



Finances Market Potential

1253 S Preston St, Louisville, Kentucky, 40203
Ring: 1 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.23219
Longitude: -85.74940

Demographic Summary		2019	2024
Population		23,993	24,628
Population 18+		19,783	20,253
Households		12,135	12,487
Median Household Income		\$28,729	\$32,834
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	9,718	49.1%	89
Bank/financial institution used: Bank of America	1,922	9.7%	74
Bank/financial institution used: Capital One	753	3.8%	67
Bank/financial institution used: Chase	1,687	8.5%	62
Bank/financial institution used: Citibank	737	3.7%	96
Bank/financial institution used: PNC	766	3.9%	112
Bank/financial institution used: U.S. Bank	746	3.8%	121
Bank/financial institution used: Wells Fargo	2,059	10.4%	85
Bank/financial institution used: credit union	3,386	17.1%	95
Bank/financial inst used: local/community bank	1,863	9.4%	98
Did banking by mail in last 12 months	617	3.1%	106
Did banking by phone in last 12 months	1,773	9.0%	92
Did banking online in last 12 months	6,144	31.1%	80
Did banking on mobile device in last 12 months	4,333	21.9%	85
Used ATM/cash machine in last 12 months	9,074	45.9%	87
Used direct deposit of paycheck in last 12 months	7,405	37.4%	86
Did banking w/paperless statements in last 12 months	4,031	20.4%	83
Have interest checking account	4,186	21.2%	74
Have non-interest checking account	5,109	25.8%	88
Have savings account	10,020	50.6%	88
Have overdraft protection	3,861	19.5%	72
Have auto loan	3,212	16.2%	78
Have personal loan for education (student loan)	1,440	7.3%	107
Have personal loan - not for education	754	3.8%	111
Have home mortgage (1st)	4,057	20.5%	66
Have 2nd mortgage (home equity loan)	745	3.8%	77
Have home equity line of credit	402	2.0%	61
Have personal line of credit	702	3.5%	102
Have 401(k) retirement savings plan	2,294	11.6%	72
Have 403(b) retirement savings plan	471	2.4%	75
Have Roth IRA retirement savings plan	1,373	6.9%	87
Have Traditional IRA retirement savings plan	1,666	8.4%	78
Own any securities investment	4,368	22.1%	68
Own any annuity	448	2.3%	82
Own certificate of deposit (more than 6 months)	507	2.6%	98
Own shares in money market fund	651	3.3%	82
Own shares in mutual fund (bonds)	647	3.3%	68
Own shares in mutual fund (stock)	970	4.9%	69
Own any stock	1,094	5.5%	77
Own common stock in company you don't work for	786	4.0%	77
Own U.S. savings bond	662	3.3%	77
Own investment real estate	537	2.7%	68
Own vacation/weekend home	441	2.2%	60
Used a real estate agent in last 12 months	1,066	5.4%	93
Used financial planner in last 12 months	1,026	5.2%	73
Own 1 credit card	3,244	16.4%	98
Own 2 credit cards	2,106	10.6%	73
Own 3 credit cards	1,650	8.3%	84
Own 4 credit cards	1,092	5.5%	85
Own 5 credit cards	523	2.6%	69
Own 6+ credit cards	999	5.0%	79

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	4,610		23.3%	76
Credit cards: Sometimes carry a balance	3,097		15.7%	94
Credit cards: Usually or always carry a balance	3,147		15.9%	90
Avg monthly credit card expenditures: <\$1-110	2,115		10.7%	93
Avg monthly credit card expenditures: \$111-\$225	1,254		6.3%	86
Avg monthly credit card expenditures: \$226-\$450	1,310		6.6%	97
Avg monthly credit card expenditures: \$451-\$700	1,124		5.7%	93
Avg monthly credit card expenditures: \$701-\$1000	960		4.9%	87
Avg monthly credit card expenditures: \$1001+	1,592		8.0%	69
Own 1 debit card	8,842		44.7%	94
Own 2 debit cards	2,075		10.5%	88
Avg monthly debit card expenditures: \$1-90	970		4.9%	110
Avg monthly debit card expenditures: \$91-\$180	1,111		5.6%	102
Avg monthly debit card expenditures: \$181-\$225	954		4.8%	96
Avg monthly debit card expenditures: \$226-\$450	1,595		8.1%	103
Avg monthly debit card expenditures: \$451-\$700	1,629		8.2%	97
Avg monthly debit card expenditures: \$701-\$1000	1,606		8.1%	102
Avg monthly debit card expenditures: \$1001+	1,462		7.4%	81
Own/used last 12 months: any credit/debit card	14,499		73.3%	92
Own/used last 12 months: any major credit/debit card	12,566		63.5%	91
Own/used last 12 months: any store credit card	4,194		21.2%	78
Credit/debit card rewards: airline miles	1,344		6.8%	68
Credit/debit card rewards: cash back	4,518		22.8%	78
Credit/debit card rewards: gasoline discounts	819		4.1%	99
Credit/debit card rewards: gifts	856		4.3%	122
Credit/debit card rewards: hotel/car rental awards	596		3.0%	92
Have American Express Green card in own name	404		2.0%	99
Have American Express Gold card in own name	476		2.4%	84
Have American Express Blue card in own name	785		4.0%	95
Have Discover card in own name	1,638		8.3%	79
Have MasterCard Standard card in own name	2,844		14.4%	96
Have MasterCard Gold card in own name	558		2.8%	90
Have MasterCard Platinum card in own name	880		4.4%	80
Have MasterCard debit card in own name	1,616		8.2%	100
Have Visa Regular/Classic card in own name	4,554		23.0%	91
Have Visa Gold card in own name	494		2.5%	99
Have Visa Platinum card in own name	1,272		6.4%	72
Have Visa Signature card in own name	958		4.8%	82
Have Visa debit card in own name	3,821		19.3%	95
Paid bills last 12 months: by mail	5,780		29.2%	80
Paid bills last 12 months: online	8,672		43.8%	87
Paid bills last 12 months: in person	6,775		34.2%	126
Paid bills last 12 months: by phone using credit card	4,071		20.6%	96
Paid bills last 12 months: by mobile phone	3,737		18.9%	99
Paid bills last 12 months: charged to credit card	2,711		13.7%	86
Paid bills last 12 months: deducted from bank account	4,685		23.7%	86
Wired/sent money in last 6 months	3,132		15.8%	105
Wired/sent money in last 6 months: using MoneyGram	951		4.8%	142
Wired/sent money in last 6 months: using Western Union	1,356		6.9%	143
Wired/sent money in last 6 months: bank wire transfer	530		2.7%	76
Used Apple Pay digital payment service/30 days	726		3.7%	97
Used PayPal digital payment service/30 days	2,653		13.4%	77
Used Venmo digital payment service/30 days	860		4.3%	117
Used Visa Checkout digital payment service/30 days	840		4.2%	131

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		Percent	MPI
	Adults			
Used other digital payment service/30 days	675		3.4%	108
Tax preparation: did manually	2,641		13.3%	94
Tax preparation: used software (TurboTax)	2,394		12.1%	99
Tax preparation: used online tax srv (TurboTax)	1,498		7.6%	99
Tax preparation: used H&R Block on-site	1,153		5.8%	128
Tax preparation: used CPA/other tax professional	1,846		9.3%	58

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Demographic Summary		2019	2024	
Population		122,263	125,019	
Population 18+		98,988	101,486	
Households		53,863	55,379	
Median Household Income		\$36,350	\$41,482	
Product/Consumer Behavior		Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months		47,614	48.1%	87
Bank/financial institution used: Bank of America		9,917	10.0%	76
Bank/financial institution used: Capital One		4,444	4.5%	79
Bank/financial institution used: Chase		8,761	8.9%	65
Bank/financial institution used: Citibank		3,617	3.7%	94
Bank/financial institution used: PNC		3,433	3.5%	100
Bank/financial institution used: U.S. Bank		2,950	3.0%	96
Bank/financial institution used: Wells Fargo		10,670	10.8%	88
Bank/financial institution used: credit union		15,904	16.1%	89
Bank/financial inst used: local/community bank		8,420	8.5%	88
Did banking by mail in last 12 months		2,804	2.8%	96
Did banking by phone in last 12 months		8,113	8.2%	84
Did banking online in last 12 months		29,906	30.2%	77
Did banking on mobile device in last 12 months		20,894	21.1%	82
Used ATM/cash machine in last 12 months		45,098	45.6%	86
Used direct deposit of paycheck in last 12 months		36,538	36.9%	84
Did banking w/paperless statements in last 12 months		19,837	20.0%	82
Have interest checking account		21,827	22.1%	77
Have non-interest checking account		24,248	24.5%	84
Have savings account		48,541	49.0%	86
Have overdraft protection		21,407	21.6%	79
Have auto loan		15,877	16.0%	77
Have personal loan for education (student loan)		6,430	6.5%	96
Have personal loan - not for education		3,691	3.7%	109
Have home mortgage (1st)		22,407	22.6%	73
Have 2nd mortgage (home equity loan)		3,966	4.0%	82
Have home equity line of credit		2,336	2.4%	70
Have personal line of credit		3,374	3.4%	98
Have 401(k) retirement savings plan		11,659	11.8%	73
Have 403(b) retirement savings plan		2,870	2.9%	92
Have Roth IRA retirement savings plan		7,318	7.4%	93
Have Traditional IRA retirement savings plan		8,023	8.1%	75
Own any securities investment		23,473	23.7%	73
Own any annuity		2,140	2.2%	78
Own certificate of deposit (more than 6 months)		2,426	2.5%	94
Own shares in money market fund		3,638	3.7%	92
Own shares in mutual fund (bonds)		3,827	3.9%	81
Own shares in mutual fund (stock)		5,510	5.6%	78
Own any stock		6,140	6.2%	87
Own common stock in company you don` t work for		4,394	4.4%	87
Own U.S. savings bond		3,385	3.4%	78
Own investment real estate		3,178	3.2%	80
Own vacation/weekend home		2,295	2.3%	63
Used a real estate agent in last 12 months		5,307	5.4%	93
Used financial planner in last 12 months		5,336	5.4%	76
Own 1 credit card		14,724	14.9%	89
Own 2 credit cards		10,686	10.8%	74
Own 3 credit cards		8,010	8.1%	81
Own 4 credit cards		5,305	5.4%	82
Own 5 credit cards		3,050	3.1%	80
Own 6+ credit cards		4,918	5.0%	78

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Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Credit cards: Never or rarely carry a balance	23,520	23.8%	78
Credit cards: Sometimes carry a balance	15,526	15.7%	94
Credit cards: Usually or always carry a balance	14,725	14.9%	84
Avg monthly credit card expenditures: <\$1-110	10,112	10.2%	89
Avg monthly credit card expenditures: \$111-\$225	6,077	6.1%	83
Avg monthly credit card expenditures: \$226-\$450	6,313	6.4%	93
Avg monthly credit card expenditures: \$451-\$700	5,119	5.2%	84
Avg monthly credit card expenditures: \$701-\$1000	4,747	4.8%	86
Avg monthly credit card expenditures: \$1001+	9,039	9.1%	78
Own 1 debit card	41,144	41.6%	87
Own 2 debit cards	10,727	10.8%	91
Avg monthly debit card expenditures: \$1-90	4,290	4.3%	98
Avg monthly debit card expenditures: \$91-\$180	5,102	5.2%	94
Avg monthly debit card expenditures: \$181-\$225	4,275	4.3%	86
Avg monthly debit card expenditures: \$226-\$450	7,903	8.0%	102
Avg monthly debit card expenditures: \$451-\$700	7,487	7.6%	89
Avg monthly debit card expenditures: \$701-\$1000	8,078	8.2%	103
Avg monthly debit card expenditures: \$1001+	6,976	7.0%	77
Own/used last 12 months: any credit/debit card	69,444	70.2%	88
Own/used last 12 months: any major credit/debit card	60,350	61.0%	87
Own/used last 12 months: any store credit card	20,850	21.1%	77
Credit/debit card rewards: airline miles	7,842	7.9%	79
Credit/debit card rewards: cash back	22,583	22.8%	77
Credit/debit card rewards: gasoline discounts	3,628	3.7%	88
Credit/debit card rewards: gifts	3,692	3.7%	105
Credit/debit card rewards: hotel/car rental awards	2,861	2.9%	88
Have American Express Green card in own name	2,096	2.1%	103
Have American Express Gold card in own name	2,510	2.5%	88
Have American Express Blue card in own name	3,697	3.7%	89
Have Discover card in own name	8,034	8.1%	77
Have MasterCard Standard card in own name	12,484	12.6%	84
Have MasterCard Gold card in own name	2,742	2.8%	88
Have MasterCard Platinum card in own name	4,245	4.3%	77
Have MasterCard debit card in own name	7,637	7.7%	94
Have Visa Regular/Classic card in own name	21,082	21.3%	85
Have Visa Gold card in own name	2,197	2.2%	88
Have Visa Platinum card in own name	7,280	7.4%	83
Have Visa Signature card in own name	4,989	5.0%	85
Have Visa debit card in own name	17,996	18.2%	89
Paid bills last 12 months: by mail	29,917	30.2%	83
Paid bills last 12 months: online	41,429	41.9%	83
Paid bills last 12 months: in person	32,677	33.0%	122
Paid bills last 12 months: by phone using credit card	20,734	20.9%	98
Paid bills last 12 months: by mobile phone	17,735	17.9%	94
Paid bills last 12 months: charged to credit card	13,307	13.4%	85
Paid bills last 12 months: deducted from bank account	22,753	23.0%	84
Wired/sent money in last 6 months	15,186	15.3%	102
Wired/sent money in last 6 months: using MoneyGram	4,218	4.3%	126
Wired/sent money in last 6 months: using Western Union	5,896	6.0%	124
Wired/sent money in last 6 months: bank wire transfer	2,922	3.0%	83
Used Apple Pay digital payment service/30 days	3,698	3.7%	99
Used PayPal digital payment service/30 days	13,826	14.0%	80
Used Venmo digital payment service/30 days	4,376	4.4%	119
Used Visa Checkout digital payment service/30 days	3,504	3.5%	110

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	3,112		3.1%	99
Tax preparation: did manually	12,957		13.1%	92
Tax preparation: used software (TurboTax)	12,225		12.3%	101
Tax preparation: used online tax srv (TurboTax)	7,303		7.4%	97
Tax preparation: used H&R Block on-site	5,372		5.4%	119
Tax preparation: used CPA/other tax professional	10,363		10.5%	65

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Finances Market Potential

1253 S Preston St, Louisville, Kentucky, 40203
Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.23219
Longitude: -85.74940

Demographic Summary		2019	2024
Population		270,530	274,622
Population 18+		214,790	218,530
Households		117,349	119,423
Median Household Income		\$39,919	\$45,584
Product/Consumer Behavior		Expected Number of Adults	Percent MPI
Did banking in person in last 12 months		103,597	48.2% 87
Bank/financial institution used: Bank of America		21,528	10.0% 76
Bank/financial institution used: Capital One		9,977	4.6% 82
Bank/financial institution used: Chase		19,885	9.3% 68
Bank/financial institution used: Citibank		7,429	3.5% 89
Bank/financial institution used: PNC		7,300	3.4% 98
Bank/financial institution used: U.S. Bank		6,125	2.9% 91
Bank/financial institution used: Wells Fargo		21,649	10.1% 83
Bank/financial institution used: credit union		35,678	16.6% 92
Bank/financial inst used: local/community bank		17,981	8.4% 87
Did banking by mail in last 12 months		5,798	2.7% 92
Did banking by phone in last 12 months		17,420	8.1% 83
Did banking online in last 12 months		64,266	29.9% 77
Did banking on mobile device in last 12 months		44,298	20.6% 80
Used ATM/cash machine in last 12 months		98,438	45.8% 87
Used direct deposit of paycheck in last 12 months		80,270	37.4% 85
Did banking w/paperless statements in last 12 months		42,264	19.7% 80
Have interest checking account		48,308	22.5% 78
Have non-interest checking account		52,642	24.5% 84
Have savings account		105,374	49.1% 86
Have overdraft protection		47,283	22.0% 81
Have auto loan		35,934	16.7% 80
Have personal loan for education (student loan)		13,513	6.3% 93
Have personal loan - not for education		8,247	3.8% 112
Have home mortgage (1st)		50,458	23.5% 76
Have 2nd mortgage (home equity loan)		8,443	3.9% 80
Have home equity line of credit		5,377	2.5% 75
Have personal line of credit		7,364	3.4% 98
Have 401(k) retirement savings plan		26,341	12.3% 76
Have 403(b) retirement savings plan		6,053	2.8% 89
Have Roth IRA retirement savings plan		14,949	7.0% 87
Have Traditional IRA retirement savings plan		16,833	7.8% 73
Own any securities investment		52,049	24.2% 75
Own any annuity		4,860	2.3% 82
Own certificate of deposit (more than 6 months)		4,979	2.3% 89
Own shares in money market fund		7,256	3.4% 85
Own shares in mutual fund (bonds)		7,881	3.7% 77
Own shares in mutual fund (stock)		11,434	5.3% 75
Own any stock		12,453	5.8% 81
Own common stock in company you don`t work for		8,854	4.1% 80
Own U.S. savings bond		7,345	3.4% 78
Own investment real estate		6,933	3.2% 81
Own vacation/weekend home		5,460	2.5% 69
Used a real estate agent in last 12 months		10,947	5.1% 88
Used financial planner in last 12 months		11,223	5.2% 74
Own 1 credit card		31,906	14.9% 89
Own 2 credit cards		23,823	11.1% 76
Own 3 credit cards		16,635	7.7% 78
Own 4 credit cards		11,009	5.1% 79
Own 5 credit cards		6,666	3.1% 81
Own 6+ credit cards		10,725	5.0% 78

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Credit cards: Never or rarely carry a balance	51,115		23.8%	78
Credit cards: Sometimes carry a balance	33,353		15.5%	93
Credit cards: Usually or always carry a balance	32,835		15.3%	86
Avg monthly credit card expenditures: <\$1-110	23,178		10.8%	94
Avg monthly credit card expenditures: \$111-\$225	13,641		6.4%	86
Avg monthly credit card expenditures: \$226-\$450	12,925		6.0%	88
Avg monthly credit card expenditures: \$451-\$700	9,867		4.6%	75
Avg monthly credit card expenditures: \$701-\$1000	9,675		4.5%	80
Avg monthly credit card expenditures: \$1001+	18,568		8.6%	74
Own 1 debit card	89,394		41.6%	87
Own 2 debit cards	23,183		10.8%	91
Avg monthly debit card expenditures: \$1-90	8,637		4.0%	91
Avg monthly debit card expenditures: \$91-\$180	11,056		5.1%	93
Avg monthly debit card expenditures: \$181-\$225	9,544		4.4%	89
Avg monthly debit card expenditures: \$226-\$450	16,926		7.9%	101
Avg monthly debit card expenditures: \$451-\$700	15,926		7.4%	87
Avg monthly debit card expenditures: \$701-\$1000	16,148		7.5%	95
Avg monthly debit card expenditures: \$1001+	15,405		7.2%	79
Own/used last 12 months: any credit/debit card	151,417		70.5%	89
Own/used last 12 months: any major credit/debit card	130,367		60.7%	87
Own/used last 12 months: any store credit card	46,859		21.8%	80
Credit/debit card rewards: airline miles	16,000		7.4%	75
Credit/debit card rewards: cash back	49,347		23.0%	78
Credit/debit card rewards: gasoline discounts	7,570		3.5%	84
Credit/debit card rewards: gifts	7,551		3.5%	99
Credit/debit card rewards: hotel/car rental awards	5,771		2.7%	82
Have American Express Green card in own name	4,549		2.1%	103
Have American Express Gold card in own name	5,381		2.5%	87
Have American Express Blue card in own name	7,196		3.4%	80
Have Discover card in own name	17,591		8.2%	78
Have MasterCard Standard card in own name	27,165		12.6%	84
Have MasterCard Gold card in own name	5,756		2.7%	85
Have MasterCard Platinum card in own name	8,973		4.2%	75
Have MasterCard debit card in own name	16,668		7.8%	95
Have Visa Regular/Classic card in own name	44,954		20.9%	83
Have Visa Gold card in own name	4,711		2.2%	87
Have Visa Platinum card in own name	15,825		7.4%	83
Have Visa Signature card in own name	10,317		4.8%	81
Have Visa debit card in own name	38,921		18.1%	89
Paid bills last 12 months: by mail	68,434		31.9%	87
Paid bills last 12 months: online	89,276		41.6%	83
Paid bills last 12 months: in person	70,472		32.8%	121
Paid bills last 12 months: by phone using credit card	45,316		21.1%	98
Paid bills last 12 months: by mobile phone	38,075		17.7%	93
Paid bills last 12 months: charged to credit card	28,178		13.1%	83
Paid bills last 12 months: deducted from bank account	49,839		23.2%	84
Wired/sent money in last 6 months	32,528		15.1%	101
Wired/sent money in last 6 months: using MoneyGram	9,038		4.2%	124
Wired/sent money in last 6 months: using Western Union	12,263		5.7%	119
Wired/sent money in last 6 months: bank wire transfer	5,988		2.8%	79
Used Apple Pay digital payment service/30 days	7,151		3.3%	88
Used PayPal digital payment service/30 days	30,123		14.0%	81
Used Venmo digital payment service/30 days	7,568		3.5%	95
Used Visa Checkout digital payment service/30 days	6,754		3.1%	97

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.

April 15, 2020



Finances Market Potential

1253 S Preston St, Louisville, Kentucky, 40203
Ring: 5 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.23219
Longitude: -85.74940

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Used other digital payment service/30 days	6,318		2.9%	93
Tax preparation: did manually	28,334		13.2%	93
Tax preparation: used software (TurboTax)	26,082		12.1%	99
Tax preparation: used online tax srv (TurboTax)	15,767		7.3%	96
Tax preparation: used H&R Block on-site	10,871		5.1%	111
Tax preparation: used CPA/other tax professional	23,197		10.8%	67

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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