



# Financial Investments Market Potential

Prepared by STDBOnline

5956 Sherry Lane, Dallas, Texas, 75225

Site Type: Ring

Latitude 32.861976  
Longitude -96.809829  
Ring: 1.0 mile

Demographic Summary	2008	2013
Population	11,889	11,985
Population 18+	8,835	8,978
Households	5,258	5,250
Median Household Income	\$105,963	\$111,006

Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Bank/financial institution: use full service bank	5,389	61.0%	123
Bank/financial institution: use savings & loan	1,036	11.7%	111
Bank/financial institution: use credit union	1,845	20.9%	90
Banking/financial institution: use mutual funds co	526	6.0%	164
Bank/financial institution: use Internet Bank	460	5.2%	183
Used ATM/cash machine in last 12 months	5,233	59.2%	124
Banked in person in last 12 months	5,407	61.2%	118
Banked by mail in last 12 months	515	5.8%	103
Banked by phone in last 12 months	1,706	19.3%	125
Did banking over the Internet in last 12 months	2,544	28.8%	129
Used direct deposit of paycheck in last 12 months	3,656	41.4%	113
Have interest checking account	3,430	38.8%	132
Have non-interest checking account	2,481	28.1%	107
Have money market account	1,894	21.4%	195
Have savings account	3,598	40.7%	119
Have 401K retirement savings	2,137	24.2%	157
Have IRA retirement savings	2,234	25.3%	186
Have auto loan for new car	1,019	11.5%	108
Have personal loan for education only	347	3.9%	104
Have home mortgage (1st)	2,080	23.5%	147
Have 2nd mortgage (equity loan)	491	5.6%	100
Have home equity line of credit	792	9.0%	170
Have personal line of credit	431	4.9%	121
Have overdraft protection	1,217	13.8%	125
Own any securities investment	3,211	36.3%	160
Own annuities	398	4.5%	132
Own certificate of deposit (more than 6 months)	624	7.1%	151
Own common/preferred stock in company you work for	555	6.3%	194
Own common stock in company you don't work for	1,368	15.5%	244
Own shares in money market fund	1,102	12.5%	204
Own shares in mutual fund (bonds)	851	9.6%	175
Own shares in mutual fund (stock)	1,589	18.0%	196
Own any stock	1,812	20.5%	232
Own stock with market value \$10000-49999	291	3.3%	143
Own U.S. savings bond	914	10.3%	139
Used financial planning counsel in last 12 months	1,127	12.8%	178
Used full service brokerage firm in last 12 months	1,205	13.6%	226
Own any credit/debit card (in own name)	7,510	85.0%	120
Own American Express card (in own name)	1,922	21.8%	197
Own Discover card (in own name)	1,449	16.4%	132
Own MasterCard (in own name)	4,138	46.8%	138
Own Visa (in own name)	5,031	56.9%	120

**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. average. 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 Mediamark Research Inc. in a nationally representative survey of U.S. households. ESRI forecasts for 2008 and 2013.



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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own any department store credit card (in own name)	3,655	41.4%	129
Avg monthly credit card expenditures: <\$111	940	10.6%	72
Avg monthly credit card expenditures: \$111-225	889	10.1%	107
Avg monthly credit card expenditures: \$226-450	772	8.7%	103
Avg monthly credit card expenditures: \$451-700	854	9.7%	135
Avg monthly credit card expenditures: \$701+	2,559	29.0%	219

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# Financial Investments Market Potential

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Site Type: Ring

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Demographic Summary	2008	2013
Population	120,454	122,132
Population 18+	93,949	96,281
Households	51,926	52,232
Median Household Income	\$74,990	\$82,585

Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Bank/financial institution: use full service bank	49,363	52.5%	106
Bank/financial institution: use savings & loan	10,157	10.8%	103
Bank/financial institution: use credit union	19,352	20.6%	88
Banking/financial institution: use mutual funds co	4,717	5.0%	138
Bank/financial institution: use Internet Bank	4,225	4.5%	158
Used ATM/cash machine in last 12 months	52,460	55.8%	117
Banked in person in last 12 months	51,825	55.1%	106
Banked by mail in last 12 months	5,876	6.3%	111
Banked by phone in last 12 months	15,778	16.8%	108
Did banking over the Internet in last 12 months	25,925	27.6%	123
Used direct deposit of paycheck in last 12 months	36,162	38.5%	105
Have interest checking account	31,183	33.2%	113
Have non-interest checking account	25,813	27.5%	105
Have money market account	14,515	15.4%	140
Have savings account	34,534	36.7%	108
Have 401K retirement savings	17,976	19.1%	124
Have IRA retirement savings	17,525	18.6%	137
Have auto loan for new car	9,478	10.1%	95
Have personal loan for education only	4,340	4.6%	122
Have home mortgage (1st)	16,561	17.6%	110
Have 2nd mortgage (equity loan)	4,822	5.1%	92
Have home equity line of credit	6,049	6.4%	122
Have personal line of credit	4,201	4.5%	111
Have overdraft protection	11,307	12.0%	109
Own any securities investment	26,646	28.4%	125
Own annuities	3,355	3.6%	105
Own certificate of deposit (more than 6 months)	5,412	5.8%	123
Own common/preferred stock in company you work for	4,253	4.5%	140
Own common stock in company you don't work for	9,862	10.5%	166
Own shares in money market fund	8,624	9.2%	150
Own shares in mutual fund (bonds)	7,162	7.6%	139
Own shares in mutual fund (stock)	12,341	13.1%	143
Own any stock	13,279	14.1%	160
Own stock with market value \$10000-49999	2,655	2.8%	122
Own U.S. savings bond	8,201	8.7%	117
Used financial planning counsel in last 12 months	9,092	9.7%	135
Used full service brokerage firm in last 12 months	8,857	9.4%	156
Own any credit/debit card (in own name)	72,390	77.0%	109
Own American Express card (in own name)	17,227	18.3%	166
Own Discover card (in own name)	12,090	12.9%	104
Own MasterCard (in own name)	36,640	39.0%	115
Own Visa (in own name)	49,154	52.3%	110

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own any department store credit card (in own name)	32,040	34.1%	106
Avg monthly credit card expenditures: <\$111	10,551	11.2%	76
Avg monthly credit card expenditures: \$111-225	9,008	9.6%	102
Avg monthly credit card expenditures: \$226-450	8,084	8.6%	101
Avg monthly credit card expenditures: \$451-700	8,337	8.9%	124
Avg monthly credit card expenditures: \$701+	20,684	22.0%	166

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Demographic Summary	2008	2013
Population	395,834	406,155
Population 18+	302,674	313,756
Households	159,983	163,376
Median Household Income	\$60,261	\$67,821

Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Bank/financial institution: use full service bank	135,664	44.8%	91
Bank/financial institution: use savings & loan	29,326	9.7%	92
Bank/financial institution: use credit union	57,332	18.9%	81
Banking/financial institution: use mutual funds co	12,285	4.1%	112
Bank/financial institution: use Internet Bank	11,249	3.7%	131
Used ATM/cash machine in last 12 months	149,462	49.4%	103
Banked in person in last 12 months	144,829	47.8%	92
Banked by mail in last 12 months	16,554	5.5%	97
Banked by phone in last 12 months	45,468	15.0%	97
Did banking over the Internet in last 12 months	70,815	23.4%	105
Used direct deposit of paycheck in last 12 months	101,790	33.6%	92
Have interest checking account	83,556	27.6%	94
Have non-interest checking account	73,744	24.4%	93
Have money market account	34,548	11.4%	104
Have savings account	96,540	31.9%	93
Have 401K retirement savings	47,234	15.6%	101
Have IRA retirement savings	42,056	13.9%	102
Have auto loan for new car	27,442	9.1%	85
Have personal loan for education only	13,128	4.3%	114
Have home mortgage (1st)	41,514	13.7%	86
Have 2nd mortgage (equity loan)	13,691	4.5%	81
Have home equity line of credit	14,280	4.7%	89
Have personal line of credit	10,854	3.6%	89
Have overdraft protection	31,364	10.4%	94
Own any securities investment	66,176	21.9%	97
Own annuities	9,119	3.0%	89
Own certificate of deposit (more than 6 months)	13,769	4.5%	97
Own common/preferred stock in company you work for	10,307	3.4%	105
Own common stock in company you don't work for	22,303	7.4%	116
Own shares in money market fund	19,919	6.6%	108
Own shares in mutual fund (bonds)	17,881	5.9%	108
Own shares in mutual fund (stock)	30,179	10.0%	109
Own any stock	30,461	10.1%	114
Own stock with market value \$10000-49999	6,702	2.2%	96
Own U.S. savings bond	21,223	7.0%	94
Used financial planning counsel in last 12 months	23,414	7.7%	108
Used full service brokerage firm in last 12 months	20,760	6.9%	114
Own any credit/debit card (in own name)	204,708	67.6%	96
Own American Express card (in own name)	43,464	14.4%	130
Own Discover card (in own name)	32,574	10.8%	87
Own MasterCard (in own name)	96,231	31.8%	94
Own Visa (in own name)	140,385	46.4%	98

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Own any department store credit card (in own name)	87,771	29.0%	90
Avg monthly credit card expenditures: <\$111	33,613	11.1%	75
Avg monthly credit card expenditures: \$111-225	26,699	8.8%	94
Avg monthly credit card expenditures: \$226-450	23,792	7.9%	93
Avg monthly credit card expenditures: \$451-700	22,499	7.4%	104
Avg monthly credit card expenditures: \$701+	49,136	16.2%	123

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