



# Finances Market Potential

Anchorage Plaza  
12903 Factory Ln, Louisville, Kentucky, 40245  
Ring: 1 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28833  
Longitude: -85.51225

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.

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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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## Finances Market Potential

Anchorage Plaza  
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Ring: 3 mile radius

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Demographic Summary		2019	2024	
Population		45,839	47,952	
Population 18+		34,317	36,283	
Households		17,617	18,493	
Median Household Income		\$96,598	\$107,308	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		20,665	60.2%	109
Bank/financial institution used: Bank of America		5,629	16.4%	125
Bank/financial institution used: Capital One		2,541	7.4%	131
Bank/financial institution used: Chase		5,657	16.5%	121
Bank/financial institution used: Citibank		1,621	4.7%	121
Bank/financial institution used: PNC		1,369	4.0%	115
Bank/financial institution used: U.S. Bank		1,228	3.6%	115
Bank/financial institution used: Wells Fargo		5,414	15.8%	129
Bank/financial institution used: credit union		7,231	21.1%	116
Bank/financial inst used: local/community bank		2,822	8.2%	85
Did banking by mail in last 12 months		1,058	3.1%	105
Did banking by phone in last 12 months		3,699	10.8%	111
Did banking online in last 12 months		17,114	49.9%	128
Did banking on mobile device in last 12 months		11,475	33.4%	129
Used ATM/cash machine in last 12 months		20,712	60.4%	114
Used direct deposit of paycheck in last 12 months		17,307	50.4%	115
Did banking w/paperless statements in last 12 months		10,535	30.7%	126
Have interest checking account		12,311	35.9%	125
Have non-interest checking account		10,544	30.7%	105
Have savings account		22,830	66.5%	116
Have overdraft protection		11,841	34.5%	127
Have auto loan		8,743	25.5%	122
Have personal loan for education (student loan)		2,771	8.1%	119
Have personal loan - not for education		1,002	2.9%	85
Have home mortgage (1st)		14,787	43.1%	139
Have 2nd mortgage (home equity loan)		2,239	6.5%	133
Have home equity line of credit		1,725	5.0%	150
Have personal line of credit		1,425	4.2%	119
Have 401(k) retirement savings plan		7,575	22.1%	137
Have 403(b) retirement savings plan		1,326	3.9%	123
Have Roth IRA retirement savings plan		3,776	11.0%	138
Have Traditional IRA retirement savings plan		4,926	14.4%	133
Own any securities investment		14,453	42.1%	130
Own any annuity		1,091	3.2%	115
Own certificate of deposit (more than 6 months)		1,050	3.1%	117
Own shares in money market fund		1,961	5.7%	143
Own shares in mutual fund (bonds)		2,511	7.3%	153
Own shares in mutual fund (stock)		3,683	10.7%	150
Own any stock		3,598	10.5%	146
Own common stock in company you don`t work for		2,599	7.6%	148
Own U.S. savings bond		1,967	5.7%	131
Own investment real estate		1,710	5.0%	125
Own vacation/weekend home		1,543	4.5%	122
Used a real estate agent in last 12 months		2,590	7.5%	130
Used financial planner in last 12 months		3,376	9.8%	139
Own 1 credit card		5,873	17.1%	103
Own 2 credit cards		6,125	17.8%	122
Own 3 credit cards		4,208	12.3%	123
Own 4 credit cards		2,735	8.0%	122
Own 5 credit cards		1,650	4.8%	125
Own 6+ credit cards		2,833	8.3%	129

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Credit cards: Never or rarely carry a balance	12,844		37.4%	122
Credit cards: Sometimes carry a balance	6,595		19.2%	115
Credit cards: Usually or always carry a balance	6,258		18.2%	103
Avg monthly credit card expenditures: <\$1-110	3,787		11.0%	96
Avg monthly credit card expenditures: \$111-\$225	2,545		7.4%	101
Avg monthly credit card expenditures: \$226-\$450	2,479		7.2%	106
Avg monthly credit card expenditures: \$451-\$700	2,523		7.4%	120
Avg monthly credit card expenditures: \$701-\$1000	2,460		7.2%	128
Avg monthly credit card expenditures: \$1001+	6,193		18.0%	155
Own 1 debit card	17,680		51.5%	108
Own 2 debit cards	5,086		14.8%	125
Avg monthly debit card expenditures: \$1-90	1,621		4.7%	106
Avg monthly debit card expenditures: \$91-\$180	2,015		5.9%	107
Avg monthly debit card expenditures: \$181-\$225	1,667		4.9%	97
Avg monthly debit card expenditures: \$226-\$450	2,911		8.5%	108
Avg monthly debit card expenditures: \$451-\$700	3,076		9.0%	105
Avg monthly debit card expenditures: \$701-\$1000	3,002		8.7%	110
Avg monthly debit card expenditures: \$1001+	3,898		11.4%	125
Own/used last 12 months: any credit/debit card	29,608		86.3%	109
Own/used last 12 months: any major credit/debit card	26,930		78.5%	112
Own/used last 12 months: any store credit card	11,159		32.5%	119
Credit/debit card rewards: airline miles	5,251		15.3%	153
Credit/debit card rewards: cash back	12,652		36.9%	125
Credit/debit card rewards: gasoline discounts	1,564		4.6%	109
Credit/debit card rewards: gifts	1,394		4.1%	114
Credit/debit card rewards: hotel/car rental awards	1,569		4.6%	140
Have American Express Green card in own name	836		2.4%	118
Have American Express Gold card in own name	1,465		4.3%	149
Have American Express Blue card in own name	1,964		5.7%	137
Have Discover card in own name	4,390		12.8%	122
Have MasterCard Standard card in own name	6,137		17.9%	119
Have MasterCard Gold card in own name	1,005		2.9%	93
Have MasterCard Platinum card in own name	2,384		6.9%	125
Have MasterCard debit card in own name	2,766		8.1%	98
Have Visa Regular/Classic card in own name	9,911		28.9%	115
Have Visa Gold card in own name	919		2.7%	106
Have Visa Platinum card in own name	3,852		11.2%	126
Have Visa Signature card in own name	2,829		8.2%	140
Have Visa debit card in own name	8,055		23.5%	115
Paid bills last 12 months: by mail	13,090		38.1%	104
Paid bills last 12 months: online	20,481		59.7%	119
Paid bills last 12 months: in person	7,179		20.9%	77
Paid bills last 12 months: by phone using credit card	7,932		23.1%	108
Paid bills last 12 months: by mobile phone	7,623		22.2%	116
Paid bills last 12 months: charged to credit card	7,035		20.5%	129
Paid bills last 12 months: deducted from bank account	10,643		31.0%	113
Wired/sent money in last 6 months	5,503		16.0%	107
Wired/sent money in last 6 months: using MoneyGram	929		2.7%	80
Wired/sent money in last 6 months: using Western Union	1,393		4.1%	85
Wired/sent money in last 6 months: bank wire transfer	1,649		4.8%	136
Used Apple Pay digital payment service/30 days	1,719		5.0%	133
Used PayPal digital payment service/30 days	7,625		22.2%	128
Used Venmo digital payment service/30 days	1,603		4.7%	126
Used Visa Checkout digital payment service/30 days	1,161		3.4%	105

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	1,070		3.1%	99
Tax preparation: did manually	5,461		15.9%	112
Tax preparation: used software (TurboTax)	5,219		15.2%	124
Tax preparation: used online tax srv (TurboTax)	3,039		8.9%	116
Tax preparation: used H&R Block on-site	1,485		4.3%	95
Tax preparation: used CPA/other tax professional	6,991		20.4%	126

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# Finances Market Potential

Anchorage Plaza  
12903 Factory Ln, Louisville, Kentucky, 40245  
Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28833  
Longitude: -85.51225

Demographic Summary		2019	2024
Population		122,833	130,039
Population 18+		94,019	100,430
Households		48,681	51,568
Median Household Income		\$95,830	\$107,125
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	57,326	61.0%	110
Bank/financial institution used: Bank of America	15,040	16.0%	122
Bank/financial institution used: Capital One	6,610	7.0%	124
Bank/financial institution used: Chase	14,886	15.8%	116
Bank/financial institution used: Citibank	4,210	4.5%	115
Bank/financial institution used: PNC	3,916	4.2%	120
Bank/financial institution used: U.S. Bank	3,405	3.6%	116
Bank/financial institution used: Wells Fargo	13,834	14.7%	121
Bank/financial institution used: credit union	20,673	22.0%	122
Bank/financial inst used: local/community bank	8,682	9.2%	96
Did banking by mail in last 12 months	3,105	3.3%	112
Did banking by phone in last 12 months	9,922	10.6%	109
Did banking online in last 12 months	46,676	49.6%	127
Did banking on mobile device in last 12 months	30,090	32.0%	124
Used ATM/cash machine in last 12 months	56,498	60.1%	114
Used direct deposit of paycheck in last 12 months	47,535	50.6%	116
Did banking w/paperless statements in last 12 months	29,028	30.9%	126
Have interest checking account	34,832	37.0%	129
Have non-interest checking account	29,234	31.1%	106
Have savings account	62,740	66.7%	117
Have overdraft protection	32,831	34.9%	128
Have auto loan	23,936	25.5%	122
Have personal loan for education (student loan)	7,519	8.0%	118
Have personal loan - not for education	2,546	2.7%	79
Have home mortgage (1st)	39,312	41.8%	135
Have 2nd mortgage (home equity loan)	6,638	7.1%	144
Have home equity line of credit	4,631	4.9%	147
Have personal line of credit	3,766	4.0%	115
Have 401(k) retirement savings plan	20,480	21.8%	135
Have 403(b) retirement savings plan	3,951	4.2%	133
Have Roth IRA retirement savings plan	10,771	11.5%	144
Have Traditional IRA retirement savings plan	14,189	15.1%	140
Own any securities investment	40,510	43.1%	133
Own any annuity	3,345	3.6%	128
Own certificate of deposit (more than 6 months)	3,150	3.4%	128
Own shares in money market fund	5,602	6.0%	149
Own shares in mutual fund (bonds)	7,222	7.7%	161
Own shares in mutual fund (stock)	10,427	11.1%	155
Own any stock	10,065	10.7%	149
Own common stock in company you don't work for	7,432	7.9%	154
Own U.S. savings bond	5,437	5.8%	133
Own investment real estate	4,869	5.2%	130
Own vacation/weekend home	4,793	5.1%	138
Used a real estate agent in last 12 months	7,250	7.7%	133
Used financial planner in last 12 months	9,978	10.6%	150
Own 1 credit card	16,028	17.0%	102
Own 2 credit cards	16,342	17.4%	119
Own 3 credit cards	11,850	12.6%	127
Own 4 credit cards	7,717	8.2%	126
Own 5 credit cards	4,664	5.0%	129
Own 6+ credit cards	7,925	8.4%	132

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Credit cards: Never or rarely carry a balance	36,353		38.7%	126
Credit cards: Sometimes carry a balance	17,703		18.8%	113
Credit cards: Usually or always carry a balance	16,459		17.5%	99
Avg monthly credit card expenditures: <\$1-110	10,637		11.3%	98
Avg monthly credit card expenditures: \$111-\$225	7,107		7.6%	103
Avg monthly credit card expenditures: \$226-\$450	6,929		7.4%	108
Avg monthly credit card expenditures: \$451-\$700	7,067		7.5%	122
Avg monthly credit card expenditures: \$701-\$1000	6,955		7.4%	132
Avg monthly credit card expenditures: \$1001+	17,078		18.2%	156
Own 1 debit card	48,007		51.1%	107
Own 2 debit cards	13,453		14.3%	121
Avg monthly debit card expenditures: \$1-90	4,295		4.6%	103
Avg monthly debit card expenditures: \$91-\$180	5,501		5.9%	106
Avg monthly debit card expenditures: \$181-\$225	4,964		5.3%	106
Avg monthly debit card expenditures: \$226-\$450	7,909		8.4%	108
Avg monthly debit card expenditures: \$451-\$700	8,441		9.0%	106
Avg monthly debit card expenditures: \$701-\$1000	7,976		8.5%	107
Avg monthly debit card expenditures: \$1001+	10,068		10.7%	117
Own/used last 12 months: any credit/debit card	81,130		86.3%	109
Own/used last 12 months: any major credit/debit card	73,856		78.6%	113
Own/used last 12 months: any store credit card	30,599		32.5%	119
Credit/debit card rewards: airline miles	14,612		15.5%	156
Credit/debit card rewards: cash back	34,963		37.2%	126
Credit/debit card rewards: gasoline discounts	4,388		4.7%	111
Credit/debit card rewards: gifts	4,006		4.3%	120
Credit/debit card rewards: hotel/car rental awards	4,263		4.5%	139
Have American Express Green card in own name	2,381		2.5%	123
Have American Express Gold card in own name	3,943		4.2%	146
Have American Express Blue card in own name	5,196		5.5%	132
Have Discover card in own name	11,972		12.7%	122
Have MasterCard Standard card in own name	17,036		18.1%	121
Have MasterCard Gold card in own name	3,111		3.3%	105
Have MasterCard Platinum card in own name	6,428		6.8%	123
Have MasterCard debit card in own name	7,915		8.4%	103
Have Visa Regular/Classic card in own name	27,717		29.5%	117
Have Visa Gold card in own name	2,824		3.0%	119
Have Visa Platinum card in own name	10,635		11.3%	127
Have Visa Signature card in own name	7,946		8.5%	143
Have Visa debit card in own name	21,628		23.0%	113
Paid bills last 12 months: by mail	38,005		40.4%	111
Paid bills last 12 months: online	55,484		59.0%	118
Paid bills last 12 months: in person	19,697		21.0%	77
Paid bills last 12 months: by phone using credit card	21,339		22.7%	106
Paid bills last 12 months: by mobile phone	19,764		21.0%	110
Paid bills last 12 months: charged to credit card	19,276		20.5%	129
Paid bills last 12 months: deducted from bank account	29,831		31.7%	115
Wired/sent money in last 6 months	13,887		14.8%	98
Wired/sent money in last 6 months: using MoneyGram	2,188		2.3%	69
Wired/sent money in last 6 months: using Western Union	3,368		3.6%	75
Wired/sent money in last 6 months: bank wire transfer	4,216		4.5%	127
Used Apple Pay digital payment service/30 days	4,315		4.6%	122
Used PayPal digital payment service/30 days	20,777		22.1%	127
Used Venmo digital payment service/30 days	4,129		4.4%	118
Used Visa Checkout digital payment service/30 days	3,093		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

Anchorage Plaza  
12903 Factory Ln, Louisville, Kentucky, 40245  
Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28833  
Longitude: -85.51225

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	2,791		3.0%	94
Tax preparation: did manually	14,460		15.4%	109
Tax preparation: used software (TurboTax)	13,812		14.7%	120
Tax preparation: used online tax srv (TurboTax)	8,080		8.6%	113
Tax preparation: used H&R Block on-site	3,843		4.1%	90
Tax preparation: used CPA/other tax professional	19,941		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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