



## Finances Market Potential

Anchorage Plaza- Phase Three  
12910 Factory Ln, Louisville, Kentucky, 40245  
Ring: 1 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28821

Longitude: -85.51154

Demographic Summary		2018	2023
Population		4,280	4,600
Population 18+		3,116	3,353
Households		1,858	2,005
Median Household Income		\$100,529	\$105,676
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	1,748	56.1%	101
Bank/financial institution used: Bank of America	471	15.1%	120
Bank/financial institution used: Capital One	210	6.7%	117
Bank/financial institution used: Chase	596	19.1%	137
Bank/financial institution used: Citibank	87	2.8%	83
Bank/financial institution used: PNC	93	3.0%	87
Bank/financial institution used: U.S. Bank	132	4.2%	130
Bank/financial institution used: Wells Fargo	517	16.6%	130
Bank/financial institution used: credit union	711	22.8%	123
Bank/financial inst used: local/community bank	238	7.6%	83
Did banking by mail in last 12 months	122	3.9%	122
Did banking by phone in last 12 months	393	12.6%	132
Did banking online in last 12 months	1,680	53.9%	137
Did banking on mobile device in last 12 months	1,066	34.2%	145
Used ATM/cash machine in last 12 months	1,892	60.7%	114
Used direct deposit of paycheck in last 12 months	1,584	50.8%	118
Did banking w/paperless statements in last 12 mo	1,033	33.2%	141
Have interest checking account	1,078	34.6%	117
Have non-interest checking account	964	30.9%	105
Have savings account	2,133	68.5%	117
Have overdraft protection	1,149	36.9%	132
Have auto loan	853	27.4%	134
Have personal loan for education (student loan)	307	9.9%	140
Have personal loan - not for education	111	3.6%	108
Have home mortgage (1st)	1,457	46.8%	148
Have 2nd mortgage (home equity loan)	233	7.5%	143
Have home equity line of credit	129	4.1%	116
Have personal line of credit	125	4.0%	114
Have 401(k) retirement savings plan	630	20.2%	130
Have 403(b) retirement savings plan	93	3.0%	100
Have Roth IRA retirement savings plan	358	11.5%	151
Have Traditional IRA retirement savings plan	428	13.7%	132
Own any securities investment	1,201	38.5%	129
Own any annuity	75	2.4%	91
Own certificate of deposit (more than 6 months)	96	3.1%	112
Own shares in money market fund	176	5.6%	136
Own shares in mutual fund (bonds)	218	7.0%	147
Own shares in mutual fund (stock)	304	9.8%	142
Own any stock	298	9.6%	132
Own common stock in company you don't work for	199	6.4%	124
Own U.S. savings bond	210	6.7%	140
Own investment real estate	151	4.8%	117
Own vacation/weekend home	127	4.1%	112
Used a real estate agent in last 12 months	281	9.0%	148
Used financial planner in last 12 months	269	8.6%	128
Own 1 credit card	573	18.4%	108
Own 2 credit cards	541	17.4%	119
Own 3 credit cards	409	13.1%	131
Own 4 credit cards	222	7.1%	108
Own 5 credit cards	151	4.8%	126
Own 6+ credit cards	258	8.3%	136

**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	1,178	37.8%	122
Credit cards: Sometimes carry a balance	593	19.0%	117
Credit cards: Usually or always carry a balance	599	19.2%	106
Avg monthly credit card expenditures: <\$111	380	12.2%	101
Avg monthly credit card expenditures: \$111-\$225	210	6.7%	94
Avg monthly credit card expenditures: \$226-\$450	218	7.0%	104
Avg monthly credit card expenditures: \$451-\$700	271	8.7%	140
Avg monthly credit card expenditures: \$701-\$1000	219	7.0%	121
Avg monthly credit card expenditures: \$1001+	531	17.0%	156
Own 1 debit card	1,690	54.2%	113
Own 2 debit cards	477	15.3%	132
Avg monthly debit card expenditures: <\$91	171	5.5%	128
Avg monthly debit card expenditures: \$91-\$180	183	5.9%	107
Avg monthly debit card expenditures: \$181-\$225	156	5.0%	101
Avg monthly debit card expenditures: \$226-\$450	324	10.4%	125
Avg monthly debit card expenditures: \$451-\$700	329	10.6%	119
Avg monthly debit card expenditures: \$701-\$1000	293	9.4%	121
Avg monthly debit card expenditures: \$1001+	361	11.6%	131
Own/used last 12 months: any credit/debit card	2,738	87.9%	110
Own/used last 12 months: any major credit/debit card	2,522	80.9%	115
Own/used last 12 months: any store credit card	1,031	33.1%	118
Credit/debit card rewards: airline miles	483	15.5%	154
Credit/debit card rewards: cash back	1,109	35.6%	127
Credit/debit card rewards: gasoline discounts	169	5.4%	123
Credit/debit card rewards: gifts	159	5.1%	126
Credit/debit card rewards: hotel/car rental awards	170	5.5%	164
Have American Express Green card in own name	97	3.1%	113
Have American Express Gold card in own name	125	4.0%	147
Have American Express Platinum card in own name	122	3.9%	136
Have American Express Blue card in own name	215	6.9%	162
Have Discover card in own name	430	13.8%	132
Have MasterCard Standard card in own name	557	17.9%	117
Have MasterCard Gold card in own name	82	2.6%	88
Have MasterCard Platinum card in own name	193	6.2%	108
Have MasterCard debit card in own name	250	8.0%	99
Have Visa Regular/Classic card in own name	886	28.4%	115
Have Visa Gold card in own name	98	3.1%	111
Have Visa Platinum card in own name	348	11.2%	121
Have Visa Signature card in own name	260	8.3%	150
Have Visa debit card in own name	767	24.6%	118
Paid bills last 12 months: by mail	1,113	35.7%	91
Paid bills last 12 months: online	1,965	63.1%	128
Paid bills last 12 months: in person	673	21.6%	76
Paid bills last 12 months: by phone using credit card	673	21.6%	100
Paid bills last 12 months: by mobile phone	682	21.9%	125
Paid bills last 12 months: charged to credit card	615	19.7%	129
Paid bills last 12 months: deducted from bank account	923	29.6%	111
Wired/sent money in last 6 months	509	16.3%	116
Wired/sent money in last 6 months: using MoneyGram	77	2.5%	76
Used Apple Pay digital payment service/30 days	166	5.3%	179
Used Google Wallet digital payment service/30 days	50	1.6%	100
Used PayPal digital payment service/30 days	717	23.0%	138
Used Visa Checkout digital payment service/30 days	158	5.1%	127
Used other digital payment service/30 days	113	3.6%	110
Wired/sent money in last 6 months: using Western Union	118	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.

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Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Wired/sent money in last 6 months: bank wire transfer	162		5.2%	158
Tax preparation: did manually	528		16.9%	120
Tax preparation: used software (TurboTax)	496		15.9%	134
Tax preparation: used online tax srv (TurboTax)	296		9.5%	130
Tax preparation: used H&R Block on-site	175		5.6%	110
Tax preparation: used CPA/other tax professional	570		18.3%	114

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## Finances Market Potential

Anchorage Plaza- Phase Three  
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Ring: 3 mile radius

Prepared by Charlotte Hollkamp

Latitude: 38.28821

Longitude: -85.51154

Demographic Summary		2018	2023
Population		45,553	48,000
Population 18+		33,931	36,133
Households		17,438	18,416
Median Household Income		\$88,482	\$96,236
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	20,552	60.6%	109
Bank/financial institution used: Bank of America	5,404	15.9%	127
Bank/financial institution used: Capital One	2,301	6.8%	118
Bank/financial institution used: Chase	5,755	17.0%	122
Bank/financial institution used: Citibank	1,312	3.9%	115
Bank/financial institution used: PNC	1,245	3.7%	107
Bank/financial institution used: U.S. Bank	1,305	3.8%	118
Bank/financial institution used: Wells Fargo	5,581	16.4%	129
Bank/financial institution used: credit union	7,343	21.6%	117
Bank/financial inst used: local/community bank	2,758	8.1%	88
Did banking by mail in last 12 months	1,309	3.9%	120
Did banking by phone in last 12 months	3,666	10.8%	113
Did banking online in last 12 months	17,522	51.6%	131
Did banking on mobile device in last 12 months	10,376	30.6%	130
Used ATM/cash machine in last 12 months	20,818	61.4%	115
Used direct deposit of paycheck in last 12 months	16,772	49.4%	115
Did banking w/paperless statements in last 12 mo	10,415	30.7%	131
Have interest checking account	12,512	36.9%	125
Have non-interest checking account	10,696	31.5%	107
Have savings account	23,202	68.4%	117
Have overdraft protection	12,105	35.7%	128
Have auto loan	8,749	25.8%	126
Have personal loan for education (student loan)	3,029	8.9%	127
Have personal loan - not for education	991	2.9%	88
Have home mortgage (1st)	15,170	44.7%	141
Have 2nd mortgage (home equity loan)	2,603	7.7%	147
Have home equity line of credit	1,769	5.2%	146
Have personal line of credit	1,330	3.9%	111
Have 401(k) retirement savings plan	7,265	21.4%	138
Have 403(b) retirement savings plan	1,280	3.8%	127
Have Roth IRA retirement savings plan	3,907	11.5%	152
Have Traditional IRA retirement savings plan	5,147	15.2%	145
Own any securities investment	13,304	39.2%	131
Own any annuity	1,111	3.3%	124
Own certificate of deposit (more than 6 months)	1,188	3.5%	127
Own shares in money market fund	2,151	6.3%	153
Own shares in mutual fund (bonds)	2,545	7.5%	157
Own shares in mutual fund (stock)	3,622	10.7%	155
Own any stock	3,762	11.1%	153
Own common stock in company you don't work for	2,683	7.9%	154
Own U.S. savings bond	2,248	6.6%	137
Own investment real estate	1,939	5.7%	138
Own vacation/weekend home	1,655	4.9%	134
Used a real estate agent in last 12 months	2,906	8.6%	140
Used financial planner in last 12 months	3,307	9.7%	144
Own 1 credit card	5,982	17.6%	104
Own 2 credit cards	5,957	17.6%	121
Own 3 credit cards	4,501	13.3%	132
Own 4 credit cards	2,811	8.3%	125
Own 5 credit cards	1,641	4.8%	126
Own 6+ credit cards	2,818	8.3%	137

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Credit cards: Never or rarely carry a balance	13,239	39.0%	126
Credit cards: Sometimes carry a balance	6,260	18.4%	113
Credit cards: Usually or always carry a balance	6,369	18.8%	104
Avg monthly credit card expenditures: <\$111	3,892	11.5%	95
Avg monthly credit card expenditures: \$111-\$225	2,477	7.3%	102
Avg monthly credit card expenditures: \$226-\$450	2,527	7.4%	110
Avg monthly credit card expenditures: \$451-\$700	2,648	7.8%	126
Avg monthly credit card expenditures: \$701-\$1000	2,611	7.7%	132
Avg monthly credit card expenditures: \$1001+	5,978	17.6%	161
Own 1 debit card	17,664	52.1%	109
Own 2 debit cards	4,950	14.6%	126
Avg monthly debit card expenditures: <\$91	1,486	4.4%	102
Avg monthly debit card expenditures: \$91-\$180	2,131	6.3%	114
Avg monthly debit card expenditures: \$181-\$225	1,644	4.8%	98
Avg monthly debit card expenditures: \$226-\$450	3,197	9.4%	114
Avg monthly debit card expenditures: \$451-\$700	3,152	9.3%	105
Avg monthly debit card expenditures: \$701-\$1000	2,907	8.6%	110
Avg monthly debit card expenditures: \$1001+	3,613	10.6%	120
Own/used last 12 months: any credit/debit card	29,648	87.4%	110
Own/used last 12 months: any major credit/debit card	27,142	80.0%	113
Own/used last 12 months: any store credit card	11,585	34.1%	122
Credit/debit card rewards: airline miles	5,503	16.2%	161
Credit/debit card rewards: cash back	12,078	35.6%	127
Credit/debit card rewards: gasoline discounts	1,752	5.2%	117
Credit/debit card rewards: gifts	1,676	4.9%	122
Credit/debit card rewards: hotel/car rental awards	1,586	4.7%	141
Have American Express Green card in own name	1,226	3.6%	131
Have American Express Gold card in own name	1,514	4.5%	163
Have American Express Platinum card in own name	1,516	4.5%	155
Have American Express Blue card in own name	2,003	5.9%	139
Have Discover card in own name	4,422	13.0%	125
Have MasterCard Standard card in own name	6,238	18.4%	120
Have MasterCard Gold card in own name	1,074	3.2%	106
Have MasterCard Platinum card in own name	2,409	7.1%	123
Have MasterCard debit card in own name	2,595	7.6%	94
Have Visa Regular/Classic card in own name	9,727	28.7%	116
Have Visa Gold card in own name	1,122	3.3%	116
Have Visa Platinum card in own name	3,825	11.3%	122
Have Visa Signature card in own name	2,598	7.7%	138
Have Visa debit card in own name	7,889	23.3%	112
Paid bills last 12 months: by mail	13,757	40.5%	104
Paid bills last 12 months: online	20,580	60.7%	123
Paid bills last 12 months: in person	7,029	20.7%	73
Paid bills last 12 months: by phone using credit card	7,487	22.1%	102
Paid bills last 12 months: by mobile phone	6,851	20.2%	116
Paid bills last 12 months: charged to credit card	6,804	20.1%	131
Paid bills last 12 months: deducted from bank account	10,557	31.1%	117
Wired/sent money in last 6 months	4,808	14.2%	101
Wired/sent money in last 6 months: using MoneyGram	811	2.4%	74
Used Apple Pay digital payment service/30 days	1,473	4.3%	145
Used Google Wallet digital payment service/30 days	534	1.6%	98
Used PayPal digital payment service/30 days	7,209	21.2%	127
Used Visa Checkout digital payment service/30 days	1,490	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	1,253	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	5,212		15.4%	109
Tax preparation: used software (TurboTax)	5,111		15.1%	127
Tax preparation: used online tax srv (TurboTax)	2,799		8.2%	113
Tax preparation: used H&R Block on-site	1,598		4.7%	93
Tax preparation: used CPA/other tax professional	7,074		20.8%	130

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## Finances Market Potential

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Ring: 5 mile radius

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Latitude: 38.28821

Longitude: -85.51154

Demographic Summary		2018	2023
Population		121,103	128,090
Population 18+		92,474	98,642
Households		47,790	50,483
Median Household Income		\$87,476	\$95,495
		Expected Number of	
Product/Consumer Behavior	Adults	Percent	MPI
Did banking in person in last 12 months	56,779	61.4%	110
Bank/financial institution used: Bank of America	14,390	15.6%	124
Bank/financial institution used: Capital One	5,978	6.5%	113
Bank/financial institution used: Chase	14,699	15.9%	114
Bank/financial institution used: Citibank	3,510	3.8%	113
Bank/financial institution used: PNC	3,721	4.0%	117
Bank/financial institution used: U.S. Bank	3,653	4.0%	121
Bank/financial institution used: Wells Fargo	14,259	15.4%	121
Bank/financial institution used: credit union	20,520	22.2%	120
Bank/financial inst used: local/community bank	8,402	9.1%	98
Did banking by mail in last 12 months	3,609	3.9%	121
Did banking by phone in last 12 months	9,689	10.5%	110
Did banking online in last 12 months	46,583	50.4%	128
Did banking on mobile device in last 12 months	27,034	29.2%	124
Used ATM/cash machine in last 12 months	55,858	60.4%	113
Used direct deposit of paycheck in last 12 months	45,823	49.6%	115
Did banking w/paperless statements in last 12 mo	27,927	30.2%	129
Have interest checking account	34,809	37.6%	128
Have non-interest checking account	29,421	31.8%	108
Have savings account	62,927	68.0%	117
Have overdraft protection	32,826	35.5%	127
Have auto loan	23,269	25.2%	123
Have personal loan for education (student loan)	8,051	8.7%	123
Have personal loan - not for education	2,521	2.7%	83
Have home mortgage (1st)	40,167	43.4%	137
Have 2nd mortgage (home equity loan)	7,198	7.8%	149
Have home equity line of credit	4,847	5.2%	147
Have personal line of credit	3,606	3.9%	111
Have 401(k) retirement savings plan	19,182	20.7%	134
Have 403(b) retirement savings plan	3,771	4.1%	137
Have Roth IRA retirement savings plan	10,580	11.4%	151
Have Traditional IRA retirement savings plan	14,328	15.5%	149
Own any securities investment	36,742	39.7%	133
Own any annuity	3,238	3.5%	133
Own certificate of deposit (more than 6 months)	3,311	3.6%	130
Own shares in money market fund	5,864	6.3%	153
Own shares in mutual fund (bonds)	7,092	7.7%	161
Own shares in mutual fund (stock)	10,003	10.8%	157
Own any stock	10,430	11.3%	156
Own common stock in company you don`t work for	7,476	8.1%	158
Own U.S. savings bond	6,244	6.8%	140
Own investment real estate	5,188	5.6%	136
Own vacation/weekend home	4,748	5.1%	141
Used a real estate agent in last 12 months	7,644	8.3%	135
Used financial planner in last 12 months	9,624	10.4%	154
Own 1 credit card	16,171	17.5%	103
Own 2 credit cards	16,313	17.6%	121
Own 3 credit cards	12,167	13.2%	131
Own 4 credit cards	7,969	8.6%	130
Own 5 credit cards	4,600	5.0%	129
Own 6+ credit cards	7,621	8.2%	135

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	Adults	Percent	
Credit cards: Never or rarely carry a balance	36,747	39.7%	128
Credit cards: Sometimes carry a balance	16,504	17.8%	109
Credit cards: Usually or always carry a balance	17,046	18.4%	102
Avg monthly credit card expenditures: <\$111	10,826	11.7%	97
Avg monthly credit card expenditures: \$111-\$225	6,864	7.4%	103
Avg monthly credit card expenditures: \$226-\$450	7,036	7.6%	113
Avg monthly credit card expenditures: \$451-\$700	7,223	7.8%	126
Avg monthly credit card expenditures: \$701-\$1000	7,127	7.7%	132
Avg monthly credit card expenditures: \$1001+	16,108	17.4%	159
Own 1 debit card	47,892	51.8%	108
Own 2 debit cards	12,980	14.0%	121
Avg monthly debit card expenditures: <\$91	3,964	4.3%	100
Avg monthly debit card expenditures: \$91-\$180	5,469	5.9%	108
Avg monthly debit card expenditures: \$181-\$225	4,745	5.1%	104
Avg monthly debit card expenditures: \$226-\$450	8,230	8.9%	107
Avg monthly debit card expenditures: \$451-\$700	8,593	9.3%	105
Avg monthly debit card expenditures: \$701-\$1000	7,800	8.4%	109
Avg monthly debit card expenditures: \$1001+	9,434	10.2%	115
Own/used last 12 months: any credit/debit card	80,762	87.3%	110
Own/used last 12 months: any major credit/debit card	73,876	79.9%	113
Own/used last 12 months: any store credit card	31,751	34.3%	123
Credit/debit card rewards: airline miles	14,541	15.7%	156
Credit/debit card rewards: cash back	33,135	35.8%	128
Credit/debit card rewards: gasoline discounts	4,776	5.2%	117
Credit/debit card rewards: gifts	4,544	4.9%	121
Credit/debit card rewards: hotel/car rental awards	4,148	4.5%	135
Have American Express Green card in own name	3,356	3.6%	132
Have American Express Gold card in own name	3,921	4.2%	155
Have American Express Platinum card in own name	3,993	4.3%	150
Have American Express Blue card in own name	5,215	5.6%	132
Have Discover card in own name	11,895	12.9%	123
Have MasterCard Standard card in own name	16,878	18.3%	119
Have MasterCard Gold card in own name	3,260	3.5%	118
Have MasterCard Platinum card in own name	6,393	6.9%	120
Have MasterCard debit card in own name	7,233	7.8%	96
Have Visa Regular/Classic card in own name	26,946	29.1%	118
Have Visa Gold card in own name	3,277	3.5%	125
Have Visa Platinum card in own name	10,561	11.4%	124
Have Visa Signature card in own name	7,028	7.6%	137
Have Visa debit card in own name	21,324	23.1%	111
Paid bills last 12 months: by mail	39,729	43.0%	110
Paid bills last 12 months: online	54,566	59.0%	120
Paid bills last 12 months: in person	19,827	21.4%	75
Paid bills last 12 months: by phone using credit card	20,303	22.0%	102
Paid bills last 12 months: by mobile phone	17,750	19.2%	110
Paid bills last 12 months: charged to credit card	18,327	19.8%	130
Paid bills last 12 months: deducted from bank account	28,570	30.9%	116
Wired/sent money in last 6 months	12,803	13.8%	98
Wired/sent money in last 6 months: using MoneyGram	2,117	2.3%	71
Used Apple Pay digital payment service/30 days	3,587	3.9%	130
Used Google Wallet digital payment service/30 days	1,354	1.5%	92
Used PayPal digital payment service/30 days	19,444	21.0%	126
Used Visa Checkout digital payment service/30 days	3,933	4.3%	106
Used other digital payment service/30 days	2,932	3.2%	97
Wired/sent money in last 6 months: using Western Union	3,214	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.

July 16, 2018



## Finances Market Potential

Anchorage Plaza- Phase Three  
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			
Wired/sent money in last 6 months: bank wire transfer	3,736		4.0%	123
Tax preparation: did manually	13,929		15.1%	107
Tax preparation: used software (TurboTax)	13,319		14.4%	121
Tax preparation: used online tax srv (TurboTax)	7,367		8.0%	109
Tax preparation: used H&R Block on-site	4,092		4.4%	87
Tax preparation: used CPA/other tax professional	19,816		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.