

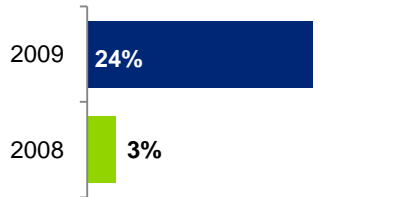
Deloitte 2009 Annual Holiday Survey Consumers' economic and spending outlook

Consumers are more optimistic about the economy than last year. Percentage of consumers who believe:

The economy will improve next year.

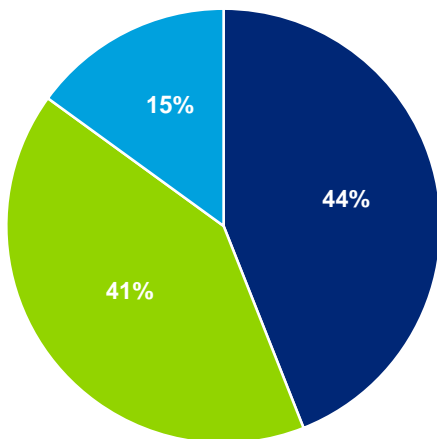


The economy is starting to recover.



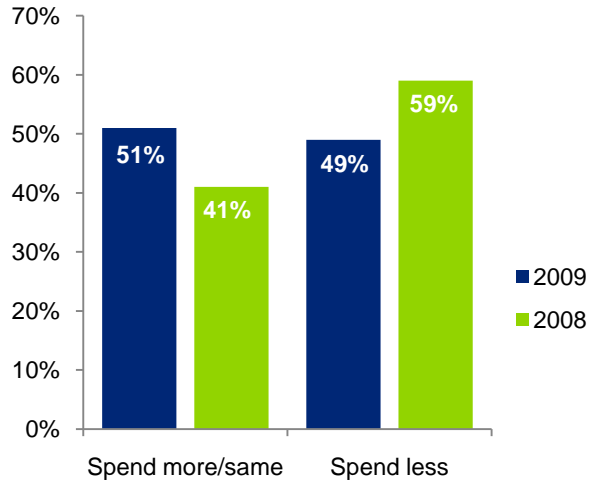
Consumers continue to show concerns about their household finances and employment.

Consumers say their financial situation is:



- Worse than last year
- Same as last year
- Better than last year

Compared to the previous holiday season, consumers plan to:



Consumers' plans for spending more or the same are up 10 percentage points from last year's survey results.

Among those who plan to spend less, reasons include:

Household situation is worse	49%
Concerns about the economy	48%
Higher food prices	47%
Paying down debt instead of spending	42%
Higher energy costs	40%
Saving more instead of spending	38%
Job loss/pay reduction	35%

Consumers who say their jobs are:

	2009	2008
Extremely or very secure	43%	46%
Somewhat or not secure	56%	54%

About the Survey

The survey was commissioned by Deloitte and conducted online by an independent research company between September 24 and October 2, 2009. The survey polled a sample of 10,878 consumers and has a margin of error for the entire sample of plus or minus one percentage point. For more information about Deloitte's Annual Holiday Survey, including interesting statistics, historical data and useful links, please visit www.deloitte.com/us/2009HolidaySurvey.

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