



Finances Market Potential

4208 Bishop Lane, Louisville, KY, 40218
Oriental Garden
Ring: 1 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.20047
Longitude: -85.68667

Demographic Summary		2019	2024
Population		9,597	9,668
Population 18+		7,706	7,789
Households		4,502	4,526
Median Household Income		\$45,816	\$52,315
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	4,183	54.3%	98
Bank/financial institution used: Bank of America	986	12.8%	97
Bank/financial institution used: Capital One	450	5.8%	103
Bank/financial institution used: Chase	937	12.2%	89
Bank/financial institution used: Citibank	355	4.6%	118
Bank/financial institution used: PNC	309	4.0%	116
Bank/financial institution used: U.S. Bank	259	3.4%	108
Bank/financial institution used: Wells Fargo	921	12.0%	98
Bank/financial institution used: credit union	1,486	19.3%	107
Bank/financial inst used: local/community bank	769	10.0%	104
Did banking by mail in last 12 months	267	3.5%	118
Did banking by phone in last 12 months	773	10.0%	103
Did banking online in last 12 months	2,993	38.8%	100
Did banking on mobile device in last 12 months	1,882	24.4%	94
Used ATM/cash machine in last 12 months	3,979	51.6%	98
Used direct deposit of paycheck in last 12 months	3,445	44.7%	102
Did banking w/paperless statements in last 12 months	1,943	25.2%	103
Have interest checking account	2,335	30.3%	106
Have non-interest checking account	2,209	28.7%	98
Have savings account	4,412	57.3%	100
Have overdraft protection	2,130	27.6%	101
Have auto loan	1,714	22.2%	107
Have personal loan for education (student loan)	445	5.8%	85
Have personal loan - not for education	279	3.6%	106
Have home mortgage (1st)	2,235	29.0%	93
Have 2nd mortgage (home equity loan)	403	5.2%	107
Have home equity line of credit	238	3.1%	92
Have personal line of credit	345	4.5%	129
Have 401(k) retirement savings plan	1,240	16.1%	100
Have 403(b) retirement savings plan	238	3.1%	98
Have Roth IRA retirement savings plan	562	7.3%	92
Have Traditional IRA retirement savings plan	849	11.0%	102
Own any securities investment	2,546	33.0%	102
Own any annuity	258	3.3%	121
Own certificate of deposit (more than 6 months)	252	3.3%	125
Own shares in money market fund	371	4.8%	120
Own shares in mutual fund (bonds)	431	5.6%	117
Own shares in mutual fund (stock)	637	8.3%	116
Own any stock	638	8.3%	116
Own common stock in company you don't work for	477	6.2%	121
Own U.S. savings bond	320	4.2%	95
Own investment real estate	345	4.5%	112
Own vacation/weekend home	259	3.4%	91
Used a real estate agent in last 12 months	456	5.9%	102
Used financial planner in last 12 months	582	7.6%	107
Own 1 credit card	1,233	16.0%	96
Own 2 credit cards	1,138	14.8%	101
Own 3 credit cards	804	10.4%	105
Own 4 credit cards	473	6.1%	94
Own 5 credit cards	279	3.6%	94
Own 6+ credit cards	527	6.8%	107

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2019 and 2024.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	2,381	30.9%	101
Credit cards: Sometimes carry a balance	1,268	16.5%	98
Credit cards: Usually or always carry a balance	1,338	17.4%	98
Avg monthly credit card expenditures: <\$1-110	929	12.1%	105
Avg monthly credit card expenditures: \$111-\$225	586	7.6%	103
Avg monthly credit card expenditures: \$226-\$450	472	6.1%	90
Avg monthly credit card expenditures: \$451-\$700	421	5.5%	89
Avg monthly credit card expenditures: \$701-\$1000	461	6.0%	107
Avg monthly credit card expenditures: \$1001+	872	11.3%	97
Own 1 debit card	3,567	46.3%	97
Own 2 debit cards	890	11.5%	97
Avg monthly debit card expenditures: \$1-90	316	4.1%	92
Avg monthly debit card expenditures: \$91-\$180	424	5.5%	100
Avg monthly debit card expenditures: \$181-\$225	375	4.9%	97
Avg monthly debit card expenditures: \$226-\$450	622	8.1%	103
Avg monthly debit card expenditures: \$451-\$700	614	8.0%	94
Avg monthly debit card expenditures: \$701-\$1000	517	6.7%	85
Avg monthly debit card expenditures: \$1001+	652	8.5%	93
Own/used last 12 months: any credit/debit card	6,127	79.5%	100
Own/used last 12 months: any major credit/debit card	5,387	69.9%	100
Own/used last 12 months: any store credit card	2,169	28.1%	103
Credit/debit card rewards: airline miles	792	10.3%	103
Credit/debit card rewards: cash back	2,286	29.7%	101
Credit/debit card rewards: gasoline discounts	330	4.3%	102
Credit/debit card rewards: gifts	329	4.3%	120
Credit/debit card rewards: hotel/car rental awards	269	3.5%	107
Have American Express Green card in own name	147	1.9%	92
Have American Express Gold card in own name	213	2.8%	96
Have American Express Blue card in own name	324	4.2%	101
Have Discover card in own name	815	10.6%	101
Have MasterCard Standard card in own name	1,252	16.2%	108
Have MasterCard Gold card in own name	270	3.5%	111
Have MasterCard Platinum card in own name	484	6.3%	113
Have MasterCard debit card in own name	599	7.8%	95
Have Visa Regular/Classic card in own name	1,920	24.9%	99
Have Visa Gold card in own name	240	3.1%	123
Have Visa Platinum card in own name	716	9.3%	104
Have Visa Signature card in own name	510	6.6%	112
Have Visa debit card in own name	1,477	19.2%	94
Paid bills last 12 months: by mail	3,014	39.1%	107
Paid bills last 12 months: online	3,835	49.8%	99
Paid bills last 12 months: in person	2,159	28.0%	103
Paid bills last 12 months: by phone using credit card	1,683	21.8%	102
Paid bills last 12 months: by mobile phone	1,467	19.0%	100
Paid bills last 12 months: charged to credit card	1,195	15.5%	98
Paid bills last 12 months: deducted from bank account	2,200	28.5%	104
Wired/sent money in last 6 months	1,150	14.9%	99
Wired/sent money in last 6 months: using MoneyGram	248	3.2%	95
Wired/sent money in last 6 months: using Western Union	368	4.8%	99
Wired/sent money in last 6 months: bank wire transfer	292	3.8%	107
Used Apple Pay digital payment service/30 days	192	2.5%	66
Used PayPal digital payment service/30 days	1,229	15.9%	92
Used Venmo digital payment service/30 days	249	3.2%	87
Used Visa Checkout digital payment service/30 days	230	3.0%	92

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Used other digital payment service/30 days	203	2.6%	83
Tax preparation: did manually	1,117	14.5%	102
Tax preparation: used software (TurboTax)	905	11.7%	96
Tax preparation: used online tax srv (TurboTax)	609	7.9%	104
Tax preparation: used H&R Block on-site	369	4.8%	105
Tax preparation: used CPA/other tax professional	1,261	16.4%	102

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Finances Market Potential

4208 Bishop Lane, Louisville, KY, 40218
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Ring: 3 mile radius

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Demographic Summary		2019	2024
Population		93,687	94,616
Population 18+		74,753	75,591
Households		40,762	41,120
Median Household Income		\$52,057	\$59,456
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	40,536	54.2%	98
Bank/financial institution used: Bank of America	8,513	11.4%	87
Bank/financial institution used: Capital One	3,986	5.3%	94
Bank/financial institution used: Chase	8,866	11.9%	87
Bank/financial institution used: Citibank	2,641	3.5%	91
Bank/financial institution used: PNC	2,830	3.8%	109
Bank/financial institution used: U.S. Bank	2,466	3.3%	106
Bank/financial institution used: Wells Fargo	8,600	11.5%	94
Bank/financial institution used: credit union	14,816	19.8%	110
Bank/financial inst used: local/community bank	7,355	9.8%	102
Did banking by mail in last 12 months	2,205	2.9%	100
Did banking by phone in last 12 months	6,936	9.3%	95
Did banking online in last 12 months	29,483	39.4%	101
Did banking on mobile device in last 12 months	19,792	26.5%	102
Used ATM/cash machine in last 12 months	39,626	53.0%	100
Used direct deposit of paycheck in last 12 months	33,762	45.2%	103
Did banking w/paperless statements in last 12 months	18,909	25.3%	103
Have interest checking account	21,848	29.2%	102
Have non-interest checking account	20,870	27.9%	95
Have savings account	43,229	57.8%	101
Have overdraft protection	20,691	27.7%	102
Have auto loan	15,799	21.1%	102
Have personal loan for education (student loan)	5,716	7.6%	113
Have personal loan - not for education	2,814	3.8%	110
Have home mortgage (1st)	22,413	30.0%	96
Have 2nd mortgage (home equity loan)	3,695	4.9%	101
Have home equity line of credit	2,104	2.8%	84
Have personal line of credit	2,734	3.7%	105
Have 401(k) retirement savings plan	12,173	16.3%	101
Have 403(b) retirement savings plan	2,388	3.2%	101
Have Roth IRA retirement savings plan	5,940	7.9%	100
Have Traditional IRA retirement savings plan	7,714	10.3%	96
Own any securities investment	24,330	32.5%	100
Own any annuity	2,035	2.7%	98
Own certificate of deposit (more than 6 months)	1,912	2.6%	98
Own shares in money market fund	3,179	4.3%	106
Own shares in mutual fund (bonds)	3,438	4.6%	96
Own shares in mutual fund (stock)	5,213	7.0%	98
Own any stock	5,549	7.4%	104
Own common stock in company you don't work for	3,963	5.3%	103
Own U.S. savings bond	3,067	4.1%	94
Own investment real estate	2,671	3.6%	89
Own vacation/weekend home	2,200	2.9%	80
Used a real estate agent in last 12 months	4,595	6.1%	106
Used financial planner in last 12 months	5,341	7.1%	101
Own 1 credit card	11,697	15.6%	94
Own 2 credit cards	10,544	14.1%	96
Own 3 credit cards	7,594	10.2%	102
Own 4 credit cards	4,784	6.4%	98
Own 5 credit cards	2,503	3.3%	87
Own 6+ credit cards	4,946	6.6%	103

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	22,752	30.4%	99
Credit cards: Sometimes carry a balance	12,211	16.3%	98
Credit cards: Usually or always carry a balance	12,967	17.3%	98
Avg monthly credit card expenditures: <\$1-110	9,494	12.7%	110
Avg monthly credit card expenditures: \$111-\$225	5,222	7.0%	95
Avg monthly credit card expenditures: \$226-\$450	5,406	7.2%	106
Avg monthly credit card expenditures: \$451-\$700	4,257	5.7%	93
Avg monthly credit card expenditures: \$701-\$1000	4,211	5.6%	101
Avg monthly credit card expenditures: \$1001+	7,880	10.5%	91
Own 1 debit card	35,061	46.9%	98
Own 2 debit cards	9,456	12.6%	107
Avg monthly debit card expenditures: \$1-90	3,173	4.2%	96
Avg monthly debit card expenditures: \$91-\$180	3,988	5.3%	97
Avg monthly debit card expenditures: \$181-\$225	3,851	5.2%	103
Avg monthly debit card expenditures: \$226-\$450	6,474	8.7%	111
Avg monthly debit card expenditures: \$451-\$700	5,834	7.8%	92
Avg monthly debit card expenditures: \$701-\$1000	5,775	7.7%	97
Avg monthly debit card expenditures: \$1001+	6,665	8.9%	98
Own/used last 12 months: any credit/debit card	58,679	78.5%	99
Own/used last 12 months: any major credit/debit card	51,610	69.0%	99
Own/used last 12 months: any store credit card	20,094	26.9%	98
Credit/debit card rewards: airline miles	7,117	9.5%	95
Credit/debit card rewards: cash back	21,820	29.2%	99
Credit/debit card rewards: gasoline discounts	2,763	3.7%	88
Credit/debit card rewards: gifts	2,776	3.7%	104
Credit/debit card rewards: hotel/car rental awards	2,266	3.0%	93
Have American Express Green card in own name	1,551	2.1%	101
Have American Express Gold card in own name	2,120	2.8%	99
Have American Express Blue card in own name	2,790	3.7%	89
Have Discover card in own name	7,791	10.4%	100
Have MasterCard Standard card in own name	11,298	15.1%	101
Have MasterCard Gold card in own name	2,261	3.0%	96
Have MasterCard Platinum card in own name	4,053	5.4%	97
Have MasterCard debit card in own name	6,151	8.2%	100
Have Visa Regular/Classic card in own name	18,466	24.7%	98
Have Visa Gold card in own name	1,836	2.5%	97
Have Visa Platinum card in own name	6,789	9.1%	102
Have Visa Signature card in own name	4,356	5.8%	99
Have Visa debit card in own name	15,060	20.1%	99
Paid bills last 12 months: by mail	28,014	37.5%	103
Paid bills last 12 months: online	37,710	50.4%	101
Paid bills last 12 months: in person	20,790	27.8%	102
Paid bills last 12 months: by phone using credit card	16,865	22.6%	105
Paid bills last 12 months: by mobile phone	15,043	20.1%	105
Paid bills last 12 months: charged to credit card	11,857	15.9%	100
Paid bills last 12 months: deducted from bank account	21,492	28.8%	104
Wired/sent money in last 6 months	10,618	14.2%	94
Wired/sent money in last 6 months: using MoneyGram	2,283	3.1%	90
Wired/sent money in last 6 months: using Western Union	3,412	4.6%	95
Wired/sent money in last 6 months: bank wire transfer	2,194	2.9%	83
Used Apple Pay digital payment service/30 days	2,645	3.5%	94
Used PayPal digital payment service/30 days	12,910	17.3%	99
Used Venmo digital payment service/30 days	2,870	3.8%	103
Used Visa Checkout digital payment service/30 days	2,061	2.8%	85

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	2,302		3.1%	97
Tax preparation: did manually	10,910		14.6%	103
Tax preparation: used software (TurboTax)	10,124		13.5%	110
Tax preparation: used online tax srv (TurboTax)	6,301		8.4%	110
Tax preparation: used H&R Block on-site	3,793		5.1%	111
Tax preparation: used CPA/other tax professional	11,002		14.7%	91

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Demographic Summary		2019	2024
Population		260,724	266,936
Population 18+		210,777	216,056
Households		116,614	119,439
Median Household Income		\$50,538	\$57,615
Product/Consumer Behavior	Expected Number of	Percent	MPI
	Adults		
Did banking in person in last 12 months	115,325	54.7%	99
Bank/financial institution used: Bank of America	24,110	11.4%	87
Bank/financial institution used: Capital One	10,975	5.2%	92
Bank/financial institution used: Chase	24,006	11.4%	83
Bank/financial institution used: Citibank	7,581	3.6%	92
Bank/financial institution used: PNC	8,301	3.9%	114
Bank/financial institution used: U.S. Bank	6,941	3.3%	106
Bank/financial institution used: Wells Fargo	24,869	11.8%	97
Bank/financial institution used: credit union	40,787	19.4%	107
Bank/financial inst used: local/community bank	20,931	9.9%	103
Did banking by mail in last 12 months	6,445	3.1%	104
Did banking by phone in last 12 months	19,971	9.5%	97
Did banking online in last 12 months	81,869	38.8%	100
Did banking on mobile device in last 12 months	55,247	26.2%	101
Used ATM/cash machine in last 12 months	110,796	52.6%	99
Used direct deposit of paycheck in last 12 months	93,368	44.3%	101
Did banking w/paperless statements in last 12 months	53,150	25.2%	103
Have interest checking account	60,877	28.9%	101
Have non-interest checking account	59,830	28.4%	97
Have savings account	120,995	57.4%	100
Have overdraft protection	57,654	27.4%	100
Have auto loan	44,275	21.0%	101
Have personal loan for education (student loan)	15,951	7.6%	112
Have personal loan - not for education	7,758	3.7%	107
Have home mortgage (1st)	62,595	29.7%	96
Have 2nd mortgage (home equity loan)	10,488	5.0%	102
Have home equity line of credit	6,154	2.9%	87
Have personal line of credit	7,978	3.8%	109
Have 401(k) retirement savings plan	33,808	16.0%	100
Have 403(b) retirement savings plan	6,927	3.3%	104
Have Roth IRA retirement savings plan	17,339	8.2%	103
Have Traditional IRA retirement savings plan	21,725	10.3%	96
Own any securities investment	67,885	32.2%	99
Own any annuity	5,629	2.7%	96
Own certificate of deposit (more than 6 months)	5,807	2.8%	105
Own shares in money market fund	9,008	4.3%	107
Own shares in mutual fund (bonds)	9,963	4.7%	99
Own shares in mutual fund (stock)	14,617	6.9%	97
Own any stock	15,576	7.4%	103
Own common stock in company you don't work for	11,213	5.3%	104
Own U.S. savings bond	8,699	4.1%	95
Own investment real estate	7,760	3.7%	92
Own vacation/weekend home	6,343	3.0%	81
Used a real estate agent in last 12 months	13,195	6.3%	108
Used financial planner in last 12 months	14,745	7.0%	99
Own 1 credit card	34,467	16.4%	98
Own 2 credit cards	28,964	13.7%	94
Own 3 credit cards	21,151	10.0%	101
Own 4 credit cards	13,362	6.3%	97
Own 5 credit cards	7,223	3.4%	89
Own 6+ credit cards	13,460	6.4%	100

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	63,605	30.2%	99
Credit cards: Sometimes carry a balance	35,247	16.7%	100
Credit cards: Usually or always carry a balance	35,840	17.0%	96
Avg monthly credit card expenditures: <\$1-110	25,676	12.2%	106
Avg monthly credit card expenditures: \$111-\$225	15,072	7.2%	97
Avg monthly credit card expenditures: \$226-\$450	14,672	7.0%	102
Avg monthly credit card expenditures: \$451-\$700	12,405	5.9%	96
Avg monthly credit card expenditures: \$701-\$1000	11,951	5.7%	101
Avg monthly credit card expenditures: \$1001+	22,773	10.8%	93
Own 1 debit card	99,200	47.1%	99
Own 2 debit cards	26,245	12.5%	105
Avg monthly debit card expenditures: \$1-90	9,332	4.4%	100
Avg monthly debit card expenditures: \$91-\$180	11,539	5.5%	99
Avg monthly debit card expenditures: \$181-\$225	10,385	4.9%	98
Avg monthly debit card expenditures: \$226-\$450	18,123	8.6%	110
Avg monthly debit card expenditures: \$451-\$700	17,010	8.1%	95
Avg monthly debit card expenditures: \$701-\$1000	17,027	8.1%	102
Avg monthly debit card expenditures: \$1001+	18,478	8.8%	96
Own/used last 12 months: any credit/debit card	164,907	78.2%	99
Own/used last 12 months: any major credit/debit card	145,675	69.1%	99
Own/used last 12 months: any store credit card	55,386	26.3%	96
Credit/debit card rewards: airline miles	20,265	9.6%	96
Credit/debit card rewards: cash back	60,158	28.5%	97
Credit/debit card rewards: gasoline discounts	8,294	3.9%	94
Credit/debit card rewards: gifts	8,238	3.9%	110
Credit/debit card rewards: hotel/car rental awards	6,691	3.2%	97
Have American Express Green card in own name	4,428	2.1%	102
Have American Express Gold card in own name	6,111	2.9%	101
Have American Express Blue card in own name	8,370	4.0%	95
Have Discover card in own name	21,576	10.2%	98
Have MasterCard Standard card in own name	32,272	15.3%	102
Have MasterCard Gold card in own name	6,542	3.1%	99
Have MasterCard Platinum card in own name	11,133	5.3%	95
Have MasterCard debit card in own name	17,242	8.2%	100
Have Visa Regular/Classic card in own name	52,374	24.8%	99
Have Visa Gold card in own name	5,191	2.5%	97
Have Visa Platinum card in own name	18,493	8.8%	99
Have Visa Signature card in own name	12,279	5.8%	99
Have Visa debit card in own name	42,724	20.3%	100
Paid bills last 12 months: by mail	77,143	36.6%	100
Paid bills last 12 months: online	105,347	50.0%	100
Paid bills last 12 months: in person	59,741	28.3%	104
Paid bills last 12 months: by phone using credit card	47,016	22.3%	104
Paid bills last 12 months: by mobile phone	42,433	20.1%	105
Paid bills last 12 months: charged to credit card	33,804	16.0%	101
Paid bills last 12 months: deducted from bank account	59,620	28.3%	103
Wired/sent money in last 6 months	30,969	14.7%	98
Wired/sent money in last 6 months: using MoneyGram	6,951	3.3%	98
Wired/sent money in last 6 months: using Western Union	10,195	4.8%	101
Wired/sent money in last 6 months: bank wire transfer	6,544	3.1%	88
Used Apple Pay digital payment service/30 days	8,044	3.8%	101
Used PayPal digital payment service/30 days	36,373	17.3%	99
Used Venmo digital payment service/30 days	8,718	4.1%	111
Used Visa Checkout digital payment service/30 days	6,779	3.2%	100

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2019 and 2024.

December 31, 2019



Finances Market Potential

4208 Bishop Lane, Louisville, KY, 40218
Oriental Garden
Ring: 5 mile radius

Prepared by Charlotte Hollkamp
Latitude: 38.20047
Longitude: -85.68667

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	6,543		3.1%	98
Tax preparation: did manually	31,059		14.7%	104
Tax preparation: used software (TurboTax)	28,256		13.4%	109
Tax preparation: used online tax srv (TurboTax)	17,621		8.4%	110
Tax preparation: used H&R Block on-site	11,019		5.2%	115
Tax preparation: used CPA/other tax professional	30,477		14.5%	90

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

Source: These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2019 and 2024.

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