



Finances Market Potential

Epic Plaza
12910 Factory Ln, Louisville, Kentucky, 40245
Ring: 1 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28821
Longitude: -85.51154

Demographic Summary		2019	2024
Population		4,267	4,503
Population 18+		3,111	3,284
Households		1,857	1,984
Median Household Income		\$109,381	\$121,727
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	1,764	56.7%	103
Bank/financial institution used: Bank of America	491	15.8%	120
Bank/financial institution used: Capital One	238	7.7%	135
Bank/financial institution used: Chase	537	17.3%	126
Bank/financial institution used: Citibank	124	4.0%	102
Bank/financial institution used: PNC	106	3.4%	98
Bank/financial institution used: U.S. Bank	123	4.0%	127
Bank/financial institution used: Wells Fargo	525	16.9%	139
Bank/financial institution used: credit union	697	22.4%	124
Bank/financial inst used: local/community bank	253	8.1%	84
Did banking by mail in last 12 months	69	2.2%	75
Did banking by phone in last 12 months	362	11.6%	120
Did banking online in last 12 months	1,601	51.5%	132
Did banking on mobile device in last 12 months	1,128	36.3%	140
Used ATM/cash machine in last 12 months	1,883	60.5%	114
Used direct deposit of paycheck in last 12 months	1,614	51.9%	119
Did banking w/paperless statements in last 12 months	978	31.4%	129
Have interest checking account	1,036	33.3%	116
Have non-interest checking account	957	30.8%	105
Have savings account	2,034	65.4%	114
Have overdraft protection	1,114	35.8%	131
Have auto loan	846	27.2%	131
Have personal loan for education (student loan)	258	8.3%	122
Have personal loan - not for education	92	3.0%	86
Have home mortgage (1st)	1,382	44.4%	143
Have 2nd mortgage (home equity loan)	155	5.0%	102
Have home equity line of credit	120	3.9%	115
Have personal line of credit	126	4.1%	116
Have 401(k) retirement savings plan	699	22.5%	140
Have 403(b) retirement savings plan	95	3.1%	97
Have Roth IRA retirement savings plan	328	10.5%	132
Have Traditional IRA retirement savings plan	406	13.1%	121
Own any securities investment	1,245	40.0%	123
Own any annuity	74	2.4%	86
Own certificate of deposit (more than 6 months)	86	2.8%	106
Own shares in money market fund	159	5.1%	128
Own shares in mutual fund (bonds)	199	6.4%	134
Own shares in mutual fund (stock)	309	9.9%	139
Own any stock	294	9.5%	132
Own common stock in company you don't work for	183	5.9%	115
Own U.S. savings bond	170	5.5%	125
Own investment real estate	114	3.7%	92
Own vacation/weekend home	91	2.9%	79
Used a real estate agent in last 12 months	231	7.4%	128
Used financial planner in last 12 months	272	8.7%	124
Own 1 credit card	529	17.0%	102
Own 2 credit cards	549	17.6%	121
Own 3 credit cards	369	11.9%	119
Own 4 credit cards	219	7.0%	108
Own 5 credit cards	144	4.6%	120
Own 6+ credit cards	221	7.1%	111

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		Percent	MPI
	Adults			
Credit cards: Never or rarely carry a balance	1,124		36.1%	118
Credit cards: Sometimes carry a balance	569		18.3%	109
Credit cards: Usually or always carry a balance	568		18.3%	103
Avg monthly credit card expenditures: <\$1-110	318		10.2%	89
Avg monthly credit card expenditures: \$111-\$225	194		6.2%	85
Avg monthly credit card expenditures: \$226-\$450	204		6.6%	96
Avg monthly credit card expenditures: \$451-\$700	253		8.1%	132
Avg monthly credit card expenditures: \$701-\$1000	208		6.7%	119
Avg monthly credit card expenditures: \$1001+	528		17.0%	146
Own 1 debit card	1,569		50.4%	106
Own 2 debit cards	505		16.2%	137
Avg monthly debit card expenditures: \$1-90	157		5.0%	114
Avg monthly debit card expenditures: \$91-\$180	172		5.5%	100
Avg monthly debit card expenditures: \$181-\$225	158		5.1%	101
Avg monthly debit card expenditures: \$226-\$450	272		8.7%	112
Avg monthly debit card expenditures: \$451-\$700	261		8.4%	99
Avg monthly debit card expenditures: \$701-\$1000	285		9.2%	115
Avg monthly debit card expenditures: \$1001+	377		12.1%	133
Own/used last 12 months: any credit/debit card	2,639		84.8%	107
Own/used last 12 months: any major credit/debit card	2,383		76.6%	110
Own/used last 12 months: any store credit card	957		30.8%	113
Credit/debit card rewards: airline miles	433		13.9%	140
Credit/debit card rewards: cash back	1,116		35.9%	122
Credit/debit card rewards: gasoline discounts	161		5.2%	124
Credit/debit card rewards: gifts	103		3.3%	93
Credit/debit card rewards: hotel/car rental awards	152		4.9%	149
Have American Express Green card in own name	67		2.2%	104
Have American Express Gold card in own name	133		4.3%	149
Have American Express Blue card in own name	193		6.2%	148
Have Discover card in own name	371		11.9%	114
Have MasterCard Standard card in own name	515		16.6%	110
Have MasterCard Gold card in own name	75		2.4%	77
Have MasterCard Platinum card in own name	217		7.0%	125
Have MasterCard debit card in own name	251		8.1%	98
Have Visa Regular/Classic card in own name	825		26.5%	105
Have Visa Gold card in own name	79		2.5%	100
Have Visa Platinum card in own name	365		11.7%	132
Have Visa Signature card in own name	260		8.4%	142
Have Visa debit card in own name	758		24.4%	120
Paid bills last 12 months: by mail	1,069		34.4%	94
Paid bills last 12 months: online	1,890		60.8%	121
Paid bills last 12 months: in person	642		20.6%	76
Paid bills last 12 months: by phone using credit card	694		22.3%	104
Paid bills last 12 months: by mobile phone	771		24.8%	130
Paid bills last 12 months: charged to credit card	637		20.5%	129
Paid bills last 12 months: deducted from bank account	946		30.4%	110
Wired/sent money in last 6 months	559		18.0%	120
Wired/sent money in last 6 months: using MoneyGram	74		2.4%	70
Wired/sent money in last 6 months: using Western Union	146		4.7%	98
Wired/sent money in last 6 months: bank wire transfer	181		5.8%	164
Used Apple Pay digital payment service/30 days	184		5.9%	157
Used PayPal digital payment service/30 days	729		23.4%	135
Used Venmo digital payment service/30 days	161		5.2%	139
Used Visa Checkout digital payment service/30 days	115		3.7%	114

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
Used other digital payment service/30 days	79	2.5%	80
Tax preparation: did manually	515	16.6%	117
Tax preparation: used software (TurboTax)	492	15.8%	129
Tax preparation: used online tax srv (TurboTax)	338	10.9%	142
Tax preparation: used H&R Block on-site	163	5.2%	115
Tax preparation: used CPA/other tax professional	592	19.0%	118

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Demographic Summary		2019	2024	
Population		46,130	48,276	
Population 18+		34,525	36,523	
Households		17,743	18,632	
Median Household Income		\$97,046	\$107,576	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		20,814	60.3%	109
Bank/financial institution used: Bank of America		5,677	16.4%	125
Bank/financial institution used: Capital One		2,556	7.4%	131
Bank/financial institution used: Chase		5,697	16.5%	121
Bank/financial institution used: Citibank		1,635	4.7%	121
Bank/financial institution used: PNC		1,380	4.0%	115
Bank/financial institution used: U.S. Bank		1,239	3.6%	115
Bank/financial institution used: Wells Fargo		5,438	15.8%	129
Bank/financial institution used: credit union		7,274	21.1%	116
Bank/financial inst used: local/community bank		2,846	8.2%	86
Did banking by mail in last 12 months		1,065	3.1%	105
Did banking by phone in last 12 months		3,710	10.7%	110
Did banking online in last 12 months		17,242	49.9%	128
Did banking on mobile device in last 12 months		11,548	33.4%	129
Used ATM/cash machine in last 12 months		20,856	60.4%	114
Used direct deposit of paycheck in last 12 months		17,426	50.5%	115
Did banking w/paperless statements in last 12 months		10,620	30.8%	126
Have interest checking account		12,414	36.0%	125
Have non-interest checking account		10,610	30.7%	105
Have savings account		22,991	66.6%	116
Have overdraft protection		11,929	34.6%	127
Have auto loan		8,810	25.5%	123
Have personal loan for education (student loan)		2,781	8.1%	119
Have personal loan - not for education		1,008	2.9%	85
Have home mortgage (1st)		14,903	43.2%	139
Have 2nd mortgage (home equity loan)		2,266	6.6%	134
Have home equity line of credit		1,742	5.0%	150
Have personal line of credit		1,433	4.2%	119
Have 401(k) retirement savings plan		7,641	22.1%	138
Have 403(b) retirement savings plan		1,342	3.9%	123
Have Roth IRA retirement savings plan		3,818	11.1%	139
Have Traditional IRA retirement savings plan		4,978	14.4%	134
Own any securities investment		14,582	42.2%	130
Own any annuity		1,105	3.2%	115
Own certificate of deposit (more than 6 months)		1,059	3.1%	117
Own shares in money market fund		1,976	5.7%	143
Own shares in mutual fund (bonds)		2,535	7.3%	154
Own shares in mutual fund (stock)		3,723	10.8%	151
Own any stock		3,631	10.5%	147
Own common stock in company you don` t work for		2,625	7.6%	148
Own U.S. savings bond		1,987	5.8%	132
Own investment real estate		1,729	5.0%	125
Own vacation/weekend home		1,561	4.5%	122
Used a real estate agent in last 12 months		2,608	7.6%	131
Used financial planner in last 12 months		3,412	9.9%	140
Own 1 credit card		5,901	17.1%	102
Own 2 credit cards		6,164	17.9%	122
Own 3 credit cards		4,243	12.3%	124
Own 4 credit cards		2,759	8.0%	123
Own 5 credit cards		1,668	4.8%	126
Own 6+ credit cards		2,863	8.3%	130

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Credit cards: Never or rarely carry a balance	12,955		37.5%	123
Credit cards: Sometimes carry a balance	6,632		19.2%	115
Credit cards: Usually or always carry a balance	6,287		18.2%	103
Avg monthly credit card expenditures: <\$1-110	3,801		11.0%	96
Avg monthly credit card expenditures: \$111-\$225	2,561		7.4%	101
Avg monthly credit card expenditures: \$226-\$450	2,497		7.2%	106
Avg monthly credit card expenditures: \$451-\$700	2,546		7.4%	120
Avg monthly credit card expenditures: \$701-\$1000	2,482		7.2%	128
Avg monthly credit card expenditures: \$1001+	6,256		18.1%	156
Own 1 debit card	17,802		51.6%	108
Own 2 debit cards	5,115		14.8%	125
Avg monthly debit card expenditures: \$1-90	1,635		4.7%	107
Avg monthly debit card expenditures: \$91-\$180	2,032		5.9%	107
Avg monthly debit card expenditures: \$181-\$225	1,681		4.9%	97
Avg monthly debit card expenditures: \$226-\$450	2,926		8.5%	108
Avg monthly debit card expenditures: \$451-\$700	3,090		9.0%	105
Avg monthly debit card expenditures: \$701-\$1000	3,015		8.7%	110
Avg monthly debit card expenditures: \$1001+	3,922		11.4%	125
Own/used last 12 months: any credit/debit card	29,804		86.3%	109
Own/used last 12 months: any major credit/debit card	27,118		78.5%	113
Own/used last 12 months: any store credit card	11,251		32.6%	119
Credit/debit card rewards: airline miles	5,304		15.4%	154
Credit/debit card rewards: cash back	12,743		36.9%	125
Credit/debit card rewards: gasoline discounts	1,575		4.6%	109
Credit/debit card rewards: gifts	1,407		4.1%	114
Credit/debit card rewards: hotel/car rental awards	1,581		4.6%	140
Have American Express Green card in own name	841		2.4%	118
Have American Express Gold card in own name	1,484		4.3%	150
Have American Express Blue card in own name	1,980		5.7%	137
Have Discover card in own name	4,425		12.8%	122
Have MasterCard Standard card in own name	6,184		17.9%	119
Have MasterCard Gold card in own name	1,017		2.9%	94
Have MasterCard Platinum card in own name	2,405		7.0%	125
Have MasterCard debit card in own name	2,785		8.1%	98
Have Visa Regular/Classic card in own name	9,980		28.9%	115
Have Visa Gold card in own name	929		2.7%	106
Have Visa Platinum card in own name	3,883		11.2%	126
Have Visa Signature card in own name	2,855		8.3%	140
Have Visa debit card in own name	8,108		23.5%	116
Paid bills last 12 months: by mail	13,192		38.2%	105
Paid bills last 12 months: online	20,621		59.7%	119
Paid bills last 12 months: in person	7,218		20.9%	77
Paid bills last 12 months: by phone using credit card	7,975		23.1%	108
Paid bills last 12 months: by mobile phone	7,661		22.2%	116
Paid bills last 12 months: charged to credit card	7,088		20.5%	129
Paid bills last 12 months: deducted from bank account	10,718		31.0%	113
Wired/sent money in last 6 months	5,530		16.0%	107
Wired/sent money in last 6 months: using MoneyGram	934		2.7%	80
Wired/sent money in last 6 months: using Western Union	1,397		4.0%	84
Wired/sent money in last 6 months: bank wire transfer	1,658		4.8%	136
Used Apple Pay digital payment service/30 days	1,725		5.0%	133
Used PayPal digital payment service/30 days	7,677		22.2%	128
Used Venmo digital payment service/30 days	1,613		4.7%	126
Used Visa Checkout digital payment service/30 days	1,166		3.4%	105

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	1,075		3.1%	98
Tax preparation: did manually	5,485		15.9%	112
Tax preparation: used software (TurboTax)	5,251		15.2%	124
Tax preparation: used online tax srv (TurboTax)	3,050		8.8%	116
Tax preparation: used H&R Block on-site	1,493		4.3%	95
Tax preparation: used CPA/other tax professional	7,066		20.5%	127

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Finances Market Potential

Epic Plaza
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Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28821
Longitude: -85.51154

Demographic Summary		2019	2024
Population		122,354	129,557
Population 18+		93,631	100,036
Households		48,433	51,318
Median Household Income		\$95,819	\$107,133
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	57,090	61.0%	110
Bank/financial institution used: Bank of America	14,969	16.0%	122
Bank/financial institution used: Capital One	6,584	7.0%	124
Bank/financial institution used: Chase	14,812	15.8%	116
Bank/financial institution used: Citibank	4,187	4.5%	115
Bank/financial institution used: PNC	3,900	4.2%	120
Bank/financial institution used: U.S. Bank	3,393	3.6%	116
Bank/financial institution used: Wells Fargo	13,775	14.7%	121
Bank/financial institution used: credit union	20,597	22.0%	122
Bank/financial inst used: local/community bank	8,642	9.2%	96
Did banking by mail in last 12 months	3,086	3.3%	112
Did banking by phone in last 12 months	9,880	10.6%	109
Did banking online in last 12 months	46,484	49.6%	127
Did banking on mobile device in last 12 months	29,979	32.0%	124
Used ATM/cash machine in last 12 months	56,272	60.1%	114
Used direct deposit of paycheck in last 12 months	47,345	50.6%	116
Did banking w/paperless statements in last 12 months	28,904	30.9%	126
Have interest checking account	34,677	37.0%	129
Have non-interest checking account	29,116	31.1%	106
Have savings account	62,480	66.7%	116
Have overdraft protection	32,695	34.9%	128
Have auto loan	23,838	25.5%	122
Have personal loan for education (student loan)	7,494	8.0%	118
Have personal loan - not for education	2,536	2.7%	79
Have home mortgage (1st)	39,168	41.8%	135
Have 2nd mortgage (home equity loan)	6,612	7.1%	144
Have home equity line of credit	4,612	4.9%	147
Have personal line of credit	3,744	4.0%	115
Have 401(k) retirement savings plan	20,402	21.8%	135
Have 403(b) retirement savings plan	3,932	4.2%	133
Have Roth IRA retirement savings plan	10,725	11.5%	144
Have Traditional IRA retirement savings plan	14,122	15.1%	140
Own any securities investment	40,333	43.1%	133
Own any annuity	3,327	3.6%	128
Own certificate of deposit (more than 6 months)	3,133	3.3%	128
Own shares in money market fund	5,574	6.0%	149
Own shares in mutual fund (bonds)	7,183	7.7%	161
Own shares in mutual fund (stock)	10,373	11.1%	155
Own any stock	10,014	10.7%	149
Own common stock in company you don't work for	7,390	7.9%	154
Own U.S. savings bond	5,416	5.8%	133
Own investment real estate	4,839	5.2%	129
Own vacation/weekend home	4,776	5.1%	138
Used a real estate agent in last 12 months	7,219	7.7%	133
Used financial planner in last 12 months	9,939	10.6%	150
Own 1 credit card	15,956	17.0%	102
Own 2 credit cards	16,282	17.4%	119
Own 3 credit cards	11,789	12.6%	127
Own 4 credit cards	7,688	8.2%	126
Own 5 credit cards	4,646	5.0%	129
Own 6+ credit cards	7,886	8.4%	132

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	36,184	38.6%	126
Credit cards: Sometimes carry a balance	17,633	18.8%	113
Credit cards: Usually or always carry a balance	16,392	17.5%	99
Avg monthly credit card expenditures: <\$1-110	10,595	11.3%	98
Avg monthly credit card expenditures: \$111-\$225	7,077	7.6%	103
Avg monthly credit card expenditures: \$226-\$450	6,897	7.4%	108
Avg monthly credit card expenditures: \$451-\$700	7,036	7.5%	122
Avg monthly credit card expenditures: \$701-\$1000	6,923	7.4%	132
Avg monthly credit card expenditures: \$1001+	17,002	18.2%	156
Own 1 debit card	47,813	51.1%	107
Own 2 debit cards	13,403	14.3%	121
Avg monthly debit card expenditures: \$1-90	4,277	4.6%	103
Avg monthly debit card expenditures: \$91-\$180	5,478	5.9%	106
Avg monthly debit card expenditures: \$181-\$225	4,945	5.3%	106
Avg monthly debit card expenditures: \$226-\$450	7,871	8.4%	107
Avg monthly debit card expenditures: \$451-\$700	8,410	9.0%	106
Avg monthly debit card expenditures: \$701-\$1000	7,944	8.5%	107
Avg monthly debit card expenditures: \$1001+	10,038	10.7%	118
Own/used last 12 months: any credit/debit card	80,790	86.3%	109
Own/used last 12 months: any major credit/debit card	73,545	78.5%	113
Own/used last 12 months: any store credit card	30,471	32.5%	119
Credit/debit card rewards: airline miles	14,539	15.5%	156
Credit/debit card rewards: cash back	34,811	37.2%	126
Credit/debit card rewards: gasoline discounts	4,370	4.7%	111
Credit/debit card rewards: gifts	3,984	4.3%	120
Credit/debit card rewards: hotel/car rental awards	4,242	4.5%	138
Have American Express Green card in own name	2,372	2.5%	123
Have American Express Gold card in own name	3,930	4.2%	146
Have American Express Blue card in own name	5,172	5.5%	132
Have Discover card in own name	11,921	12.7%	122
Have MasterCard Standard card in own name	16,964	18.1%	121
Have MasterCard Gold card in own name	3,093	3.3%	105
Have MasterCard Platinum card in own name	6,396	6.8%	123
Have MasterCard debit card in own name	7,885	8.4%	103
Have Visa Regular/Classic card in own name	27,591	29.5%	117
Have Visa Gold card in own name	2,809	3.0%	118
Have Visa Platinum card in own name	10,595	11.3%	127
Have Visa Signature card in own name	7,912	8.5%	143
Have Visa debit card in own name	21,552	23.0%	113
Paid bills last 12 months: by mail	37,839	40.4%	111
Paid bills last 12 months: online	55,261	59.0%	118
Paid bills last 12 months: in person	19,627	21.0%	77
Paid bills last 12 months: by phone using credit card	21,257	22.7%	106
Paid bills last 12 months: by mobile phone	19,696	21.0%	110
Paid bills last 12 months: charged to credit card	19,196	20.5%	129
Paid bills last 12 months: deducted from bank account	29,711	31.7%	115
Wired/sent money in last 6 months	13,821	14.8%	98
Wired/sent money in last 6 months: using MoneyGram	2,180	2.3%	69
Wired/sent money in last 6 months: using Western Union	3,354	3.6%	75
Wired/sent money in last 6 months: bank wire transfer	4,190	4.5%	127
Used Apple Pay digital payment service/30 days	4,299	4.6%	122
Used PayPal digital payment service/30 days	20,701	22.1%	127
Used Venmo digital payment service/30 days	4,107	4.4%	118
Used Visa Checkout digital payment service/30 days	3,080	3.3%	102

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

Epic Plaza
12910 Factory Ln, Louisville, Kentucky, 40245
Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28821
Longitude: -85.51154

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	2,781		3.0%	94
Tax preparation: did manually	14,404		15.4%	109
Tax preparation: used software (TurboTax)	13,760		14.7%	120
Tax preparation: used online tax srv (TurboTax)	8,052		8.6%	113
Tax preparation: used H&R Block on-site	3,826		4.1%	90
Tax preparation: used CPA/other tax professional	19,851		21.2%	132

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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