



Finances Market Potential

Anchorage Plaza
12907 Factory Ln, Louisville, Kentucky, 40245
Ring: 1 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28861

Longitude: -85.51168

Demographic Summary		2018	2023
Population		4,694	5,038
Population 18+		3,386	3,642
Households		1,984	2,138
Median Household Income		\$102,049	\$106,993
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	1,892	55.9%	100
Bank/financial institution used: Bank of America	514	15.2%	121
Bank/financial institution used: Capital One	228	6.7%	117
Bank/financial institution used: Chase	653	19.3%	138
Bank/financial institution used: Citibank	94	2.8%	83
Bank/financial institution used: PNC	100	3.0%	86
Bank/financial institution used: U.S. Bank	144	4.3%	131
Bank/financial institution used: Wells Fargo	567	16.7%	132
Bank/financial institution used: credit union	777	22.9%	124
Bank/financial inst used: local/community bank	260	7.7%	83
Did banking by mail in last 12 months	135	4.0%	124
Did banking by phone in last 12 months	429	12.7%	132
Did banking online in last 12 months	1,834	54.2%	138
Did banking on mobile device in last 12 months	1,164	34.4%	146
Used ATM/cash machine in last 12 months	2,065	61.0%	114
Used direct deposit of paycheck in last 12 months	1,726	51.0%	119
Did banking w/paperless statements in last 12 mo	1,131	33.4%	142
Have interest checking account	1,171	34.6%	117
Have non-interest checking account	1,046	30.9%	105
Have savings account	2,329	68.8%	118
Have overdraft protection	1,257	37.1%	133
Have auto loan	939	27.7%	136
Have personal loan for education (student loan)	335	9.9%	140
Have personal loan - not for education	123	3.6%	110
Have home mortgage (1st)	1,604	47.4%	150
Have 2nd mortgage (home equity loan)	256	7.6%	145
Have home equity line of credit	142	4.2%	117
Have personal line of credit	137	4.0%	115
Have 401(k) retirement savings plan	693	20.5%	132
Have 403(b) retirement savings plan	101	3.0%	100
Have Roth IRA retirement savings plan	395	11.7%	153
Have Traditional IRA retirement savings plan	468	13.8%	133
Own any securities investment	1,313	38.8%	130
Own any annuity	80	2.4%	89
Own certificate of deposit (more than 6 months)	105	3.1%	113
Own shares in money market fund	189	5.6%	135
Own shares in mutual fund (bonds)	241	7.1%	149
Own shares in mutual fund (stock)	333	9.8%	143
Own any stock	326	9.6%	133
Own common stock in company you don't work for	214	6.3%	123
Own U.S. savings bond	230	6.8%	141
Own investment real estate	166	4.9%	119
Own vacation/weekend home	138	4.1%	112
Used a real estate agent in last 12 months	307	9.1%	148
Used financial planner in last 12 months	295	8.7%	129
Own 1 credit card	628	18.5%	109
Own 2 credit cards	590	17.4%	120
Own 3 credit cards	449	13.3%	132
Own 4 credit cards	238	7.0%	106
Own 5 credit cards	162	4.8%	124
Own 6+ credit cards	283	8.4%	137

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 2018 and 2023.

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	1,286	38.0%	123
Credit cards: Sometimes carry a balance	648	19.1%	117
Credit cards: Usually or always carry a balance	652	19.3%	106
Avg monthly credit card expenditures: <\$111	414	12.2%	102
Avg monthly credit card expenditures: \$111-\$225	231	6.8%	95
Avg monthly credit card expenditures: \$226-\$450	234	6.9%	102
Avg monthly credit card expenditures: \$451-\$700	296	8.7%	141
Avg monthly credit card expenditures: \$701-\$1000	240	7.1%	122
Avg monthly credit card expenditures: \$1001+	583	17.2%	158
Own 1 debit card	1,838	54.3%	113
Own 2 debit cards	523	15.4%	133
Avg monthly debit card expenditures: <\$91	189	5.6%	130
Avg monthly debit card expenditures: \$91-\$180	197	5.8%	106
Avg monthly debit card expenditures: \$181-\$225	172	5.1%	103
Avg monthly debit card expenditures: \$226-\$450	353	10.4%	126
Avg monthly debit card expenditures: \$451-\$700	358	10.6%	120
Avg monthly debit card expenditures: \$701-\$1000	320	9.5%	122
Avg monthly debit card expenditures: \$1001+	397	11.7%	132
Own/used last 12 months: any credit/debit card	2,980	88.0%	110
Own/used last 12 months: any major credit/debit card	2,745	81.1%	115
Own/used last 12 months: any store credit card	1,122	33.1%	118
Credit/debit card rewards: airline miles	526	15.5%	154
Credit/debit card rewards: cash back	1,210	35.7%	127
Credit/debit card rewards: gasoline discounts	184	5.4%	123
Credit/debit card rewards: gifts	174	5.1%	127
Credit/debit card rewards: hotel/car rental awards	188	5.6%	167
Have American Express Green card in own name	105	3.1%	113
Have American Express Gold card in own name	138	4.1%	149
Have American Express Platinum card in own name	136	4.0%	139
Have American Express Blue card in own name	236	7.0%	164
Have Discover card in own name	469	13.9%	133
Have MasterCard Standard card in own name	606	17.9%	117
Have MasterCard Gold card in own name	89	2.6%	88
Have MasterCard Platinum card in own name	210	6.2%	108
Have MasterCard debit card in own name	273	8.1%	99
Have Visa Regular/Classic card in own name	964	28.5%	115
Have Visa Gold card in own name	107	3.2%	111
Have Visa Platinum card in own name	380	11.2%	122
Have Visa Signature card in own name	286	8.4%	152
Have Visa debit card in own name	833	24.6%	118
Paid bills last 12 months: by mail	1,205	35.6%	91
Paid bills last 12 months: online	2,143	63.3%	128
Paid bills last 12 months: in person	723	21.4%	75
Paid bills last 12 months: by phone using credit card	732	21.6%	100
Paid bills last 12 months: by mobile phone	744	22.0%	126
Paid bills last 12 months: charged to credit card	675	19.9%	131
Paid bills last 12 months: deducted from bank account	1,008	29.8%	112
Wired/sent money in last 6 months	554	16.4%	116
Wired/sent money in last 6 months: using MoneyGram	81	2.4%	74
Used Apple Pay digital payment service/30 days	181	5.3%	179
Used Google Wallet digital payment service/30 days	53	1.6%	98
Used PayPal digital payment service/30 days	786	23.2%	139
Used Visa Checkout digital payment service/30 days	172	5.1%	127
Used other digital payment service/30 days	122	3.6%	110
Wired/sent money in last 6 months: using Western Union	128	3.8%	84

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 2018 and 2023.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Wired/sent money in last 6 months: bank wire transfer	178	5.3%	160
Tax preparation: did manually	573	16.9%	120
Tax preparation: used software (TurboTax)	542	16.0%	135
Tax preparation: used online tax srv (TurboTax)	324	9.6%	131
Tax preparation: used H&R Block on-site	193	5.7%	112
Tax preparation: used CPA/other tax professional	621	18.3%	115

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Demographic Summary		2018	2023
Population		45,494	47,929
Population 18+		33,891	36,084
Households		17,388	18,360
Median Household Income		\$88,522	\$96,254
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	20,514	60.5%	109
Bank/financial institution used: Bank of America	5,400	15.9%	127
Bank/financial institution used: Capital One	2,299	6.8%	118
Bank/financial institution used: Chase	5,753	17.0%	122
Bank/financial institution used: Citibank	1,310	3.9%	115
Bank/financial institution used: PNC	1,242	3.7%	107
Bank/financial institution used: U.S. Bank	1,304	3.8%	118
Bank/financial institution used: Wells Fargo	5,568	16.4%	129
Bank/financial institution used: credit union	7,330	21.6%	117
Bank/financial inst used: local/community bank	2,748	8.1%	88
Did banking by mail in last 12 months	1,304	3.8%	120
Did banking by phone in last 12 months	3,667	10.8%	113
Did banking online in last 12 months	17,497	51.6%	131
Did banking on mobile device in last 12 months	10,365	30.6%	130
Used ATM/cash machine in last 12 months	20,785	61.3%	115
Used direct deposit of paycheck in last 12 months	16,748	49.4%	115
Did banking w/paperless statements in last 12 mo	10,397	30.7%	131
Have interest checking account	12,487	36.8%	125
Have non-interest checking account	10,682	31.5%	107
Have savings account	23,165	68.4%	117
Have overdraft protection	12,091	35.7%	128
Have auto loan	8,736	25.8%	126
Have personal loan for education (student loan)	3,025	8.9%	127
Have personal loan - not for education	989	2.9%	88
Have home mortgage (1st)	15,143	44.7%	141
Have 2nd mortgage (home equity loan)	2,599	7.7%	147
Have home equity line of credit	1,765	5.2%	146
Have personal line of credit	1,325	3.9%	111
Have 401(k) retirement savings plan	7,250	21.4%	138
Have 403(b) retirement savings plan	1,275	3.8%	126
Have Roth IRA retirement savings plan	3,895	11.5%	151
Have Traditional IRA retirement savings plan	5,135	15.2%	145
Own any securities investment	13,282	39.2%	131
Own any annuity	1,110	3.3%	124
Own certificate of deposit (more than 6 months)	1,182	3.5%	127
Own shares in money market fund	2,146	6.3%	153
Own shares in mutual fund (bonds)	2,537	7.5%	157
Own shares in mutual fund (stock)	3,612	10.7%	155
Own any stock	3,750	11.1%	153
Own common stock in company you don't work for	2,675	7.9%	154
Own U.S. savings bond	2,243	6.6%	137
Own investment real estate	1,935	5.7%	138
Own vacation/weekend home	1,653	4.9%	134
Used a real estate agent in last 12 months	2,905	8.6%	140
Used financial planner in last 12 months	3,296	9.7%	144
Own 1 credit card	5,972	17.6%	104
Own 2 credit cards	5,946	17.5%	120
Own 3 credit cards	4,492	13.3%	132
Own 4 credit cards	2,807	8.3%	125
Own 5 credit cards	1,640	4.8%	126
Own 6+ credit cards	2,813	8.3%	136

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Credit cards: Never or rarely carry a balance	13,211		39.0%	126
Credit cards: Sometimes carry a balance	6,255		18.5%	113
Credit cards: Usually or always carry a balance	6,363		18.8%	104
Avg monthly credit card expenditures: <\$111	3,888		11.5%	95
Avg monthly credit card expenditures: \$111-\$225	2,472		7.3%	102
Avg monthly credit card expenditures: \$226-\$450	2,527		7.5%	110
Avg monthly credit card expenditures: \$451-\$700	2,645		7.8%	126
Avg monthly credit card expenditures: \$701-\$1000	2,605		7.7%	132
Avg monthly credit card expenditures: \$1001+	5,966		17.6%	161
Own 1 debit card	17,644		52.1%	109
Own 2 debit cards	4,943		14.6%	126
Avg monthly debit card expenditures: <\$91	1,486		4.4%	102
Avg monthly debit card expenditures: \$91-\$180	2,126		6.3%	114
Avg monthly debit card expenditures: \$181-\$225	1,641		4.8%	98
Avg monthly debit card expenditures: \$226-\$450	3,195		9.4%	114
Avg monthly debit card expenditures: \$451-\$700	3,150		9.3%	105
Avg monthly debit card expenditures: \$701-\$1000	2,903		8.6%	110
Avg monthly debit card expenditures: \$1001+	3,609		10.6%	120
Own/used last 12 months: any credit/debit card	29,608		87.4%	110
Own/used last 12 months: any major credit/debit card	27,105		80.0%	113
Own/used last 12 months: any store credit card	11,564		34.1%	122
Credit/debit card rewards: airline miles	5,494		16.2%	161
Credit/debit card rewards: cash back	12,060		35.6%	127
Credit/debit card rewards: gasoline discounts	1,751		5.2%	117
Credit/debit card rewards: gifts	1,672		4.9%	122
Credit/debit card rewards: hotel/car rental awards	1,584		4.7%	141
Have American Express Green card in own name	1,224		3.6%	131
Have American Express Gold card in own name	1,510		4.5%	163
Have American Express Platinum card in own name	1,513		4.5%	155
Have American Express Blue card in own name	2,003		5.9%	139
Have Discover card in own name	4,416		13.0%	125
Have MasterCard Standard card in own name	6,228		18.4%	120
Have MasterCard Gold card in own name	1,072		3.2%	106
Have MasterCard Platinum card in own name	2,406		7.1%	123
Have MasterCard debit card in own name	2,591		7.6%	94
Have Visa Regular/Classic card in own name	9,710		28.7%	116
Have Visa Gold card in own name	1,121		3.3%	116
Have Visa Platinum card in own name	3,819		11.3%	122
Have Visa Signature card in own name	2,595		7.7%	138
Have Visa debit card in own name	7,881		23.3%	112
Paid bills last 12 months: by mail	13,727		40.5%	104
Paid bills last 12 months: online	20,552		60.6%	123
Paid bills last 12 months: in person	7,027		20.7%	73
Paid bills last 12 months: by phone using credit card	7,481		22.1%	102
Paid bills last 12 months: by mobile phone	6,845		20.2%	116
Paid bills last 12 months: charged to credit card	6,786		20.0%	131
Paid bills last 12 months: deducted from bank account	10,536		31.1%	117
Wired/sent money in last 6 months	4,809		14.2%	101
Wired/sent money in last 6 months: using MoneyGram	813		2.4%	74
Used Apple Pay digital payment service/30 days	1,471		4.3%	145
Used Google Wallet digital payment service/30 days	533		1.6%	98
Used PayPal digital payment service/30 days	7,199		21.2%	127
Used Visa Checkout digital payment service/30 days	1,489		4.4%	110
Used other digital payment service/30 days	1,137		3.4%	102
Wired/sent money in last 6 months: using Western Union	1,252		3.7%	82

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Wired/sent money in last 6 months: bank wire transfer	1,450		4.3%	130
Tax preparation: did manually	5,209		15.4%	109
Tax preparation: used software (TurboTax)	5,104		15.1%	127
Tax preparation: used online tax srv (TurboTax)	2,799		8.3%	113
Tax preparation: used H&R Block on-site	1,596		4.7%	93
Tax preparation: used CPA/other tax professional	7,057		20.8%	130

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Finances Market Potential

Anchorage Plaza
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Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28861

Longitude: -85.51168

Demographic Summary		2018	2023
Population		120,918	127,894
Population 18+		92,319	98,478
Households		47,703	50,390
Median Household Income		\$87,458	\$95,475
		Expected Number of	
Product/Consumer Behavior	Adults	Percent	MPI
Did banking in person in last 12 months	56,686	61.4%	110
Bank/financial institution used: Bank of America	14,361	15.6%	124
Bank/financial institution used: Capital One	5,967	6.5%	113
Bank/financial institution used: Chase	14,672	15.9%	114
Bank/financial institution used: Citibank	3,503	3.8%	113
Bank/financial institution used: PNC	3,716	4.0%	117
Bank/financial institution used: U.S. Bank	3,647	4.0%	121
Bank/financial institution used: Wells Fargo	14,237	15.4%	121
Bank/financial institution used: credit union	20,489	22.2%	120
Bank/financial inst used: local/community bank	8,387	9.1%	98
Did banking by mail in last 12 months	3,602	3.9%	121
Did banking by phone in last 12 months	9,674	10.5%	110
Did banking online in last 12 months	46,510	50.4%	128
Did banking on mobile device in last 12 months	26,997	29.2%	124
Used ATM/cash machine in last 12 months	55,772	60.4%	113
Used direct deposit of paycheck in last 12 months	45,754	49.6%	115
Did banking w/paperless statements in last 12 mo	27,886	30.2%	129
Have interest checking account	34,742	37.6%	128
Have non-interest checking account	29,377	31.8%	108
Have savings account	62,824	68.1%	117
Have overdraft protection	32,772	35.5%	127
Have auto loan	23,236	25.2%	123
Have personal loan for education (student loan)	8,041	8.7%	123
Have personal loan - not for education	2,519	2.7%	83
Have home mortgage (1st)	40,110	43.4%	137
Have 2nd mortgage (home equity loan)	7,185	7.8%	149
Have home equity line of credit	4,835	5.2%	146
Have personal line of credit	3,601	3.9%	111
Have 401(k) retirement savings plan	19,155	20.7%	134
Have 403(b) retirement savings plan	3,763	4.1%	137
Have Roth IRA retirement savings plan	10,562	11.4%	151
Have Traditional IRA retirement savings plan	14,297	15.5%	148
Own any securities investment	36,676	39.7%	133
Own any annuity	3,229	3.5%	132
Own certificate of deposit (more than 6 months)	3,304	3.6%	130
Own shares in money market fund	5,853	6.3%	153
Own shares in mutual fund (bonds)	7,077	7.7%	161
Own shares in mutual fund (stock)	9,982	10.8%	157
Own any stock	10,409	11.3%	156
Own common stock in company you don`t work for	7,460	8.1%	157
Own U.S. savings bond	6,231	6.7%	140
Own investment real estate	5,176	5.6%	136
Own vacation/weekend home	4,737	5.1%	141
Used a real estate agent in last 12 months	7,629	8.3%	135
Used financial planner in last 12 months	9,604	10.4%	154
Own 1 credit card	16,146	17.5%	103
Own 2 credit cards	16,284	17.6%	121
Own 3 credit cards	12,144	13.2%	131
Own 4 credit cards	7,957	8.6%	130
Own 5 credit cards	4,592	5.0%	129
Own 6+ credit cards	7,606	8.2%	135

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	Adults			
Credit cards: Never or rarely carry a balance	36,675		39.7%	128
Credit cards: Sometimes carry a balance	16,481		17.9%	109
Credit cards: Usually or always carry a balance	17,022		18.4%	102
Avg monthly credit card expenditures: <\$111	10,813		11.7%	97
Avg monthly credit card expenditures: \$111-\$225	6,852		7.4%	103
Avg monthly credit card expenditures: \$226-\$450	7,022		7.6%	113
Avg monthly credit card expenditures: \$451-\$700	7,209		7.8%	126
Avg monthly credit card expenditures: \$701-\$1000	7,113		7.7%	132
Avg monthly credit card expenditures: \$1001+	16,074		17.4%	159
Own 1 debit card	47,818		51.8%	108
Own 2 debit cards	12,962		14.0%	121
Avg monthly debit card expenditures: <\$91	3,958		4.3%	100
Avg monthly debit card expenditures: \$91-\$180	5,461		5.9%	108
Avg monthly debit card expenditures: \$181-\$225	4,737		5.1%	104
Avg monthly debit card expenditures: \$226-\$450	8,217		8.9%	107
Avg monthly debit card expenditures: \$451-\$700	8,581		9.3%	105
Avg monthly debit card expenditures: \$701-\$1000	7,788		8.4%	109
Avg monthly debit card expenditures: \$1001+	9,425		10.2%	115
Own/used last 12 months: any credit/debit card	80,626		87.3%	110
Own/used last 12 months: any major credit/debit card	73,750		79.9%	113
Own/used last 12 months: any store credit card	31,692		34.3%	123
Credit/debit card rewards: airline miles	14,509		15.7%	156
Credit/debit card rewards: cash back	33,073		35.8%	128
Credit/debit card rewards: gasoline discounts	4,768		5.2%	117
Credit/debit card rewards: gifts	4,536		4.9%	121
Credit/debit card rewards: hotel/car rental awards	4,139		4.5%	135
Have American Express Green card in own name	3,348		3.6%	132
Have American Express Gold card in own name	3,913		4.2%	155
Have American Express Platinum card in own name	3,985		4.3%	150
Have American Express Blue card in own name	5,205		5.6%	132
Have Discover card in own name	11,874		12.9%	123
Have MasterCard Standard card in own name	16,848		18.2%	119
Have MasterCard Gold card in own name	3,253		3.5%	118
Have MasterCard Platinum card in own name	6,386		6.9%	120
Have MasterCard debit card in own name	7,221		7.8%	96
Have Visa Regular/Classic card in own name	26,897		29.1%	118
Have Visa Gold card in own name	3,269		3.5%	125
Have Visa Platinum card in own name	10,544		11.4%	124
Have Visa Signature card in own name	7,014		7.6%	137
Have Visa debit card in own name	21,295		23.1%	111
Paid bills last 12 months: by mail	39,655		43.0%	110
Paid bills last 12 months: online	54,486		59.0%	120
Paid bills last 12 months: in person	19,802		21.4%	75
Paid bills last 12 months: by phone using credit card	20,271		22.0%	102
Paid bills last 12 months: by mobile phone	17,727		19.2%	110
Paid bills last 12 months: charged to credit card	18,297		19.8%	130
Paid bills last 12 months: deducted from bank account	28,528		30.9%	116
Wired/sent money in last 6 months	12,781		13.8%	98
Wired/sent money in last 6 months: using MoneyGram	2,115		2.3%	71
Used Apple Pay digital payment service/30 days	3,581		3.9%	130
Used Google Wallet digital payment service/30 days	1,353		1.5%	92
Used PayPal digital payment service/30 days	19,412		21.0%	126
Used Visa Checkout digital payment service/30 days	3,929		4.3%	106
Used other digital payment service/30 days	2,928		3.2%	97
Wired/sent money in last 6 months: using Western Union	3,210		3.5%	77

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 2018 and 2023.

September 17, 2018



Finances Market Potential

Anchorage Plaza
12907 Factory Ln, Louisville, Kentucky, 40245
Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28861

Longitude: -85.51168

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Wired/sent money in last 6 months: bank wire transfer	3,727		4.0%	123
Tax preparation: did manually	13,909		15.1%	107
Tax preparation: used software (TurboTax)	13,302		14.4%	121
Tax preparation: used online tax srv (TurboTax)	7,359		8.0%	109
Tax preparation: used H&R Block on-site	4,086		4.4%	87
Tax preparation: used CPA/other tax professional	19,771		21.4%	134

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 2018 and 2023.

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