

**Ferdinand Town Hall**  
2065 Main St  
Ferdinand, IN 47532

Site Type: Drive Time

Latitude: 38.23231  
Longitude: -86.86144  
Drive Time: 15 Minutes

Demographic Summary	2009	2014
Population	8,591	8,562
Population 18+	6,306	6,297
Households	3,061	3,072
Median Household Income	\$52,132	\$53,573

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	3,295	52.3%	104
Bank/financial institution: use savings & loan	651	10.3%	93
Bank/financial institution: use credit union	1,526	24.2%	107
Bank/financial institution: use fed savings bank	122	1.9%	79
Banking/financial institution: use mutual funds co	165	2.6%	75
Bank/financial institution: use Internet Bank	123	2.0%	52
Used ATM/cash machine in last 12 months	2,701	42.8%	84
Banked in person in last 12 months	3,453	54.8%	103
Banked by mail in last 12 months	276	4.4%	83
Banked by phone in last 12 months	884	14.0%	92
Did banking over the Internet in last 12 months	1,160	18.4%	72
Used direct deposit of paycheck in last 12 months	2,356	37.4%	97
Have interest checking account	1,902	30.2%	95
Have non-interest checking account	1,915	30.4%	110
Have money market account	550	8.7%	73
Have special Seniors Club account	145	2.3%	142
Have savings account	2,289	36.3%	98
Have 401K retirement savings	989	15.7%	95
Have IRA retirement savings	768	12.2%	84
Have college savings plan (529 plan)	89	1.4%	52
Have auto loan for new car	761	12.1%	104
Have personal loan for education only	194	3.1%	82
Have personal loan - not for education	256	4.1%	149
Have home mortgage (1st)	1,085	17.2%	95
Have 2nd mortgage (equity loan)	386	6.1%	100
Have mortgage refinance/consolidation loan	118	1.9%	79
Have home equity line of credit	302	4.8%	85
Have personal line of credit	262	4.2%	94
Have overdraft protection	759	12.0%	103
Own any securities investment	1,427	22.6%	94
Own annuities	197	3.1%	94
Own certificate of deposit (6 months or less)	198	3.1%	95
Own certificate of deposit (more than 6 months)	314	5.0%	89
Own common/preferred stock in company you work for	167	2.6%	84
Own common stock in company you don't work for	325	5.2%	82
Own insured money market account (bank)	102	1.6%	74
Own shares in money market fund	342	5.4%	85
Own shares in mutual fund (bonds)	301	4.8%	83
Own shares in mutual fund (stock)	487	7.7%	82
Own any stock	458	7.3%	81
Own stock with market value <\$10000	170	2.7%	93
Own stock with market value \$10000-49999	125	2.0%	83
Own stock with market value \$50000+	121	1.9%	73

**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 Mediamark Research & Intelligence LLC. in a nationally representative survey of U.S. households. ESRI forecasts for 2009 and 2014.

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Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Own U.S. savings bond	439	7.0%	98
Used stock rating service in last 12 months	77	1.2%	75
Used financial planning counsel in last 12 months	382	6.1%	82
Used discount brokerage firm in last 12 months	98	1.6%	79
Used full service brokerage firm in last 12 months	341	5.4%	89
Own any credit/debit card (in own name)	4,318	68.5%	94
Own American Express card (in own name)	416	6.6%	55
Own Discover card (in own name)	752	11.9%	98
Own MasterCard (in own name)	2,051	32.5%	93
Own Visa (in own name)	2,787	44.2%	90
Own any department store credit card (in own name)	1,903	30.2%	92
Avg monthly credit card expenditures: <\$111	1,015	16.1%	110
Avg monthly credit card expenditures: \$111-225	573	9.1%	101
Avg monthly credit card expenditures: \$226-450	495	7.8%	91
Avg monthly credit card expenditures: \$451-700	369	5.9%	82
Avg monthly credit card expenditures: \$701+	542	8.6%	63

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Demographic Summary	2009	2014
Population	52,529	53,477
Population 18+	39,702	40,594
Households	19,743	20,291
Median Household Income	\$52,948	\$54,235

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	20,954	52.8%	105
Bank/financial institution: use savings & loan	4,180	10.5%	95
Bank/financial institution: use credit union	9,546	24.0%	106
Bank/financial institution: use fed savings bank	784	2.0%	81
Banking/financial institution: use mutual funds co	1,009	2.5%	72
Bank/financial institution: use Internet Bank	860	2.2%	58
Used ATM/cash machine in last 12 months	17,482	44.0%	87
Banked in person in last 12 months	21,786	54.9%	103
Banked by mail in last 12 months	1,830	4.6%	87
Banked by phone in last 12 months	5,700	14.4%	94
Did banking over the Internet in last 12 months	7,898	19.9%	78
Used direct deposit of paycheck in last 12 months	14,988	37.8%	98
Have interest checking account	11,958	30.1%	94
Have non-interest checking account	11,907	30.0%	108
Have money market account	3,553	8.9%	74
Have special Seniors Club account	814	2.1%	126
Have savings account	14,608	36.8%	99
Have 401K retirement savings	6,138	15.5%	94
Have IRA retirement savings	4,915	12.4%	86
Have college savings plan (529 plan)	633	1.6%	58
Have auto loan for new car	4,794	12.1%	104
Have personal loan for education only	1,224	3.1%	82
Have personal loan - not for education	1,525	3.8%	141
Have home mortgage (1st)	6,789	17.1%	94
Have 2nd mortgage (equity loan)	2,348	5.9%	97
Have mortgage refinance/consolidation loan	775	2.0%	82
Have home equity line of credit	1,899	4.8%	85
Have personal line of credit	1,668	4.2%	95
Have overdraft protection	4,743	11.9%	102
Own any securities investment	9,185	23.1%	96
Own annuities	1,214	3.1%	92
Own certificate of deposit (6 months or less)	1,207	3.0%	92
Own certificate of deposit (more than 6 months)	1,987	5.0%	90
Own common/preferred stock in company you work for	1,059	2.7%	85
Own common stock in company you don't work for	2,053	5.2%	82
Own insured money market account (bank)	677	1.7%	78
Own shares in money market fund	2,136	5.4%	84
Own shares in mutual fund (bonds)	1,910	4.8%	83
Own shares in mutual fund (stock)	3,129	7.9%	84
Own any stock	3,004	7.6%	84
Own stock with market value <\$10000	1,095	2.8%	96
Own stock with market value \$10000-49999	822	2.1%	86
Own stock with market value \$50000+	756	1.9%	73

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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	2,702	6.8%	96
Used stock rating service in last 12 months	491	1.2%	76
Used financial planning counsel in last 12 months	2,441	6.1%	83
Used discount brokerage firm in last 12 months	615	1.5%	79
Used full service brokerage firm in last 12 months	2,090	5.3%	87
Own any credit/debit card (in own name)	27,723	69.8%	95
Own American Express card (in own name)	2,799	7.1%	59
Own Discover card (in own name)	4,761	12.0%	99
Own MasterCard (in own name)	13,035	32.8%	94
Own Visa (in own name)	17,936	45.2%	92
Own any department store credit card (in own name)	12,165	30.6%	94
Avg monthly credit card expenditures: <\$111	6,268	15.8%	108
Avg monthly credit card expenditures: \$111-225	3,764	9.5%	105
Avg monthly credit card expenditures: \$226-450	3,205	8.1%	94
Avg monthly credit card expenditures: \$451-700	2,363	6.0%	83
Avg monthly credit card expenditures: \$701+	3,582	9.0%	66

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Demographic Summary	2009	2014
Population	111,741	113,337
Population 18+	84,881	86,530
Households	43,415	44,412
Median Household Income	\$50,309	\$51,961

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	45,025	53.0%	106
Bank/financial institution: use savings & loan	8,886	10.5%	94
Bank/financial institution: use credit union	19,302	22.7%	100
Bank/financial institution: use fed savings bank	1,645	1.9%	79
Banking/financial institution: use mutual funds co	2,035	2.4%	68
Bank/financial institution: use Internet Bank	1,692	2.0%	53
Used ATM/cash machine in last 12 months	35,771	42.1%	83
Banked in person in last 12 months	46,115	54.3%	102
Banked by mail in last 12 months	3,652	4.3%	81
Banked by phone in last 12 months	11,684	13.8%	90
Did banking over the Internet in last 12 months	15,334	18.1%	71
Used direct deposit of paycheck in last 12 months	31,519	37.1%	97
Have interest checking account	24,821	29.2%	92
Have non-interest checking account	25,598	30.2%	109
Have money market account	6,988	8.2%	68
Have special Seniors Club account	1,849	2.2%	134
Have savings account	30,043	35.4%	95
Have 401K retirement savings	12,454	14.7%	89
Have IRA retirement savings	9,780	11.5%	80
Have college savings plan (529 plan)	1,215	1.4%	52
Have auto loan for new car	10,052	11.8%	102
Have personal loan for education only	2,519	3.0%	79
Have personal loan - not for education	3,395	4.0%	146
Have home mortgage (1st)	13,736	16.2%	89
Have 2nd mortgage (equity loan)	4,744	5.6%	92
Have mortgage refinance/consolidation loan	1,615	1.9%	80
Have home equity line of credit	3,705	4.4%	77
Have personal line of credit	3,407	4.0%	91
Have overdraft protection	9,743	11.5%	98
Own any securities investment	18,676	22.0%	91
Own annuities	2,530	3.0%	90
Own certificate of deposit (6 months or less)	2,503	2.9%	89
Own certificate of deposit (more than 6 months)	4,294	5.1%	91
Own common/preferred stock in company you work for	2,194	2.6%	82
Own common stock in company you don't work for	4,022	4.7%	75
Own insured money market account (bank)	1,409	1.7%	76
Own shares in money market fund	4,191	4.9%	77
Own shares in mutual fund (bonds)	3,809	4.5%	78
Own shares in mutual fund (stock)	6,309	7.4%	79
Own any stock	5,931	7.0%	78
Own stock with market value <\$10000	2,158	2.5%	88
Own stock with market value \$10000-49999	1,649	1.9%	81
Own stock with market value \$50000+	1,626	1.9%	73

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Product/Consumer Behavior	Expected		MPI
	Number of Adults	Percent	
Own U.S. savings bond	5,555	6.5%	92
Used stock rating service in last 12 months	1,023	1.2%	74
Used financial planning counsel in last 12 months	4,880	5.7%	78
Used discount brokerage firm in last 12 months	1,304	1.5%	78
Used full service brokerage firm in last 12 months	4,204	5.0%	81
Own any credit/debit card (in own name)	57,854	68.2%	93
Own American Express card (in own name)	5,320	6.3%	52
Own Discover card (in own name)	9,991	11.8%	97
Own MasterCard (in own name)	27,123	32.0%	91
Own Visa (in own name)	37,079	43.7%	89
Own any department store credit card (in own name)	25,460	30.0%	92
Avg monthly credit card expenditures: <\$111	13,552	16.0%	109
Avg monthly credit card expenditures: \$111-225	7,615	9.0%	99
Avg monthly credit card expenditures: \$226-450	6,530	7.7%	90
Avg monthly credit card expenditures: \$451-700	4,854	5.7%	80
Avg monthly credit card expenditures: \$701+	7,008	8.3%	60

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