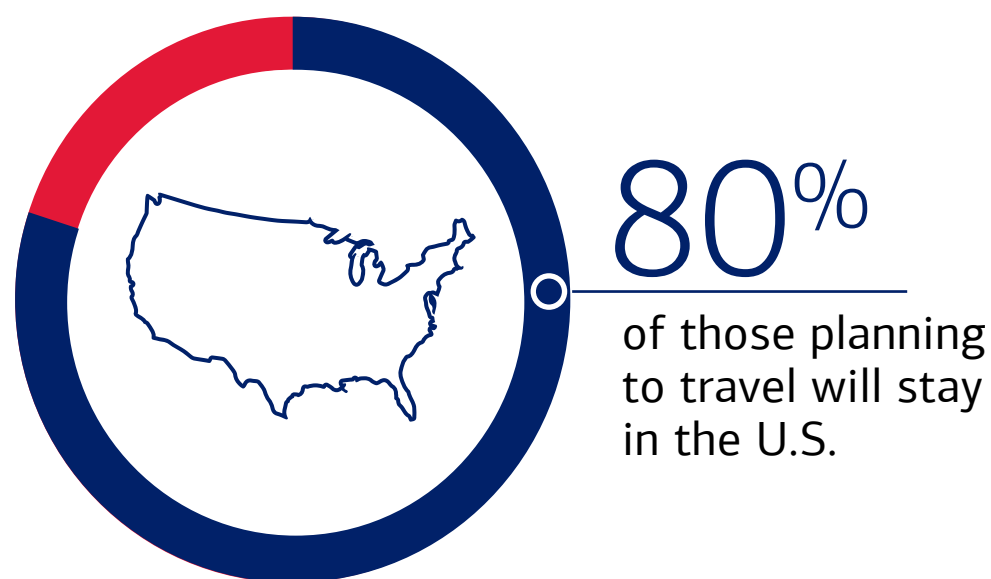


Consumer Spending Behavior: Holiday Travel

We asked Americans about their holiday 2019 travel plans.*

AMERICANS ARE ON THE MOVE

Two in five Americans plan to take a trip this holiday season.



1 IN 4 AMERICANS plan to travel internationally this holiday season.

International travelers are more likely to be Millennials.

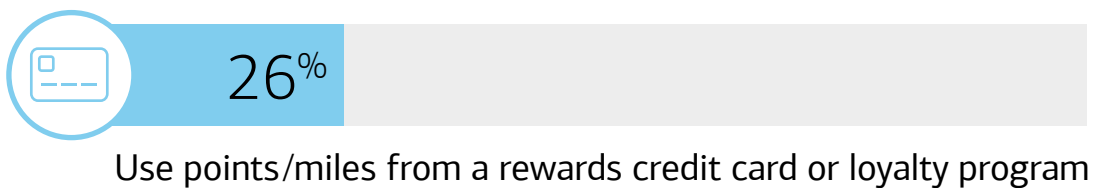
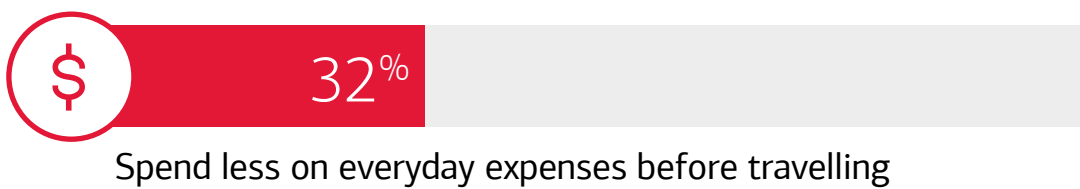


TRAVELERS UTILIZE FINANCIAL TOOLS TO HELP WITH HOLIDAY SPENDING



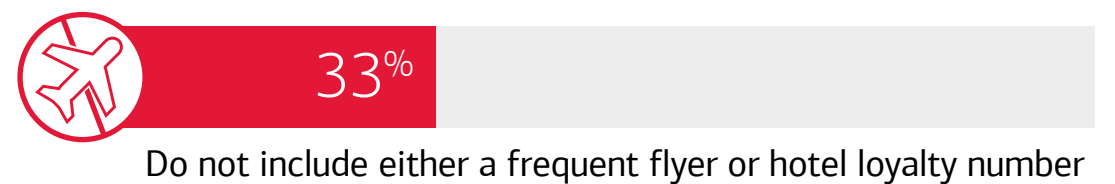
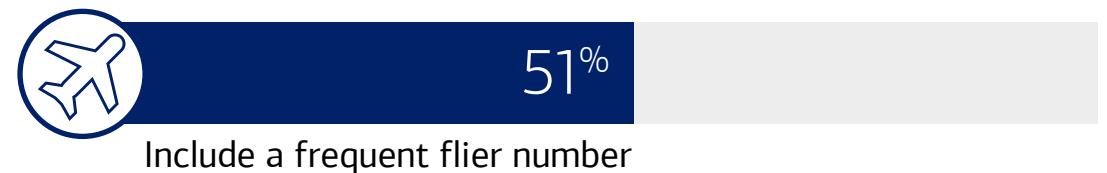
Consumers are looking to offset travel expenses this holiday season.

WAYS TO SAVE MONEY ON HOLIDAY TRAVEL COSTS



60% of consumers use a credit card when booking holiday travel.

Of those more than half book with a rewards card.



Cash back is the most popular redemption option.

Generational Breakout Key

Gen Z
(1996 – 2018)

Millennials
(1978 – 1995)

Gen X
(1965 – 1977)

Baby Boomers
(1946 – 1964)

Seniors
(Before 1946)

*Findings are from an online survey of 2,502 panelists administered in September 2019. Panelists are from a sample of U.S. adults matched to the U.S. Census population in terms of age, gender, household income and region.