

Financial Investments Market Potential

Prepared by George Alexander

Brenham2302SDay102030
2302 S Day St, Brenham, TX 77833-5517
Drive Time: 10 minutes

Latitude: 30.147184
Longitude: -96.396612

Demographic Summary	2010	2015
Population	17,099	17,444
Population 18+	13,356	13,589
Households	6,225	6,364
Median Household Income	\$43,469	\$48,829

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	6,787	50.8%	101
Bank/financial institution: use savings & loan	1,354	10.1%	91
Bank/financial institution: use credit union	3,019	22.6%	100
Bank/financial institution: use fed savings bank	357	2.7%	109
Banking/financial institution: use mutual funds co	311	2.3%	66
Bank/financial institution: use Internet Bank	351	2.6%	70
Used ATM/cash machine in last 12 months	6,171	46.2%	91
Banked in person in last 12 months	7,110	53.2%	100
Banked by mail in last 12 months	602	4.5%	85
Banked by phone in last 12 months	1,936	14.5%	95
Did banking over the Internet in last 12 months	2,831	21.2%	83
Used direct deposit of paycheck in last 12 months	4,901	36.7%	95
Have interest checking account	3,974	29.7%	93
Have non-interest checking account	3,688	27.6%	100
Have money market account	1,119	8.4%	70
Have special Seniors Club account	238	1.8%	110
Have savings account	4,839	36.2%	97
Have 401K retirement savings	1,839	13.8%	83
Have IRA retirement savings	1,514	11.3%	78
Have college savings plan (529 plan)	227	1.7%	62
Have auto loan for new car	1,593	11.9%	103
Have personal loan for education only	399	3.0%	79
Have personal loan - not for education	400	3.0%	110
Have home mortgage (1st)	2,155	16.1%	89
Have 2nd mortgage (equity loan)	732	5.5%	90
Have mortgage refinance/consolidation loan	272	2.0%	86
Have home equity line of credit	588	4.4%	78
Have personal line of credit	596	4.5%	101
Have overdraft protection	1,541	11.5%	98
Own any securities investment	2,952	22.1%	91
Own annuities	372	2.8%	84
Own certificate of deposit (6 months or less)	364	2.7%	82
Own certificate of deposit (more than 6 months)	652	4.9%	87
Own common/preferred stock in company you work for	332	2.5%	79
Own common stock in company you don't work for	606	4.5%	72
Own insured money market account (bank)	210	1.6%	72
Own shares in money market fund	570	4.3%	67
Own shares in mutual fund (bonds)	681	5.1%	88
Own shares in mutual fund (stock)	993	7.4%	79
Own any stock	913	6.8%	76
Own stock with market value <\$10000	362	2.7%	94
Own stock with market value \$10000-49999	240	1.8%	75
Own stock with market value \$50000+	254	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 GfK MRI in a nationally representative survey of U.S. households. ESRI forecasts for 2010 and 2015.



Financial Investments Market Potential

Prepared by George Alexander

Brenham2302SDay102030
2302 S Day St, Brenham, TX 77833-5517
Drive Time: 10 minutes

Latitude: 30.147184
Longitude: -96.396612

Product/Consumer Behavior	Expected	Percent	MPI
	Number of Adults		
Own U.S. savings bond	914	6.8%	97
Used stock rating service in last 12 months	155	1.2%	71
Used financial planning counsel in last 12 months	797	6.0%	81
Used discount brokerage firm in last 12 months	169	1.3%	64
Used full service brokerage firm in last 12 months	661	4.9%	81
Own any credit/debit card (in own name)	9,253	69.3%	95
Own American Express card (in own name)	1,006	7.5%	63
Own Discover card (in own name)	1,659	12.4%	102
Own MasterCard (in own name)	4,028	30.1%	86
Own Visa (in own name)	6,233	46.7%	95
Own any department store credit card (in own name)	4,018	30.1%	92
Avg monthly credit card expenditures: <\$111	2,012	15.1%	103
Avg monthly credit card expenditures: \$111-225	1,388	10.4%	115
Avg monthly credit card expenditures: \$226-450	1,029	7.7%	90
Avg monthly credit card expenditures: \$451-700	743	5.6%	78
Avg monthly credit card expenditures: \$701+	1,280	9.6%	70

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.



Financial Investments Market Potential

Prepared by George Alexander

Brenham2302SDay102030
2302 S Day St, Brenham, TX 77833-5517
Drive Time: 20 minutes

Latitude: 30.147184
Longitude: -96.396612

Demographic Summary	2010	2015
Population	24,654	25,316
Population 18+	19,194	19,665
Households	9,041	9,305
Median Household Income	\$44,785	\$49,641

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	9,946	51.8%	103
Bank/financial institution: use savings & loan	2,009	10.5%	94
Bank/financial institution: use credit union	4,482	23.4%	103
Bank/financial institution: use fed savings bank	466	2.4%	99
Banking/financial institution: use mutual funds co	444	2.3%	66
Bank/financial institution: use Internet Bank	461	2.4%	64
Used ATM/cash machine in last 12 months	8,621	44.9%	88
Banked in person in last 12 months	10,332	53.8%	101
Banked by mail in last 12 months	889	4.6%	87
Banked by phone in last 12 months	2,777	14.5%	95
Did banking over the Internet in last 12 months	3,958	20.6%	81
Used direct deposit of paycheck in last 12 months	7,089	36.9%	96
Have interest checking account	5,757	30.0%	94
Have non-interest checking account	5,482	28.6%	103
Have money market account	1,616	8.4%	70
Have special Seniors Club account	372	1.9%	120
Have savings account	7,006	36.5%	98
Have 401K retirement savings	2,770	14.4%	87
Have IRA retirement savings	2,178	11.3%	79
Have college savings plan (529 plan)	303	1.6%	58
Have auto loan for new car	2,422	12.6%	109
Have personal loan for education only	584	3.0%	81
Have personal loan - not for education	678	3.5%	129
Have home mortgage (1st)	3,191	16.6%	92
Have 2nd mortgage (equity loan)	1,108	5.8%	95
Have mortgage refinance/consolidation loan	379	2.0%	83
Have home equity line of credit	835	4.4%	77
Have personal line of credit	861	4.5%	102
Have overdraft protection	2,269	11.8%	101
Own any securities investment	4,352	22.7%	94
Own annuities	542	2.8%	85
Own certificate of deposit (6 months or less)	568	3.0%	89
Own certificate of deposit (more than 6 months)	957	5.0%	89
Own common/preferred stock in company you work for	490	2.6%	81
Own common stock in company you don't work for	897	4.7%	74
Own insured money market account (bank)	310	1.6%	74
Own shares in money market fund	851	4.4%	69
Own shares in mutual fund (bonds)	965	5.0%	87
Own shares in mutual fund (stock)	1,458	7.6%	81
Own any stock	1,348	7.0%	78
Own stock with market value <\$10000	520	2.7%	94
Own stock with market value \$10000-49999	345	1.8%	75
Own stock with market value \$50000+	372	1.9%	74

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.



Financial Investments Market Potential

Prepared by George Alexander

Brenham2302SDay102030
2302 S Day St, Brenham, TX 77833-5517
Drive Time: 20 minutes

Latitude: 30.147184
Longitude: -96.396612

Product/Consumer Behavior	Expected	Percent	MPI
	Number of Adults		
Own U.S. savings bond	1,296	6.8%	95
Used stock rating service in last 12 months	232	1.2%	74
Used financial planning counsel in last 12 months	1,138	5.9%	80
Used discount brokerage firm in last 12 months	259	1.3%	68
Used full service brokerage firm in last 12 months	933	4.9%	80
Own any credit/debit card (in own name)	13,323	69.4%	95
Own American Express card (in own name)	1,395	7.3%	61
Own Discover card (in own name)	2,399	12.5%	103
Own MasterCard (in own name)	6,000	31.3%	89
Own Visa (in own name)	8,899	46.4%	95
Own any department store credit card (in own name)	5,772	30.1%	92
Avg monthly credit card expenditures: <\$111	2,959	15.4%	105
Avg monthly credit card expenditures: \$111-225	1,948	10.1%	112
Avg monthly credit card expenditures: \$226-450	1,475	7.7%	89
Avg monthly credit card expenditures: \$451-700	1,093	5.7%	80
Avg monthly credit card expenditures: \$701+	1,780	9.3%	68

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.



Financial Investments Market Potential

Prepared by George Alexander

Brenham2302SDay102030
2302 S Day St, Brenham, TX 77833-5517
Drive Time: 30 minutes

Latitude: 30.147184
Longitude: -96.396612

Demographic Summary	2010	2015
Population	44,077	45,121
Population 18+	34,006	34,823
Households	16,369	16,772
Median Household Income	\$42,849	\$48,739

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Bank/financial institution: use full service bank	17,771	52.3%	104
Bank/financial institution: use savings & loan	3,536	10.4%	93
Bank/financial institution: use credit union	7,673	22.6%	99
Bank/financial institution: use fed savings bank	819	2.4%	98
Banking/financial institution: use mutual funds co	828	2.4%	69
Bank/financial institution: use Internet Bank	795	2.3%	63
Used ATM/cash machine in last 12 months	14,930	43.9%	86
Banked in person in last 12 months	18,116	53.3%	100
Banked by mail in last 12 months	1,626	4.8%	90
Banked by phone in last 12 months	4,744	14.0%	91
Did banking over the Internet in last 12 months	6,751	19.9%	78
Used direct deposit of paycheck in last 12 months	12,189	35.8%	93
Have interest checking account	10,151	29.9%	94
Have non-interest checking account	9,535	28.0%	101
Have money market account	2,986	8.8%	73
Have special Seniors Club account	701	2.1%	127
Have savings account	12,227	36.0%	97
Have 401K retirement savings	4,656	13.7%	83
Have IRA retirement savings	3,900	11.5%	79
Have college savings plan (529 plan)	531	1.6%	57
Have auto loan for new car	4,122	12.1%	105
Have personal loan for education only	1,000	2.9%	78
Have personal loan - not for education	1,154	3.4%	124
Have home mortgage (1st)	5,575	16.4%	90
Have 2nd mortgage (equity loan)	1,836	5.4%	89
Have mortgage refinance/consolidation loan	638	1.9%	79
Have home equity line of credit	1,500	4.4%	78
Have personal line of credit	1,498	4.4%	100
Have overdraft protection	3,893	11.4%	98
Own any securities investment	7,392	21.7%	90
Own annuities	963	2.8%	85
Own certificate of deposit (6 months or less)	959	2.8%	85
Own certificate of deposit (more than 6 months)	1,690	5.0%	89
Own common/preferred stock in company you work for	855	2.5%	80
Own common stock in company you don't work for	1,558	4.6%	73
Own insured money market account (bank)	562	1.7%	76
Own shares in money market fund	1,559	4.6%	72
Own shares in mutual fund (bonds)	1,648	4.8%	84
Own shares in mutual fund (stock)	2,500	7.4%	78
Own any stock	2,313	6.8%	76
Own stock with market value <\$10000	863	2.5%	88
Own stock with market value \$10000-49999	621	1.8%	76
Own stock with market value \$50000+	683	2.0%	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 2010 and 2015.



Financial Investments Market Potential

Prepared by George Alexander

Brenham2302SDay102030
2302 S Day St, Brenham, TX 77833-5517
Drive Time: 30 minutes

Latitude: 30.147184
Longitude: -96.396612

Product/Consumer Behavior	Expected	Percent	MPI
	Number of Adults		
Own U.S. savings bond	2,236	6.6%	93
Used stock rating service in last 12 months	398	1.2%	72
Used financial planning counsel in last 12 months	1,924	5.7%	77
Used discount brokerage firm in last 12 months	450	1.3%	67
Used full service brokerage firm in last 12 months	1,616	4.8%	78
Own any credit/debit card (in own name)	23,480	69.0%	94
Own American Express card (in own name)	2,627	7.7%	64
Own Discover card (in own name)	4,106	12.1%	100
Own MasterCard (in own name)	10,592	31.1%	89
Own Visa (in own name)	15,466	45.5%	93
Own any department store credit card (in own name)	10,432	30.7%	94
Avg monthly credit card expenditures: <\$111	5,378	15.8%	108
Avg monthly credit card expenditures: \$111-225	3,331	9.8%	109
Avg monthly credit card expenditures: \$226-450	2,570	7.6%	88
Avg monthly credit card expenditures: \$451-700	1,998	5.9%	82
Avg monthly credit card expenditures: \$701+	3,189	9.4%	68

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.