20%AE	16%	12%	13%	10%	13%	17%P	13%	8%	12%	16%AT V	13%	9%	12%	9%
None of these	125	97	16	12	60	11	14	15	25	55	29	16	38	15	21	18	87	39	24	66	13	15
	6%CD HR	10%ACD	3%	2%	11%AFG H	4%	4%	2%	7%	6%	4%	6%	6%	6%	7%	5%	6%	4%	9%aRV	7%ARV	7%	4%
Sigma	7015	2797	2049	2168	1446	792	1205	2565	1157	2864	2174	820	2079	805	1009	1004	4935	3656	855	2685	566	1325
	323%	288%	333%	370%	275%	313%	338%	365%	336%	322%	328%	298%	317%	325%	312%	308%	325%	346%	306%	301%	307%	322%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835 How strongly do you agree or disagree with each of the following statements?

Summary Of Strongly/Somewhat Agree

Base: Have A Debit Card In Own Name

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Unemp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	472	634	525	497	227	287	390	333	598	517	183	486	187	246	221	1145	820	212	650	138	294
Weighted Base	1614	657	481	476	369	189	276	563	270	614	522	208*	500	186	250	248	1114	833	200	625	152*	265
I use my debit card(s) more than my credit card(s).	1029 64% CQ	441 67% C	284 59%	304 64%	250 68%	136 72% AGH	167 60%	342 61%	166 61%	388 63%	335 64%	141 68%	344 69% AQ	117 63%	181 72% N	180 72% n	685 61%	548 66% U	126 63%	382 61%	83 54%	163 61%
If I could only have one card, I would choose my debit card over my credit card.	1002 62% Cg HiQV	446 68% AC D	276 57%	280 59%	264 72% AG H	136 72% AGH	155 56%	313 56%	150 60%	366 60%	332 64% i	154 74% AI Jk	341 68% AQ	123 66%	184 73% n	173 70%	660 59%	520 62% v	127 64%	383 61% V	96 63%	145 55%
I'd rather misplace my driver's license than my debit card.	844 52% Qt V	353 54%	255 53%	236 50%	190 51%	121 64% AEG H	141 51%	286 51%	127 47%	303 49%	290 56% i	124 59% ij	292 58% AQ	107 58%	143 57%	152 61%	552 50%	450 54% V	110 55% V	301 48% V	94 62% TV	96 36%
I'd rather have someone tell me my zipper (pants/skirt zipper) is down than have my debit card declined in front of others.	817 51% h	356 54% d	235 49%	226 47%	204 55% aH	103 54%	138 50%	257 46%	139 51%	306 50%	265 51%	106 51%	262 52%	95 51%	129 52%	125 50%	555 50%	424 51%	100 50%	313 50%	79 52%	122 46%
I would use my credit card less if I could get a debit card with the same rewards.	641 40% QT V	259 39%	184 38%	198 42%	140 38%	66 35%	106 38%	241 43%	101 38%	235 38%	202 39%	102 49% Ai jk	224 45% AQ	94 50%	122 49%	108 43%	417 37%	367 44% AT UV	92 46% TU V	204 33%	47 31%	84 32%
I am afraid to use my debit card for online purchases.	623 39% ch s	278 42% aC	167 35%	178 37%	142 39%	90 47% AgH	102 37%	192 34%	104 38%	253 41%	192 37%	75 36%	187 37%	75 40%	90 36%	88 35%	436 39%	315 38%	63 31%	260 42% Su	48 31%	123 46% ArSU
I'd rather pay a \$30 overdraft fee than have my debit card declined in front of others (e.g., when dining out with friends, shopping with friends).	441 27% dj	205 31% aD	124 26%	112 24%	105 28%	65 34% a	74 27%	150 27%	73 27%	146 24%	148 28%	74 36% aJ	151 30%	58 31%	91 37% p	70 28%	290 26%	238 29%	53 26%	159 25%	55 36% as	64 24% Tv

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835 How strongly do you agree or disagree with each of the following statements?

Summary Of Strongly/Somewhat Disagree

Base: Have A Debit Card In Own Name

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	472	634	525	497	227	287	390	333	598	517	183	486	187	246	221	1145	820	212	650	138	294
Weighted Base	1614	657	481	476	369	189	276	563	270	614	522	208*	500	186	250	248	1114	833	200	625	152*	265
I'd rather pay a \$30 overdraft fee than have my debit card declined in front of others (e.g., when dining out with friends, shopping with friends).	1021 63% Bf	372 57%	316 66%B	333 70% AB	220 60%	104 55%	173 63%	388 69% AE	166 62%	393 64%	336 64%	126 60%	324 65%	120 64% o	141 56%	168 68% O	697 63%	535 64%	131 66%	387 62%	89 59%	156 59%
I am afraid to use my debit card for online purchases.	920 57% fJ	355 54%	294 61% ab	271 57%	217 59% f	93 49%	154 56%	348 62% aF	157 58%	322 52%	310 59% j	130 63% j	298 60%	107 57%	153 61%	150 60%	622 56%	482 58% V	134 67% Ar	332 53% V	103 68% Ar	121 46% TV
I'd rather misplace my driver's license than my debit card.	655 41% bF	239 36%	204 42%	212 45% B	149 40%	60 32%	116 42% f	240 43% F	119 44% l	257 42% l	213 41%	67 32%	181 36%	65 35%	95 38%	84 34%	475 43% am	342 41%	77 39%	259 42%	54 35%	138 52% ARSTU
I'd rather have someone tell me my zipper (pants/skirt zipper) is down than have my debit card declined in front of others.	623 39% BE	222 34%	195 41% b	205 43% aB	124 34%	61 32%	116 42% e	249 44% AE	91 34%	224 36%	215 41%	93 45% i	208 42%	83 45%	104 41%	108 44%	415 37%	327 39%	82 41%	236 38%	66 43%	96 36%
I would use my credit card less if I could get a debit card with the same rewards.	539 33% BE	187 29%	167 35% b	184 39% AB	98 26%	66 35% e	94 34% e	217 38% aE	95 35% L	218 35% L	188 36% L	37 18%	158 32%	49 26%	67 27%	77 31%	380 34%	287 34%	57 29%	207 33%	38 25%	112 42% ArSTU
If I could only have one card, I would choose my debit card over my credit card.	492 30% BE	137 21%	168 35% AB	187 39% AB	77 21%	42 22%	99 36% EF	213 38% AE	104 39% AK	204 33% L	152 29% L	31 15%	114 23%	44 24%	45 18%	50 20%	378 34% AM	275 33% a	58 29%	174 28%	37 24%	98 37% aTU
I use my debit card(s) more than my credit card(s).	422 26% BE	128 19%	137 29% B	157 33% AB	65 18%	32 17%	76 28% EF	189 34% AE	87 32% AL	174 28% L	137 26% L	24 12%	94 19%	42 22% Op	36 15%	35 14%	328 29% AM	230 28%	58 29%	149 24%	33 22%	81 30% T

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_1 How strongly do you agree or disagree with each of the following statements?

I'd rather pay a \$30 overdraft fee than have my debit card declined in front of others (e.g., when dining out with friends, shopping with friends).

Base: Have A Debit Card In Own Name

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	472	634	525	497	227	287	390	333	598	517	183	486	187	246	221	1145	820	212	650	138	294
Weighted Base	1614	657	481	476	369	189	276	563	270	614	522	208*	500	186	250	248	1114	833	200	625	152*	265
Strongly/Somewhat Agree (Net)	441	205	124	112	105	65	74	150	73	146	148	74	151	58	91	70	290	238	53	159	55	64
	27%dj	31%aD	26%	24%	28%	34%a	27%	27%	27%	24%	28%	36%aJ	30%	31%	37%p	28%	26%	29%	26%	25%	36%as	24% Tv
Strongly agree	194	95	52	47	49	34	28	66	35	53	70	35	72	31	42	39	121	98	26	72	22	34
	12%J	15%d	11%	10%	13%	18%Ag	10%	12%	13%	9%	13%j	17%J	14%	17%	17%	16%	11%	12%	13%	12%	14%	13%
Somewhat agree	248	110	72	66	56	31	46	84	38	93	78	39	79	27	49	31	169	141	27	86	33	31
	15%	17%	15%	14%	15%	17%	17%	15%	14%	15%	15%	19%	16%	14%	20%p	12%	15%	17%	13%	14%	22%st	11% V
Strongly/Somewhat Disagree (Net)	1021	372	316	333	220	104	173	388	166	393	336	126	324	120	141	168	697	535	131	387	89	156
	63%Bf	57%	66%B	70%AB	60%	55%	63%	69%AE	62%	64%	64%	60%	65%	64%o	56%	68%O	63%	64%	66%	62%	59%	59%
Somewhat disagree	267	87	79	101	57	17	50	111	38	100	91	38	89	24	27	58	178	151	32	91	33	31
	17%BF	13%	16%	21%AB	16%f	9%	18%F	20%F	14%	16%	17%	18%	18%	13%	11%	23%NO	16%	18%v	16%	15%	22%tV	12%
Strongly disagree	754	286	236	232	163	88	124	277	128	293	245	87	235	95	114	110	519	384	99	296	56	125
	47%u	44%	49%	49%	44%	46%	45%	49%	47%	48%	47%	42%	47%	51%	45%	44%	47%	46%	50%U	47%u	37%	47%
Not applicable	152	79	42	31	44	20	28	25	31	74	38	9	25	8	18	10	127	59	16	80	7	45
	9%DH	12%aD	9%	6%	12%H	10%H	10%H	4%	11%L	12%AKL	7%	4%	5%	4%	7%	4%	11%AM	7%	8%	13%ARU	5%	17%ARSTU
	LMR																					
Sigma	1614	657	481	476	369	189	276	563	270	614	522	208	500	186	250	248	1114	833	200	625	152	265
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
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15 Jun 2010

Q3835\_2 How strongly do you agree or disagree with each of the following statements?

I'd rather have someone tell me my zipper (pants/skirt zipper) is down than have my debit card declined in front of others.

Base: Have A Debit Card In Own Name

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Student	Retired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	472	634	525	497	227	287	390	333	598	517	183	486	187	246	221	1145	820	212	650	138	294
Weighted Base	1614	657	481	476	369	189	276	563	270	614	522	208*	500	186	250	248	1114	833	200	625	152*	265
Strongly/Somewhat Agree (Net)	817	356	235	226	204	103	138	257	139	306	265	106	262	95	129	125	555	424	100	313	79	122
	51%h	54%d	49%	47%	55%aH	54%	50%	46%	51%	50%	51%	51%	52%	51%	52%	50%	50%	51%	50%	50%	52%	46%
Strongly agree	389	177	109	104	91	59	65	113	76	134	114	65	127	54	64	61	262	197	48	157	38	58
	24%h	27%	23%	22%	25%	31%aH	23%	20%	28%	22%	22%	31%aj	25%	29%	26%	25%	24%	24%	24%	25%	25%	22%
Somewhat agree	427	179	126	122	113	44	74	145	63	172	151	41	134	41	66	64	293	227	53	156	41	64
	26%	27%	26%	26%	31%a	23%	27%	26%	23%	28%l	29%l	20%	27%	22%	26%	26%	26%	27%	26%	25%	27%	24%
Strongly/Somewhat Disagree (Net)	623	222	195	205	124	61	116	249	91	224	215	93	208	83	104	108	415	327	82	236	66	96
	39%BE	34%	41%b	43%aB	34%	32%	42%e	44%AE	34%	36%	41%	45%i	42%	45%	41%	44%	37%	39%	41%	38%	43%	36%
Somewhat disagree	304	108	85	110	68	32	56	111	43	118	83	60	92	33	44	53	212	162	43	106	41	28
	19%V	17%	18%	23%AB	18%	17%	20%	20%	16%	19%	16%	29%AI	18%	18%	18%	22%	19%	20%V	22%V	17%V	27%aT	11%V
Strongly disagree	319	114	110	96	56	29	60	138	49	106	131	33	116	50	60	55	204	165	39	131	25	68
	20%Eq	17%	23%ab	20%	15%	15%	22%e	24%AE	18%	17%	25%Ai	16%	23%q	27%	24%	22%	18%	20%	20%	21%	16%	26%at
Not applicable	175	78	51	45	41	25	22	56	40	84	42	9	30	8	17	15	144	82	17	76	8	48
	11%kL	12%	11%	10%	11%	13%	8%	10%	15%aK	14%AKL	8%	4%	6%	4%	7%	6%	13%AM	10%	9%	12%u	5%	18%ARSTU
Sigma	1614	657	481	476	369	189	276	563	270	614	522	208	500	186	250	248	1114	833	200	625	152	265
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_3 How strongly do you agree or disagree with each of the following statements?

I am afraid to use my debit card for online purchases.

Base: Have A Debit Card In Own Name

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	472	634	525	497	227	287	390	333	598	517	183	486	187	246	221	1145	820	212	650	138	294
Weighted Base	1614	657	481	476	369	189	276	563	270	614	522	208*	500	186	250	248	1114	833	200	625	152*	265
Strongly/Somewhat Agree (Net)	623	278	167	178	142	90	102	192	104	253	192	75	187	75	90	88	436	315	63	260	48	123
	39%	42%	35%	37%	39%	47%	37%	34%	38%	41%	37%	36%	37%	40%	36%	35%	39%	38%	31%	42%	31%	46%
Strongly agree	273	126	78	69	61	43	38	86	44	109	92	27	80	38	29	41	193	127	22	128	23	65
	17%	19%	16%	15%	16%	23%	14%	15%	16%	18%	18%	13%	16%	21%	11%	17%	17%	15%	11%	20%	15%	24%
Somewhat agree	350	153	89	108	82	47	64	106	59	144	99	48	107	37	62	46	243	188	41	133	24	59
	22%	23%	19%	23%	22%	25%	23%	19%	22%	23%	19%	23%	21%	20%	25%	19%	22%	23%	20%	21%	16%	22%
Strongly/Somewhat Disagree (Net)	920	355	294	271	217	93	154	348	157	322	310	130	298	107	153	150	622	482	134	332	103	121
	57%	54%	61%	57%	59%	49%	56%	62%	58%	52%	59%	63%	60%	57%	61%	60%	56%	58%	67%	53%	68%	46%
Somewhat disagree	367	146	111	110	95	30	61	128	58	133	127	49	117	43	67	56	250	203	52	118	45	46
	23%	22%	23%	23%	26%	16%	22%	23%	22%	22%	24%	24%	23%	23%	27%	23%	22%	24%	26%	19%	30%	17%
Strongly disagree	553	209	183	161	122	62	93	219	99	189	183	81	181	63	86	94	372	279	82	214	58	75
	34%	32%	38%	34%	33%	33%	34%	39%	37%	31%	35%	39%	36%	34%	34%	38%	33%	33%	41%	34%	38%	28%
Not applicable	71	23	21	27	10	6	20	23	9	39	20	3	15	4	7	10	56	36	3	32	1	21
	4%	4%	4%	6%	3%	3%	7%	4%	3%	6%	4%	2%	3%	2%	3%	4%	5%	4%	2%	5%	1%	8%
Sigma	1614	657	481	476	369	189	276	563	270	614	522	208	500	186	250	248	1114	833	200	625	152	265
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_4 How strongly do you agree or disagree with each of the following statements?

If I could only have one card, I would choose my debit card over my credit card.

Base: Have A Debit Card In Own Name

	Education				Income				Household Size				Age/Presence Children				Employment Status						
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Student	Retired	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	
Unweighted Base	1631	472	634	525	497	227	287	390	333	598	517	183	486	187	246	221	1145	820	212	650	138	294	
Weighted Base	1614	657	481	476	369	189	276	563	270	614	522	208*	500	186	250	248	1114	833	200	625	152*	265	
Strongly/Somewhat Agree (Net)	1002	446	276	280	264	136	155	313	150	366	332	154	341	123	184	173	660	520	127	383	96	145	
	62% HiQV	68% D	57% AC	59% 57%	72% H	AG	56% AGH	56% 56%	56% 60%	60% 64%	64% i	74% AI	68% AQ	66% 66%	73% n	70% 70%	59% 59%	62% v	64% 64%	61% V	63% 63%	55% 55%	
Strongly agree	685	308	202	174	197	93	102	204	102	237	221	124	255	93	139	132	430	354	91	258	68	84	
	42% jQV	47% AD	42% 42%	37% 37%	53% H	AG	49% GH	37% 37%	36% 38%	39% 39%	42% 42%	60% AI	51% AQ	50% 50%	56% 56%	53% 53%	39% 39%	43% V	45% V	41% V	44% v	32% 32%	
Somewhat agree	317	138	73	106	67	43	53	109	48	128	111	30	86	30	45	41	230	165	36	125	28	61	
	20% C	21% c	15% 15%	22% C	18% 18%	23% 19%	19% 19%	19% 19%	18% 21%	21% 21%	21% 21%	14% 14%	17% 17%	16% 16%	18% 18%	17% 17%	21% 20%	20% 18%	20% 18%	20% 18%	18% 18%	23% 23%	
Strongly/Somewhat Disagree (Net)	492	137	168	187	77	42	99	213	104	204	152	31	114	44	45	50	378	275	58	174	37	98	
	30% FLM	BE	21% 21%	35% AB	39% AB	21% 21%	22% 22%	36% EF	38% AE	39% AK	33% L	29% L	15% 15%	23% 23%	24% 24%	18% 18%	20% 20%	34% AM	33% a	29% 29%	28% 28%	24% 24%	37% aTU
Somewhat disagree	218	53	81	84	39	22	45	86	44	96	66	12	52	19	21	22	166	136	28	62	15	32	
	14% mT	Be	8% 8%	17% AB	18% AB	11% 11%	12% 12%	16% e	15% 15%	16% L	16% L	13% 1	6% 6%	10% 10%	10% 10%	8% 8%	9% 9%	15% am	16% AT	14% 14%	10% 10%	10% 10%	12% 12%
Strongly disagree	274	84	86	103	38	20	54	126	60	108	86	20	62	25	24	28	212	138	30	112	22	66	
	17% FLM	BE	13% 13%	18% b	22% AB	10% 10%	11% 11%	19% Ef	22% AE	22% AL	18% 1	16% 1	10% 10%	12% 12%	13% 13%	10% 10%	11% 11%	19% AM	17% 17%	15% 15%	18% 18%	14% 14%	25% ARStu
Not applicable	121	74	38	9	28	11	22	37	15	45	38	23	44	19	22	25	76	38	15	68	20	22	
	7% DR	11% AD	8% 8%	2% 2%	8% 8%	6% 6%	8% 8%	7% 7%	6% 6%	7% 7%	7% 7%	11% 11%	9% 9%	10% 10%	9% 9%	10% 10%	7% 7%	5% 5%	7% 7%	11% AR	13% aR	8% 8%	r
Sigma	1614	657	481	476	369	189	276	563	270	614	522	208	500	186	250	248	1114	833	200	625	152	265	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_5 How strongly do you agree or disagree with each of the following statements?

I'd rather misplace my driver's license than my debit card.

Base: Have A Debit Card In Own Name

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	472	634	525	497	227	287	390	333	598	517	183	486	187	246	221	1145	820	212	650	138	294
Weighted Base	1614	657	481	476	369	189	276	563	270	614	522	208*	500	186	250	248	1114	833	200	625	152*	265
Strongly/Somewhat Agree (Net)	844 52% v	353 54%	255 53%	236 50%	190 51%	121 64% AEGH	141 51%	286 51%	127 47%	303 49%	290 56% i	124 59% ij	292 58% AQ	107 58%	143 57%	152 61%	552 50%	450 54% v	110 55% v	301 48% v	94 62% TV	96 36% v
Strongly agree	379 23% D	182 28% AD	108 22%	89 19%	88 24%	62 33% AegH	63 23%	122 22%	58 22%	143 23%	121 23%	56 27%	132 26%	54 29%	67 27%	74 30%	246 22%	180 22%	43 22%	159 26%	44 29%	59 22%
Somewhat agree	466 29% TV	172 26%	147 31%	147 31%	102 28%	59 31%	78 28%	165 29%	69 26%	160 26%	169 32% j	68 32%	160 32%	54 29%	76 30%	79 32%	306 27%	269 32% AT	67 33% TV	141 23% v	50 33% TV	37 14% v
Strongly/Somewhat Disagree (Net)	655 41% bF lm	239 36%	204 42%	212 45% B	149 40%	60 32%	116 42% f	240 43% F	119 44% l	257 42% l	213 41%	67 32%	181 36%	65 35%	95 38%	84 34%	475 43% am	342 41%	77 39%	259 42%	54 35%	138 52% ARSTU
Somewhat disagree	281 17% Bk	90 14%	92 19% b	98 21% aB	66 18%	24 13%	45 16%	99 18%	55 20% k	118 19%	74 14%	33 16%	73 15%	19 10%	45 18% N	34 14%	207 19%	145 17%	37 19%	108 17%	35 23%	51 19%
Strongly disagree	375 23% lU	149 23%	112 23%	114 24%	83 22%	36 19%	71 26%	142 25%	63 23%	140 23%	139 27% L	33 16%	107 22%	45 24%	50 20%	50 20%	267 24% U	197 24% U	40 20% u	152 24% U	19 12%	87 33% ARSTU
Not applicable	114 7% CK R	64 10% ACd	23 5%	28 6%	30 8%	8 4%	19 7%	36 6%	24 9% K	53 9% K	19 4%	18 9% k	27 5%	14 7%	12 5%	12 5%	88 8%	41 5%	12 6%	65 10% ARU	5 3%	31 12% ARU
Sigma	1614 100%	657 100%	481 100%	476 100%	369 100%	189 100%	276 100%	563 100%	270 100%	614 100%	522 100%	208 100%	500 100%	186 100%	250 100%	248 100%	1114 100%	833 100%	200 100%	625 100%	152 100%	265 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_6 How strongly do you agree or disagree with each of the following statements?

I would use my credit card less if I could get a debit card with the same rewards.

Base: Have A Debit Card In Own Name

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K-\$49.9K	\$50K-\$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	472	634	525	497	227	287	390	333	598	517	183	486	187	246	221	1145	820	212	650	138	294
Weighted Base	1614	657	481	476	369	189	276	563	270	614	522	208*	500	186	250	248	1114	833	200	625	152*	265
Strongly/Somewhat Agree (Net)	641	259	184	198	140	66	106	241	101	235	202	102	224	94	122	108	417	367	92	204	47	84
	40%QT v	39%	38%	42%	38%	35%	38%	43%	38%	38%	39%	49% Ai jk	45% AQ	50%	49%	43%	37%	44% AT UV	46% TU v	33%	31%	32%
Strongly agree	303	127	93	83	79	37	39	101	57	104	93	49	108	39	68	57	195	161	42	113	31	38
	19%g	19%	19%	18%	21% g	20%	14%	18%	21%	17%	18%	23%	22%	21%	27%	23%	17%	19%	21%	18%	21%	14%
Somewhat agree	337	132	91	115	61	29	67	139	44	131	109	54	115	54	55	51	222	206	51	91	16	45
	21% i TU	20%	19%	24%	16%	15%	24% ef F	25% aE	16%	21%	21%	26% i	23%	29% o	22%	21%	20%	25% AT UV	25% TU v	15%	11%	17%
Strongly/Somewhat Disagree (Net)	539	187	167	184	98	66	94	217	95	218	188	37	158	49	67	77	380	287	57	207	38	112
	33% L	29%	35% b	39% AB	26%	35% e	34% e	38% aE	35% L	35% L	36% L	18%	32%	26%	27%	31%	34%	34%	29%	33%	25%	42% Ar STU
Somewhat disagree	223	76	68	78	48	27	42	83	45	100	64	14	51	16	20	24	172	122	22	82	20	37
	14% LM	12%	14%	16% b	13%	14%	15%	15%	17% L	16% L	12%	7%	10%	9%	8%	10%	15% AM	15%	11%	13%	13%	14%
Strongly disagree	316	111	99	106	50	39	52	133	50	118	124	23	107	33	47	53	208	165	35	125	19	76
	20% EL	17%	20%	22%	13%	21% e	19%	24% aE	19% 1	19% 1	24% AL	11%	21%	18%	19%	21%	19%	20%	18%	20%	12%	29% AR STU
Not applicable	435	211	130	94	132	57	76	106	73	161	132	69	118	43	61	64	317	179	50	214	66	69
	27% R	32% AD	27% D	20%	36% Ag H	30% H	27% H	19%	27%	26%	25%	33%	24%	23%	24%	26%	28%	22%	25%	34% AR sV	44% AR SV	26%
Sigma	1614	657	481	476	369	189	276	563	270	614	522	208	500	186	250	248	1114	833	200	625	152	265
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base

Harris Interactive QuickQuery  
 Fielding Period: June 11-15, 2010  
 PerkStreet Financial Inc.  
 Weighted To The U.S. General Adult Population - Propensity

15 Jun 2010

Q3835\_7 How strongly do you agree or disagree with each of the following statements?

I use my debit card(s) more than my credit card(s).

Base: Have A Debit Card In Own Name

	Education				Income				Household Size				Age/Presence Children				Employment Status					
	Total	H.S. or Less	Some Col.	Col. Grad+	Less Than \$35K	\$35K - \$49.9K	\$50K - \$74.9K	\$75K+	1	2	3-4	5+	Has Chld Hhld	<6	6-12	13-17	No Chld Hhld	Full-time/ Self-Empl	Part-time	Total Un-emp.	Student	Retired
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	1631	472	634	525	497	227	287	390	333	598	517	183	486	187	246	221	1145	820	212	650	138	294
Weighted Base	1614	657	481	476	369	189	276	563	270	614	522	208*	500	186	250	248	1114	833	200	625	152*	265
Strongly/Somewhat Agree (Net)	1029	441	284	304	250	136	167	342	166	388	335	141	344	117	181	180	685	548	126	382	83	163
	64% u	67% C	59%	64%	68%	72% AGH	60%	61%	61%	63%	64%	68%	69% AQ	63%	72% N	72% n	61%	66% U	63%	61%	54%	61%
Strongly agree	815	359	223	233	202	117	136	253	142	301	261	112	279	98	143	148	537	443	95	299	63	117
	51% Qv	55% aC	46%	49%	55% H	62% AGH	49%	45%	53%	49%	50%	54%	56% AQ	53%	57%	60%	48%	53% au	47%	48%	42%	44%
Somewhat agree	214	82	61	70	48	19	31	89	24	87	74	29	65	18	38	32	148	105	31	83	19	46
	13% i	12%	13%	15%	13%	10%	11%	16%	9%	14% i	14% i	14%	13%	10%	15% n	13%	13%	13%	16%	13%	13%	17% t
Strongly/Somewhat Disagree (Net)	422	128	137	157	65	32	76	189	87	174	137	24	94	42	36	35	328	230	58	149	33	81
	26% FLM	19%	29% B	33% AB	18%	17%	28% EF	34% AE	32% AL	28% L	26% L	12%	19%	22% Op	15%	14%	29% AM	28%	29%	24%	22%	30% T
Somewhat disagree	121	38	41	42	17	9	24	48	29	49	38	5	26	11	8	12	94	69	17	35	10	21
	7% t	ELm 6%	8%	9%	5%	5%	9% e	9% e	11% aL	8% 1	7% 1	2%	5%	6%	3%	5%	8% a	8%	9%	6%	6%	8%
Strongly disagree	301	89	97	115	48	23	52	141	58	125	99	19	68	31	28	23	233	161	41	113	23	60
	19% FLM	14%	20% B	24% AB	13%	12%	19% e	25% AE	22% L	20% L	19% L	9%	14%	17% p	11%	9%	21% AM	19%	21%	18%	15%	22% t
Not applicable	163	88	60	16	54	22	33	32	17	52	50	43	62	28	33	34	102	55	16	94	36	22
	10% iR	13% AD	12% aD	3%	15% AH	11% H	12% H	6%	6%	9%	10%	21% AI	12%	15%	13%	14%	9%	7%	8%	15% AR	24% ARS	8% tV
Sigma	1614	657	481	476	369	189	276	563	270	614	522	208	500	186	250	248	1114	833	200	625	152	265
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - A/B/C/D - A/E/F/G/H - A/I/J/K/L - A/M/Q - N/O/P - A/R/S/T/U/V  
 Overlap formulae used. \* small base