



Proposed Location
100 S Wacker Dr, Chicago, IL 60606-4006
Ring: 1 mile radius

Latitude: 41.8805
Longitude: -87.63715

Demographic Summary	2010	2015
Population	45,534	50,151
Population 18+	41,624	45,715
Households	24,338	26,808
Median Household Income	\$81,441	\$100,632

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	23,672	56.9%	114
Bank/financial institution: use savings & loan	5,525	13.3%	119
Bank/financial institution: use credit union	9,040	21.7%	96
Bank/financial institution: use fed savings bank	1,293	3.1%	127
Banking/financial institution: use mutual funds co	2,113	5.1%	145
Bank/financial institution: use Internet Bank	3,313	8.0%	213
Used ATM/cash machine in last 12 months	27,865	66.9%	132
Banked in person in last 12 months	25,607	61.5%	116
Banked by mail in last 12 months	3,899	9.4%	177
Banked by phone in last 12 months	9,199	22.1%	144
Did banking over the Internet in last 12 months	18,488	44.4%	175
Used direct deposit of paycheck in last 12 months	19,284	46.3%	121
Have interest checking account	15,317	36.8%	115
Have non-interest checking account	13,500	32.4%	117
Have money market account	6,091	14.6%	122
Have special Seniors Club account	295	0.7%	44
Have savings account	18,657	44.8%	121
Have 401K retirement savings	8,650	20.8%	126
Have IRA retirement savings	6,660	16.0%	111
Have college savings plan (529 plan)	1,126	2.7%	99
Have auto loan for new car	3,945	9.5%	82
Have personal loan for education only	2,423	5.8%	155
Have personal loan - not for education	1,455	3.5%	128
Have home mortgage (1st)	7,611	18.3%	101
Have 2nd mortgage (equity loan)	2,347	5.6%	92
Have mortgage refinance/consolidation loan	713	1.7%	72
Have home equity line of credit	2,124	5.1%	90
Have personal line of credit	1,867	4.5%	102
Have overdraft protection	4,954	11.9%	102
Own any securities investment	10,900	26.2%	108
Own annuities	884	2.1%	64
Own certificate of deposit (6 months or less)	1,540	3.7%	111
Own certificate of deposit (more than 6 months)	2,312	5.6%	99
Own common/preferred stock in company you work for	1,625	3.9%	124
Own common stock in company you don't work for	3,968	9.5%	151
Own insured money market account (bank)	877	2.1%	97
Own shares in money market fund	3,080	7.4%	116
Own shares in mutual fund (bonds)	2,982	7.2%	124
Own shares in mutual fund (stock)	4,486	10.8%	115
Own any stock	5,078	12.2%	136
Own stock with market value <\$10000	1,269	3.0%	106
Own stock with market value \$10000-49999	1,380	3.3%	138
Own stock with market value \$50000+	1,379	3.3%	126

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 2010 and 2015.



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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	2,455	5.9%	83
Used stock rating service in last 12 months	1,615	3.9%	238
Used financial planning counsel in last 12 months	3,806	9.1%	124
Used discount brokerage firm in last 12 months	1,085	2.6%	132
Used full service brokerage firm in last 12 months	3,291	7.9%	130
Own any credit/debit card (in own name)	34,214	82.2%	112
Own American Express card (in own name)	8,957	21.5%	179
Own Discover card (in own name)	4,712	11.3%	93
Own MasterCard (in own name)	17,168	41.2%	118
Own Visa (in own name)	24,117	57.9%	118
Own any department store credit card (in own name)	13,540	32.5%	100
Avg monthly credit card expenditures: <\$111	5,061	12.2%	83
Avg monthly credit card expenditures: \$111-225	3,615	8.7%	96
Avg monthly credit card expenditures: \$226-450	3,594	8.6%	100
Avg monthly credit card expenditures: \$451-700	3,802	9.1%	128
Avg monthly credit card expenditures: \$701+	10,852	26.1%	190

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Proposed Location
100 S Wacker Dr, Chicago, IL 60606-4006
Ring: 3 miles radius

Latitude: 41.8805
Longitude: -87.63715

Demographic Summary	2010	2015
Population	343,403	353,272
Population 18+	282,025	291,172
Households	164,537	170,130
Median Household Income	\$62,261	\$76,838

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	129,003	45.7%	91
Bank/financial institution: use savings & loan	36,180	12.8%	115
Bank/financial institution: use credit union	48,698	17.3%	76
Bank/financial institution: use fed savings bank	8,760	3.1%	127
Banking/financial institution: use mutual funds co	11,364	4.0%	115
Bank/financial institution: use Internet Bank	16,910	6.0%	160
Used ATM/cash machine in last 12 months	159,093	56.4%	111
Banked in person in last 12 months	144,135	51.1%	96
Banked by mail in last 12 months	19,186	6.8%	128
Banked by phone in last 12 months	48,377	17.2%	112
Did banking over the Internet in last 12 months	90,477	32.1%	126
Used direct deposit of paycheck in last 12 months	104,821	37.2%	97
Have interest checking account	86,271	30.6%	96
Have non-interest checking account	77,968	27.6%	100
Have money market account	34,996	12.4%	103
Have special Seniors Club account	2,164	0.8%	47
Have savings account	102,861	36.5%	98
Have 401K retirement savings	48,157	17.1%	103
Have IRA retirement savings	37,893	13.4%	93
Have college savings plan (529 plan)	6,762	2.4%	87
Have auto loan for new car	24,601	8.7%	75
Have personal loan for education only	12,620	4.5%	119
Have personal loan - not for education	7,530	2.7%	98
Have home mortgage (1st)	40,713	14.4%	79
Have 2nd mortgage (equity loan)	14,119	5.0%	82
Have mortgage refinance/consolidation loan	4,905	1.7%	73
Have home equity line of credit	12,389	4.4%	78
Have personal line of credit	12,633	4.5%	102
Have overdraft protection	28,620	10.1%	87
Own any securities investment	60,064	21.3%	88
Own annuities	5,969	2.1%	64
Own certificate of deposit (6 months or less)	9,180	3.3%	98
Own certificate of deposit (more than 6 months)	13,269	4.7%	84
Own common/preferred stock in company you work for	8,547	3.0%	97
Own common stock in company you don't work for	20,290	7.2%	114
Own insured money market account (bank)	5,295	1.9%	86
Own shares in money market fund	16,801	6.0%	93
Own shares in mutual fund (bonds)	16,551	5.9%	102
Own shares in mutual fund (stock)	26,317	9.3%	99
Own any stock	26,882	9.5%	106
Own stock with market value <\$10000	8,146	2.9%	100
Own stock with market value \$10000-49999	7,128	2.5%	106
Own stock with market value \$50000+	7,459	2.6%	101

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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	15,268	5.4%	76
Used stock rating service in last 12 months	7,727	2.7%	168
Used financial planning counsel in last 12 months	20,448	7.3%	98
Used discount brokerage firm in last 12 months	6,123	2.2%	110
Used full service brokerage firm in last 12 months	18,157	6.4%	106
Own any credit/debit card (in own name)	203,708	72.2%	99
Own American Express card (in own name)	50,582	17.9%	149
Own Discover card (in own name)	29,735	10.5%	87
Own MasterCard (in own name)	102,625	36.4%	104
Own Visa (in own name)	137,917	48.9%	100
Own any department store credit card (in own name)	81,286	28.8%	88
Avg monthly credit card expenditures: <\$111	31,843	11.3%	77
Avg monthly credit card expenditures: \$111-225	23,369	8.3%	92
Avg monthly credit card expenditures: \$226-450	22,951	8.1%	95
Avg monthly credit card expenditures: \$451-700	23,245	8.2%	115
Avg monthly credit card expenditures: \$701+	55,771	19.8%	144

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Proposed Location
100 S Wacker Dr, Chicago, IL 60606-4006
Ring: 5 miles radius

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Demographic Summary	2010	2015
Population	865,089	875,185
Population 18+	674,443	684,584
Households	359,150	364,685
Median Household Income	\$54,674	\$66,148

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	271,710	40.3%	80
Bank/financial institution: use savings & loan	82,645	12.3%	110
Bank/financial institution: use credit union	105,002	15.6%	69
Bank/financial institution: use fed savings bank	20,843	3.1%	126
Banking/financial institution: use mutual funds co	23,684	3.5%	100
Bank/financial institution: use Internet Bank	35,287	5.2%	140
Used ATM/cash machine in last 12 months	348,679	51.7%	102
Banked in person in last 12 months	311,975	46.3%	87
Banked by mail in last 12 months	41,391	6.1%	116
Banked by phone in last 12 months	106,762	15.8%	103
Did banking over the Internet in last 12 months	185,449	27.5%	108
Used direct deposit of paycheck in last 12 months	224,154	33.2%	86
Have interest checking account	183,833	27.3%	85
Have non-interest checking account	169,793	25.2%	91
Have money market account	72,363	10.7%	89
Have special Seniors Club account	5,172	0.8%	47
Have savings account	223,283	33.1%	89
Have 401K retirement savings	100,537	14.9%	90
Have IRA retirement savings	77,826	11.5%	80
Have college savings plan (529 plan)	13,908	2.1%	75
Have auto loan for new car	55,685	8.3%	71
Have personal loan for education only	26,960	4.0%	106
Have personal loan - not for education	16,841	2.5%	91
Have home mortgage (1st)	86,323	12.8%	70
Have 2nd mortgage (equity loan)	30,830	4.6%	75
Have mortgage refinance/consolidation loan	11,972	1.8%	75
Have home equity line of credit	25,858	3.8%	68
Have personal line of credit	28,289	4.2%	95
Have overdraft protection	61,811	9.2%	78
Own any securities investment	120,727	17.9%	74
Own annuities	13,173	2.0%	59
Own certificate of deposit (6 months or less)	19,537	2.9%	87
Own certificate of deposit (more than 6 months)	28,857	4.3%	77
Own common/preferred stock in company you work for	17,096	2.5%	81
Own common stock in company you don't work for	41,253	6.1%	97
Own insured money market account (bank)	11,340	1.7%	77
Own shares in money market fund	34,579	5.1%	80
Own shares in mutual fund (bonds)	34,248	5.1%	88
Own shares in mutual fund (stock)	52,888	7.8%	83
Own any stock	54,445	8.1%	90
Own stock with market value <\$10000	16,986	2.5%	87
Own stock with market value \$10000-49999	14,265	2.1%	88
Own stock with market value \$50000+	15,010	2.2%	85

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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	32,155	4.8%	67
Used stock rating service in last 12 months	15,527	2.3%	141
Used financial planning counsel in last 12 months	42,598	6.3%	86
Used discount brokerage firm in last 12 months	13,085	1.9%	98
Used full service brokerage firm in last 12 months	37,319	5.5%	91
Own any credit/debit card (in own name)	452,535	67.1%	92
Own American Express card (in own name)	102,551	15.2%	127
Own Discover card (in own name)	65,134	9.7%	80
Own MasterCard (in own name)	221,466	32.8%	94
Own Visa (in own name)	301,748	44.7%	91
Own any department store credit card (in own name)	181,107	26.9%	82
Avg monthly credit card expenditures: <\$111	76,149	11.3%	77
Avg monthly credit card expenditures: \$111-225	53,611	7.9%	88
Avg monthly credit card expenditures: \$226-450	52,708	7.8%	91
Avg monthly credit card expenditures: \$451-700	50,689	7.5%	105
Avg monthly credit card expenditures: \$701+	113,185	16.8%	122

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