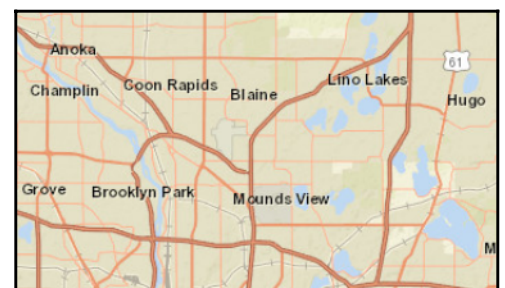
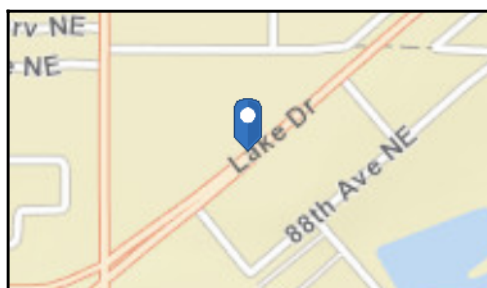
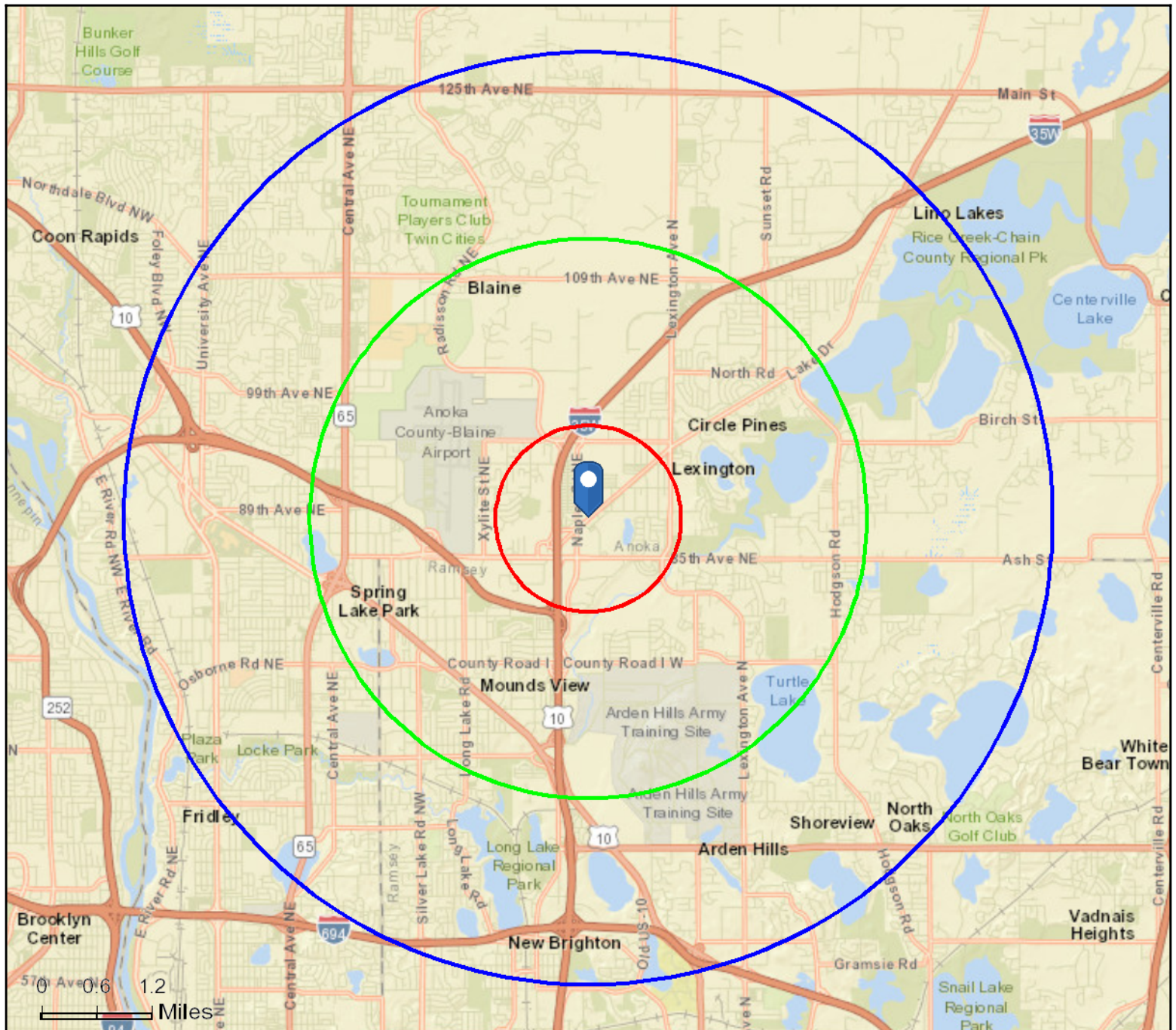


3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175





Executive Summary

3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

	1 mile	3 miles	5 miles
Population			
2000 Population	7,067	41,213	124,304
2010 Population	7,424	41,409	135,479
2017 Population	7,761	43,482	145,765
2022 Population	8,057	45,281	152,866
2000-2010 Annual Rate	0.49%	0.05%	0.86%
2010-2017 Annual Rate	0.61%	0.68%	1.01%
2017-2022 Annual Rate	0.75%	0.81%	0.96%
2017 Male Population	49.3%	49.5%	49.2%
2017 Female Population	50.7%	50.5%	50.8%
2017 Median Age	37.1	40.0	39.7

In the identified area, the current year population is 145,765. In 2010, the Census count in the area was 135,479. The rate of change since 2010 was 1.01% annually. The five-year projection for the population in the area is 152,866 representing a change of 0.96% annually from 2017 to 2022. Currently, the population is 49.2% male and 50.8% female.

Median Age

The median age in this area is 37.1, compared to U.S. median age of 38.2.

Race and Ethnicity

2017 White Alone	80.9%	81.8%	80.2%
2017 Black Alone	2.9%	4.0%	5.7%
2017 American Indian/Alaska Native Alone	0.9%	0.6%	0.7%
2017 Asian Alone	8.4%	8.6%	8.4%
2017 Pacific Islander Alone	0.0%	0.0%	0.0%
2017 Other Race	3.0%	1.8%	1.8%
2017 Two or More Races	3.8%	3.1%	3.2%
2017 Hispanic Origin (Any Race)	6.8%	4.3%	4.4%

Persons of Hispanic origin represent 4.4% of the population in the identified area compared to 18.1% of the U.S. population. Persons of Hispanic Origin may be of any race. The Diversity Index, which measures the probability that two people from the same area will be from different race/ethnic groups, is 40.1 in the identified area, compared to 64.0 for the U.S. as a whole.

Households

2000 Households	2,644	15,312	45,601
2010 Households	2,823	16,294	51,851
2017 Total Households	2,935	17,053	55,712
2022 Total Households	3,037	17,722	58,393
2000-2010 Annual Rate	0.66%	0.62%	1.29%
2010-2017 Annual Rate	0.54%	0.63%	1.00%
2017-2022 Annual Rate	0.69%	0.77%	0.94%
2017 Average Household Size	2.64	2.55	2.56

The household count in this area has changed from 51,851 in 2010 to 55,712 in the current year, a change of 1.00% annually. The five-year projection of households is 58,393, a change of 0.94% annually from the current year total. Average household size is currently 2.56, compared to 2.55 in the year 2010. The number of families in the current year is 38,574 in the specified area.

Data Note: Income is expressed in current dollars

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022. Esri converted Census 2000 data into 2010 geography.

June 22, 2018



Executive Summary

3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

	1 mile	3 miles	5 miles
Median Household Income			
2017 Median Household Income	\$66,735	\$73,443	\$76,934
2022 Median Household Income	\$75,527	\$79,590	\$83,033
2017-2022 Annual Rate	2.51%	1.62%	1.54%
Average Household Income			
2017 Average Household Income	\$86,277	\$91,009	\$98,721
2022 Average Household Income	\$97,521	\$101,653	\$109,961
2017-2022 Annual Rate	2.48%	2.24%	2.18%
Per Capita Income			
2017 Per Capita Income	\$31,999	\$35,638	\$38,081
2022 Per Capita Income	\$36,044	\$39,722	\$42,330
2017-2022 Annual Rate	2.41%	2.19%	2.14%

Current median household income is \$76,934 in the area, compared to \$56,124 for all U.S. households. Median household income is projected to be \$83,033 in five years, compared to \$62,316 for all U.S. households

Current average household income is \$98,721 in this area, compared to \$80,675 for all U.S. households. Average household income is projected to be \$109,961 in five years, compared to \$91,585 for all U.S. households

Current per capita income is \$38,081 in the area, compared to the U.S. per capita income of \$30,820. The per capita income is projected to be \$42,330 in five years, compared to \$34,828 for all U.S. households

Housing			
2000 Total Housing Units	2,736	15,610	46,378
2000 Owner Occupied Housing Units	2,390	12,947	38,441
2000 Renter Occupied Housing Units	254	2,365	7,160
2000 Vacant Housing Units	92	298	777
2010 Total Housing Units	2,973	17,047	54,196
2010 Owner Occupied Housing Units	2,449	13,357	42,490
2010 Renter Occupied Housing Units	374	2,937	9,361
2010 Vacant Housing Units	150	753	2,345
2017 Total Housing Units	3,068	17,716	57,839
2017 Owner Occupied Housing Units	2,519	13,763	44,878
2017 Renter Occupied Housing Units	416	3,290	10,834
2017 Vacant Housing Units	133	663	2,127
2022 Total Housing Units	3,171	18,413	60,596
2022 Owner Occupied Housing Units	2,611	14,302	46,984
2022 Renter Occupied Housing Units	426	3,420	11,409
2022 Vacant Housing Units	134	691	2,203

Currently, 77.6% of the 57,839 housing units in the area are owner occupied; 18.7%, renter occupied; and 3.7% are vacant. Currently, in the U.S., 55.6% of the housing units in the area are owner occupied; 33.1% are renter occupied; and 11.3% are vacant. In 2010, there were 54,196 housing units in the area - 78.4% owner occupied, 17.3% renter occupied, and 4.3% vacant. The annual rate of change in housing units since 2010 is 2.93%. Median home value in the area is \$225,224, compared to a median home value of \$207,344 for the U.S. In five years, median value is projected to change by 2.04% annually to \$249,195.

Data Note: Income is expressed in current dollars

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022. Esri converted Census 2000 data into 2010 geography.

June 22, 2018



Business Summary

3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Data for all businesses in area				1 mile		3 miles				5 miles			
Total Businesses:				209		1,620				4,651			
Total Employees:				4,099		23,447				75,602			
Total Residential Population:				7,761		43,482				145,765			
Employee/Residential Population Ratio (per 100 Residents)				53		54				52			
by SIC Codes	Businesses		Employees		Businesses		Employees		Businesses		Employees		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Agriculture & Mining	4	1.9%	73	1.8%	27	1.7%	224	1.0%	67	1.4%	467	0.6%	
Construction	20	9.6%	375	9.1%	160	9.9%	1,633	7.0%	415	8.9%	3,846	5.1%	
Manufacturing	20	9.6%	990	24.2%	137	8.5%	3,876	16.5%	339	7.3%	12,045	15.9%	
Transportation	10	4.8%	373	9.1%	63	3.9%	1,381	5.9%	144	3.1%	2,589	3.4%	
Communication	0	0.0%	0	0.0%	10	0.6%	85	0.4%	29	0.6%	208	0.3%	
Utility	2	1.0%	106	2.6%	7	0.4%	248	1.1%	11	0.2%	292	0.4%	
Wholesale Trade	18	8.6%	850	20.7%	100	6.2%	2,386	10.2%	253	5.4%	11,538	15.3%	
Retail Trade Summary	44	21.1%	482	11.8%	303	18.7%	4,693	20.0%	894	19.2%	13,976	18.5%	
Home Improvement	6	2.9%	31	0.8%	27	1.7%	529	2.3%	75	1.6%	1,293	1.7%	
General Merchandise Stores	2	1.0%	11	0.3%	8	0.5%	405	1.7%	25	0.5%	1,669	2.2%	
Food Stores	6	2.9%	209	5.1%	23	1.4%	600	2.6%	77	1.7%	1,578	2.1%	
Auto Dealers, Gas Stations, Auto Aftermarket	7	3.3%	46	1.1%	43	2.7%	428	1.8%	91	2.0%	989	1.3%	
Apparel & Accessory Stores	2	1.0%	16	0.4%	12	0.7%	97	0.4%	64	1.4%	464	0.6%	
Furniture & Home Furnishings	5	2.4%	23	0.6%	29	1.8%	221	0.9%	67	1.4%	822	1.1%	
Eating & Drinking Places	8	3.8%	92	2.2%	76	4.7%	1,738	7.4%	226	4.9%	5,035	6.7%	
Miscellaneous Retail	8	3.8%	54	1.3%	83	5.1%	675	2.9%	269	5.8%	2,126	2.8%	
Finance, Insurance, Real Estate Summary	18	8.6%	79	1.9%	121	7.5%	738	3.1%	419	9.0%	2,970	3.9%	
Banks, Savings & Lending Institutions	1	0.5%	7	0.2%	18	1.1%	242	1.0%	66	1.4%	858	1.1%	
Securities Brokers	2	1.0%	10	0.2%	9	0.6%	35	0.1%	65	1.4%	381	0.5%	
Insurance Carriers & Agents	4	1.9%	29	0.7%	37	2.3%	215	0.9%	113	2.4%	600	0.8%	
Real Estate, Holding, Other Investment Offices	11	5.3%	33	0.8%	57	3.5%	245	1.0%	175	3.8%	1,131	1.5%	
Services Summary	64	30.6%	727	17.7%	566	34.9%	7,050	30.1%	1,761	37.9%	25,464	33.7%	
Hotels & Lodging	0	0.0%	15	0.4%	6	0.4%	86	0.4%	23	0.5%	325	0.4%	
Automotive Services	10	4.8%	116	2.8%	70	4.3%	627	2.7%	169	3.6%	1,369	1.8%	
Motion Pictures & Amusements	7	3.3%	20	0.5%	47	2.9%	1,199	5.1%	125	2.7%	1,941	2.6%	
Health Services	4	1.9%	23	0.6%	56	3.5%	538	2.3%	293	6.3%	5,739	7.6%	
Legal Services	1	0.5%	4	0.1%	7	0.4%	23	0.1%	40	0.9%	268	0.4%	
Education Institutions & Libraries	1	0.5%	74	1.8%	36	2.2%	1,526	6.5%	95	2.0%	5,058	6.7%	
Other Services	41	19.6%	476	11.6%	343	21.2%	3,050	13.0%	1,016	21.8%	10,766	14.2%	
Government	2	1.0%	43	1.0%	54	3.3%	1,103	4.7%	83	1.8%	1,851	2.4%	
Unclassified Establishments	9	4.3%	0	0.0%	71	4.4%	29	0.1%	237	5.1%	357	0.5%	
Totals	209	100.0%	4,099	100.0%	1,620	100.0%	23,447	100.0%	4,651	100.0%	75,602	100.0%	

Source: Copyright 2017 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.

Date Note: Data on the Business Summary report is calculated using **Esri's Data allocation method** which uses census block groups to allocate business summary data to custom areas.

June 22, 2018



Business Summary

3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

by NAICS Codes	Businesses		Employees		Businesses		Employees		Businesses		Employees	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	0	0.0%	0	0.0%	0	0.0%	1	0.0%	6	0.1%	18	0.0%
Mining	0	0.0%	0	0.0%	1	0.1%	5	0.0%	1	0.0%	5	0.0%
Utilities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Construction	22	10.5%	437	10.7%	172	10.6%	1,807	7.7%	446	9.6%	4,181	5.5%
Manufacturing	22	10.5%	1,004	24.5%	140	8.6%	3,634	15.5%	348	7.5%	11,849	15.7%
Wholesale Trade	18	8.6%	850	20.7%	100	6.2%	2,385	10.2%	249	5.4%	11,512	15.2%
Retail Trade	33	15.8%	376	9.2%	222	13.7%	2,935	12.5%	653	14.0%	8,840	11.7%
Motor Vehicle & Parts Dealers	4	1.9%	24	0.6%	34	2.1%	364	1.6%	74	1.6%	877	1.2%
Furniture & Home Furnishings Stores	2	1.0%	7	0.2%	11	0.7%	143	0.6%	28	0.6%	377	0.5%
Electronics & Appliance Stores	0	0.0%	0	0.0%	10	0.6%	52	0.2%	31	0.7%	415	0.5%
Bldg Material & Garden Equipment & Supplies Dealers	5	2.4%	29	0.7%	26	1.6%	526	2.2%	75	1.6%	1,292	1.7%
Food & Beverage Stores	7	3.3%	215	5.2%	32	2.0%	660	2.8%	83	1.8%	1,651	2.2%
Health & Personal Care Stores	1	0.5%	15	0.4%	13	0.8%	176	0.8%	69	1.5%	613	0.8%
Gasoline Stations	3	1.4%	22	0.5%	10	0.6%	64	0.3%	17	0.4%	111	0.1%
Clothing & Clothing Accessories Stores	2	1.0%	17	0.4%	14	0.9%	102	0.4%	75	1.6%	517	0.7%
Sport Goods, Hobby, Book, & Music Stores	2	1.0%	13	0.3%	21	1.3%	152	0.6%	58	1.2%	598	0.8%
General Merchandise Stores	2	1.0%	11	0.3%	8	0.5%	405	1.7%	25	0.5%	1,669	2.2%
Miscellaneous Store Retailers	5	2.4%	23	0.6%	29	1.8%	209	0.9%	84	1.8%	583	0.8%
Nonstore Retailers	0	0.0%	0	0.0%	13	0.8%	83	0.4%	33	0.7%	136	0.2%
Transportation & Warehousing	10	4.8%	380	9.3%	59	3.6%	1,348	5.7%	125	2.7%	2,417	3.2%
Information	1	0.5%	99	2.4%	25	1.5%	657	2.8%	78	1.7%	1,118	1.5%
Finance & Insurance	7	3.3%	45	1.1%	65	4.0%	502	2.1%	253	5.4%	1,896	2.5%
Central Bank/Credit Intermediation & Related Activities	1	0.5%	7	0.2%	18	1.1%	243	1.0%	67	1.4%	874	1.2%
Securities, Commodity Contracts & Other Financial	2	1.0%	10	0.2%	10	0.6%	44	0.2%	71	1.5%	419	0.6%
Insurance Carriers & Related Activities; Funds, Trusts &	4	1.9%	29	0.7%	37	2.3%	215	0.9%	114	2.5%	602	0.8%
Real Estate, Rental & Leasing	13	6.2%	83	2.0%	78	4.8%	438	1.9%	234	5.0%	1,369	1.8%
Professional, Scientific & Tech Services	15	7.2%	178	4.3%	141	8.7%	1,131	4.8%	414	8.9%	3,842	5.1%
Legal Services	1	0.5%	4	0.1%	11	0.7%	39	0.2%	54	1.2%	458	0.6%
Management of Companies & Enterprises	0	0.0%	0	0.0%	2	0.1%	2	0.0%	3	0.1%	4	0.0%
Administrative & Support & Waste Management & Remediation	9	4.3%	196	4.8%	60	3.7%	646	2.8%	189	4.1%	1,717	2.3%
Educational Services	1	0.5%	74	1.8%	37	2.3%	1,520	6.5%	104	2.2%	5,053	6.7%
Health Care & Social Assistance	11	5.3%	82	2.0%	89	5.5%	1,090	4.6%	412	8.9%	7,889	10.4%
Arts, Entertainment & Recreation	5	2.4%	20	0.5%	30	1.9%	1,147	4.9%	72	1.5%	1,915	2.5%
Accommodation & Food Services	8	3.8%	107	2.6%	81	5.0%	1,724	7.4%	250	5.4%	5,279	7.0%
Accommodation	0	0.0%	15	0.4%	6	0.4%	86	0.4%	23	0.5%	325	0.4%
Food Services & Drinking Places	8	3.8%	92	2.2%	75	4.6%	1,638	7.0%	227	4.9%	4,955	6.6%
Other Services (except Public Administration)	21	10.0%	126	3.1%	191	11.8%	1,344	5.7%	495	10.6%	4,491	5.9%
Automotive Repair & Maintenance	7	3.3%	57	1.4%	57	3.5%	511	2.2%	132	2.8%	1,104	1.5%
Public Administration	2	1.0%	43	1.0%	54	3.3%	1,103	4.7%	83	1.8%	1,851	2.4%
Unclassified Establishments	9	4.3%	0	0.0%	71	4.4%	29	0.1%	237	5.1%	357	0.5%
Total	209	100.0%	4,099	100.0%	1,620	100.0%	23,447	100.0%	4,651	100.0%	75,602	100.0%

Source: Copyright 2017 Infogroup, Inc. All rights reserved. Esri Total Residential Population forecasts for 2017.

Date Note: Data on the Business Summary report is calculated using **Esri's Data allocation method** which uses census block groups to allocate business summary data to custom areas.

June 22, 2018



Finances Market Potential

3453 Lake Dr, Circle Pines, Minnesota, 55014
Ring: 1 mile radius

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Demographic Summary		2017	2022
Population		7,761	8,057
Population 18+		5,801	6,104
Households		2,935	3,037
Median Household Income		\$66,735	\$75,527
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	3,222	55.5%	103
Bank/financial institution used: Bank of America	855	14.7%	106
Bank/financial institution used: Capital One/ING Direct	250	4.3%	100
Bank/financial institution used: Chase	817	14.1%	110
Bank/financial institution used: Citibank	171	2.9%	82
Bank/financial institution used: PNC	154	2.7%	92
Bank/financial institution used: U.S. Bank	193	3.3%	103
Bank/financial institution used: Wells Fargo	819	14.1%	118
Bank/financial institution used: credit union	1,239	21.4%	119
Bank/financial inst used: local/community bank	468	8.1%	80
Did banking by mail in last 12 months	197	3.4%	100
Did banking by phone in last 12 months	597	10.3%	112
Did banking online in last 12 months	2,362	40.7%	111
Did banking on mobile device in last 12 months	1,157	19.9%	115
Used ATM/cash machine in last 12 months	3,045	52.5%	106
Used direct deposit of paycheck in last 12 months	2,576	44.4%	108
Did banking w/paperless statements in last 12 mo	1,411	24.3%	119
Have interest checking account	1,517	26.2%	96
Have non-interest checking account	1,904	32.8%	111
Have savings account	3,290	56.7%	104
Have overdraft protection	1,659	28.6%	108
Have auto loan	1,160	20.0%	107
Have personal loan for education (student loan)	489	8.4%	119
Have personal loan - not for education	177	3.1%	113
Have home mortgage (1st)	2,031	35.0%	114
Have 2nd mortgage (home equity loan)	307	5.3%	102
Have home equity line of credit	195	3.4%	98
Have personal line of credit	209	3.6%	118
Have 401(k) retirement savings plan	938	16.2%	110
Have 403(b) retirement savings plan	177	3.1%	100
Have IRA retirement savings plan	777	13.4%	99
Own any securities investment	242	4.2%	94
Own any annuity	132	2.3%	88
Own certificate of deposit (more than 6 months)	146	2.5%	81
Own shares in money market fund	224	3.9%	87
Own shares in mutual fund (bonds)	265	4.6%	91
Own shares in mutual fund (stock)	403	6.9%	95
Own any stock	419	7.2%	100
Own common stock in company you don't work for	261	4.5%	89
Own U.S. savings bond	277	4.8%	93
Own investment real estate	186	3.2%	87
Own vacation/weekend home	188	3.2%	99
Used a real estate agent in last 12 months	334	5.8%	95
Used financial planner in last 12 months	328	5.7%	90
Own 1 credit card	942	16.2%	103
Own 2 credit cards	782	13.5%	102
Own 3 credit cards	573	9.9%	108
Own 4 credit cards	362	6.2%	103
Own 5 credit cards	175	3.0%	93
Own 6+ credit cards	350	6.0%	104

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 2017 and 2022.

June 22, 2018



Finances Market Potential

3453 Lake Dr, Circle Pines, Minnesota, 55014
Ring: 1 mile radius

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Avg monthly credit card expenditures: <\$111	819	14.1%	118
Avg monthly credit card expenditures: \$111-\$225	415	7.2%	101
Avg monthly credit card expenditures: \$226-\$450	413	7.1%	108
Avg monthly credit card expenditures: \$451-\$700	302	5.2%	98
Avg monthly credit card expenditures: \$701-\$1000	243	4.2%	91
Avg monthly credit card expenditures: \$1001+	493	8.5%	92
Own 1 debit card	2,727	47.0%	105
Own 2 debit cards	768	13.2%	124
Own 3+ debit cards	119	2.1%	95
Avg monthly debit card expenditures: <\$91	208	3.6%	103
Avg monthly debit card expenditures: \$91-\$180	273	4.7%	114
Avg monthly debit card expenditures: \$181-\$225	351	6.1%	112
Avg monthly debit card expenditures: \$226-\$450	507	8.7%	109
Avg monthly debit card expenditures: \$451-\$700	488	8.4%	103
Avg monthly debit card expenditures: \$701-\$1000	488	8.4%	117
Avg monthly debit card expenditures: \$1001+	475	8.2%	108
Own/used last 12 months: any credit/debit card	4,503	77.6%	103
Own/used last 12 months: any major credit/debit card	3,985	68.7%	102
Own/used last 12 months: any store credit card	1,722	29.7%	109
Credit/debit card rewards: airline miles	478	8.2%	92
Credit/debit card rewards: cash back	1,330	22.9%	100
Credit/debit card rewards: gasoline discounts	209	3.6%	96
Credit/debit card rewards: gifts	246	4.2%	101
Credit/debit card rewards: hotel/car rental awards	177	3.1%	99
Have American Express Green card in own name	162	2.8%	93
Have American Express Gold card in own name	139	2.4%	84
Have American Express Platinum card in own name	160	2.8%	111
Have American Express Blue card in own name	200	3.4%	100
Have Discover card in own name	598	10.3%	102
Have MasterCard Standard card in own name	745	12.8%	91
Have MasterCard Gold card in own name	206	3.6%	103
Have MasterCard Platinum card in own name	383	6.6%	107
Have MasterCard debit card in own name	470	8.1%	108
Have Visa Regular/Classic card in own name	1,254	21.6%	96
Have Visa Gold card in own name	170	2.9%	94
Have Visa Platinum card in own name	675	11.6%	126
Have Visa Signature card in own name	208	3.6%	85
Have Visa debit card in own name	1,381	23.8%	114
Paid bills last 12 months: by mail	2,408	41.5%	97
Paid bills last 12 months: online	2,858	49.3%	110
Paid bills last 12 months: in person	1,654	28.5%	97
Paid bills last 12 months: by phone using credit card	1,316	22.7%	114
Paid bills last 12 months: by mobile phone	907	15.6%	122
Paid bills last 12 months: charged to credit card	806	13.9%	108
Paid bills last 12 months: deducted from bank account	1,561	26.9%	108
Wired/sent money in last 6 months	1,041	17.9%	107
Wired/sent money in last 6 months: using MoneyGram	191	3.3%	115
Wired/sent money in last 6 months: using PayPal	668	11.5%	89
Wired/sent money in last 6 months: using Western Union	295	5.1%	123

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 2017 and 2022.

June 22, 2018



Finances Market Potential

3453 Lake Dr, Circle Pines, Minnesota, 55014
Ring: 1 mile radius

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Wired/sent money in last 6 months: bank wire transfer	146	2.5%	96
Tax preparation: did manually	820	14.1%	113
Tax preparation: used software (TurboTax)	677	11.7%	114
Tax preparation: used online tax srv (TurboTax)	364	6.3%	106
Tax preparation: used H&R Block on-site	407	7.0%	127
Tax preparation: used CPA/other tax professional	1,070	18.4%	95
Tax preparation: used software (H&R Block TaxCut)	235	4.1%	103

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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Finances Market Potential

3453 Lake Dr, Circle Pines, Minnesota, 55014
Ring: 3 mile radius

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Demographic Summary		2017	2022
Population		43,482	45,281
Population 18+		33,991	35,563
Households		17,053	17,722
Median Household Income		\$73,443	\$79,590
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	19,489	57.3%	106
Bank/financial institution used: Bank of America	5,170	15.2%	110
Bank/financial institution used: Capital One/ING Direct	1,490	4.4%	101
Bank/financial institution used: Chase	4,557	13.4%	105
Bank/financial institution used: Citibank	1,094	3.2%	90
Bank/financial institution used: PNC	941	2.8%	96
Bank/financial institution used: U.S. Bank	1,186	3.5%	108
Bank/financial institution used: Wells Fargo	4,671	13.7%	115
Bank/financial institution used: credit union	7,257	21.3%	119
Bank/financial inst used: local/community bank	3,074	9.0%	89
Did banking by mail in last 12 months	1,156	3.4%	101
Did banking by phone in last 12 months	3,328	9.8%	106
Did banking online in last 12 months	14,327	42.1%	115
Did banking on mobile device in last 12 months	6,769	19.9%	115
Used ATM/cash machine in last 12 months	18,624	54.8%	110
Used direct deposit of paycheck in last 12 months	15,944	46.9%	114
Did banking w/paperless statements in last 12 mo	8,249	24.3%	119
Have interest checking account	10,289	30.3%	111
Have non-interest checking account	10,928	32.1%	109
Have savings account	20,374	59.9%	110
Have overdraft protection	9,990	29.4%	111
Have auto loan	7,093	20.9%	112
Have personal loan for education (student loan)	2,835	8.3%	118
Have personal loan - not for education	990	2.9%	108
Have home mortgage (1st)	12,538	36.9%	120
Have 2nd mortgage (home equity loan)	1,967	5.8%	112
Have home equity line of credit	1,405	4.1%	120
Have personal line of credit	1,287	3.8%	124
Have 401(k) retirement savings plan	5,725	16.8%	115
Have 403(b) retirement savings plan	1,116	3.3%	108
Have IRA retirement savings plan	5,091	15.0%	111
Own any securities investment	1,571	4.6%	104
Own any annuity	894	2.6%	102
Own certificate of deposit (more than 6 months)	991	2.9%	94
Own shares in money market fund	1,519	4.5%	101
Own shares in mutual fund (bonds)	1,818	5.3%	106
Own shares in mutual fund (stock)	2,635	7.8%	106
Own any stock	2,699	7.9%	110
Own common stock in company you don't work for	1,754	5.2%	102
Own U.S. savings bond	1,885	5.5%	108
Own investment real estate	1,330	3.9%	106
Own vacation/weekend home	1,246	3.7%	113
Used a real estate agent in last 12 months	2,198	6.5%	107
Used financial planner in last 12 months	2,310	6.8%	108
Own 1 credit card	5,722	16.8%	107
Own 2 credit cards	4,963	14.6%	110
Own 3 credit cards	3,517	10.3%	113
Own 4 credit cards	2,247	6.6%	109
Own 5 credit cards	1,199	3.5%	109
Own 6+ credit cards	2,172	6.4%	110

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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June 22, 2018



Finances Market Potential

3453 Lake Dr, Circle Pines, Minnesota, 55014
Ring: 3 mile radius

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Product/Consumer Behavior	Expected Number of		MPI
	Adults	Percent	
Avg monthly credit card expenditures: <\$111	4,594	13.5%	113
Avg monthly credit card expenditures: \$111-\$225	2,590	7.6%	108
Avg monthly credit card expenditures: \$226-\$450	2,463	7.2%	110
Avg monthly credit card expenditures: \$451-\$700	1,987	5.8%	110
Avg monthly credit card expenditures: \$701-\$1000	1,625	4.8%	103
Avg monthly credit card expenditures: \$1001+	3,458	10.2%	110
Own 1 debit card	16,412	48.3%	108
Own 2 debit cards	4,365	12.8%	120
Own 3+ debit cards	649	1.9%	89
Avg monthly debit card expenditures: <\$91	1,093	3.2%	92
Avg monthly debit card expenditures: \$91-\$180	1,462	4.3%	104
Avg monthly debit card expenditures: \$181-\$225	2,139	6.3%	116
Avg monthly debit card expenditures: \$226-\$450	2,994	8.8%	110
Avg monthly debit card expenditures: \$451-\$700	3,103	9.1%	112
Avg monthly debit card expenditures: \$701-\$1000	2,749	8.1%	113
Avg monthly debit card expenditures: \$1001+	2,704	8.0%	105
Own/used last 12 months: any credit/debit card	27,121	79.8%	106
Own/used last 12 months: any major credit/debit card	24,469	72.0%	107
Own/used last 12 months: any store credit card	10,311	30.3%	111
Credit/debit card rewards: airline miles	3,143	9.2%	104
Credit/debit card rewards: cash back	8,542	25.1%	110
Credit/debit card rewards: gasoline discounts	1,328	3.9%	104
Credit/debit card rewards: gifts	1,502	4.4%	105
Credit/debit card rewards: hotel/car rental awards	1,096	3.2%	105
Have American Express Green card in own name	1,109	3.3%	108
Have American Express Gold card in own name	901	2.7%	92
Have American Express Platinum card in own name	917	2.7%	109
Have American Express Blue card in own name	1,218	3.6%	104
Have Discover card in own name	3,848	11.3%	112
Have MasterCard Standard card in own name	4,940	14.5%	103
Have MasterCard Gold card in own name	1,192	3.5%	101
Have MasterCard Platinum card in own name	2,286	6.7%	109
Have MasterCard debit card in own name	2,783	8.2%	109
Have Visa Regular/Classic card in own name	8,221	24.2%	108
Have Visa Gold card in own name	1,053	3.1%	100
Have Visa Platinum card in own name	3,797	11.2%	120
Have Visa Signature card in own name	1,432	4.2%	99
Have Visa debit card in own name	7,875	23.2%	111
Paid bills last 12 months: by mail	14,846	43.7%	102
Paid bills last 12 months: online	17,180	50.5%	113
Paid bills last 12 months: in person	8,990	26.4%	90
Paid bills last 12 months: by phone using credit card	7,376	21.7%	109
Paid bills last 12 months: by mobile phone	4,778	14.1%	110
Paid bills last 12 months: charged to credit card	5,029	14.8%	115
Paid bills last 12 months: deducted from bank account	9,501	28.0%	112
Wired/sent money in last 6 months	6,093	17.9%	106
Wired/sent money in last 6 months: using MoneyGram	1,003	3.0%	103
Wired/sent money in last 6 months: using PayPal	4,648	13.7%	106
Wired/sent money in last 6 months: using Western Union	1,571	4.6%	112

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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June 22, 2018



Finances Market Potential

3453 Lake Dr, Circle Pines, Minnesota, 55014
Ring: 3 mile radius

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Wired/sent money in last 6 months: bank wire transfer	906		2.7%	102
Tax preparation: did manually	4,710		13.9%	111
Tax preparation: used software (TurboTax)	4,058		11.9%	117
Tax preparation: used online tax srv (TurboTax)	2,170		6.4%	108
Tax preparation: used H&R Block on-site	2,003		5.9%	106
Tax preparation: used CPA/other tax professional	7,036		20.7%	107
Tax preparation: used software (H&R Block TaxCut)	1,380		4.1%	103

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Finances Market Potential

3453 Lake Dr, Circle Pines, Minnesota, 55014
Ring: 5 mile radius

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Demographic Summary		2017	2022
Population		145,765	152,866
Population 18+		113,166	118,920
Households		55,712	58,393
Median Household Income		\$76,934	\$83,033
Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Did banking in person in last 12 months	66,191	58.5%	108
Bank/financial institution used: Bank of America	17,596	15.5%	112
Bank/financial institution used: Capital One/ING Direct	5,219	4.6%	107
Bank/financial institution used: Chase	15,938	14.1%	110
Bank/financial institution used: Citibank	3,954	3.5%	97
Bank/financial institution used: PNC	3,678	3.3%	113
Bank/financial institution used: U.S. Bank	3,867	3.4%	106
Bank/financial institution used: Wells Fargo	15,863	14.0%	117
Bank/financial institution used: credit union	23,688	20.9%	116
Bank/financial inst used: local/community bank	10,618	9.4%	93
Did banking by mail in last 12 months	4,110	3.6%	107
Did banking by phone in last 12 months	11,127	9.8%	107
Did banking online in last 12 months	49,019	43.3%	118
Did banking on mobile device in last 12 months	22,950	20.3%	117
Used ATM/cash machine in last 12 months	62,691	55.4%	111
Used direct deposit of paycheck in last 12 months	53,508	47.3%	115
Did banking w/paperless statements in last 12 mo	27,563	24.4%	120
Have interest checking account	35,931	31.8%	117
Have non-interest checking account	36,080	31.9%	108
Have savings account	69,036	61.0%	112
Have overdraft protection	34,011	30.1%	113
Have auto loan	24,658	21.8%	117
Have personal loan for education (student loan)	9,252	8.2%	115
Have personal loan - not for education	3,110	2.7%	102
Have home mortgage (1st)	43,201	38.2%	125
Have 2nd mortgage (home equity loan)	7,139	6.3%	122
Have home equity line of credit	5,107	4.5%	132
Have personal line of credit	4,336	3.8%	126
Have 401(k) retirement savings plan	19,967	17.6%	120
Have 403(b) retirement savings plan	3,991	3.5%	116
Have IRA retirement savings plan	18,392	16.3%	120
Own any securities investment	5,735	5.1%	114
Own any annuity	3,156	2.8%	108
Own certificate of deposit (more than 6 months)	3,698	3.3%	105
Own shares in money market fund	5,690	5.0%	113
Own shares in mutual fund (bonds)	6,666	5.9%	117
Own shares in mutual fund (stock)	9,701	8.6%	117
Own any stock	9,824	8.7%	120
Own common stock in company you don't work for	6,681	5.9%	117
Own U.S. savings bond	6,842	6.0%	117
Own investment real estate	5,037	4.5%	121
Own vacation/weekend home	4,484	4.0%	122
Used a real estate agent in last 12 months	7,970	7.0%	116
Used financial planner in last 12 months	8,644	7.6%	121
Own 1 credit card	19,070	16.9%	107
Own 2 credit cards	16,935	15.0%	113
Own 3 credit cards	12,104	10.7%	117
Own 4 credit cards	8,006	7.1%	116
Own 5 credit cards	4,411	3.9%	121
Own 6+ credit cards	7,693	6.8%	117

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June 22, 2018



Finances Market Potential

3453 Lake Dr, Circle Pines, Minnesota, 55014
Ring: 5 mile radius

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Avg monthly credit card expenditures: <\$111	14,614		12.9%	108
Avg monthly credit card expenditures: \$111-\$225	8,476		7.5%	106
Avg monthly credit card expenditures: \$226-\$450	8,208		7.3%	110
Avg monthly credit card expenditures: \$451-\$700	6,818		6.0%	114
Avg monthly credit card expenditures: \$701-\$1000	5,953		5.3%	114
Avg monthly credit card expenditures: \$1001+	13,556		12.0%	129
Own 1 debit card	54,764		48.4%	108
Own 2 debit cards	14,059		12.4%	117
Own 3+ debit cards	2,568		2.3%	105
Avg monthly debit card expenditures: <\$91	3,755		3.3%	95
Avg monthly debit card expenditures: \$91-\$180	4,868		4.3%	104
Avg monthly debit card expenditures: \$181-\$225	6,762		6.0%	111
Avg monthly debit card expenditures: \$226-\$450	9,468		8.4%	104
Avg monthly debit card expenditures: \$451-\$700	10,144		9.0%	110
Avg monthly debit card expenditures: \$701-\$1000	9,126		8.1%	113
Avg monthly debit card expenditures: \$1001+	9,538		8.4%	111
Own/used last 12 months: any credit/debit card	91,861		81.2%	108
Own/used last 12 months: any major credit/debit card	83,119		73.4%	109
Own/used last 12 months: any store credit card	35,252		31.2%	114
Credit/debit card rewards: airline miles	12,632		11.2%	125
Credit/debit card rewards: cash back	30,033		26.5%	116
Credit/debit card rewards: gasoline discounts	4,647		4.1%	109
Credit/debit card rewards: gifts	5,619		5.0%	118
Credit/debit card rewards: hotel/car rental awards	4,076		3.6%	117
Have American Express Green card in own name	3,949		3.5%	116
Have American Express Gold card in own name	3,874		3.4%	119
Have American Express Platinum card in own name	3,387		3.0%	121
Have American Express Blue card in own name	4,680		4.1%	120
Have Discover card in own name	13,216		11.7%	115
Have MasterCard Standard card in own name	17,624		15.6%	111
Have MasterCard Gold card in own name	4,259		3.8%	109
Have MasterCard Platinum card in own name	7,945		7.0%	114
Have MasterCard debit card in own name	9,185		8.1%	109
Have Visa Regular/Classic card in own name	28,363		25.1%	112
Have Visa Gold card in own name	3,814		3.4%	109
Have Visa Platinum card in own name	12,683		11.2%	121
Have Visa Signature card in own name	5,436		4.8%	113
Have Visa debit card in own name	25,381		22.4%	108
Paid bills last 12 months: by mail	50,192		44.4%	104
Paid bills last 12 months: online	58,217		51.4%	115
Paid bills last 12 months: in person	28,489		25.2%	85
Paid bills last 12 months: by phone using credit card	24,113		21.3%	107
Paid bills last 12 months: by mobile phone	15,470		13.7%	107
Paid bills last 12 months: charged to credit card	17,066		15.1%	118
Paid bills last 12 months: deducted from bank account	31,490		27.8%	112
Wired/sent money in last 6 months	19,995		17.7%	105
Wired/sent money in last 6 months: using MoneyGram	3,023		2.7%	93
Wired/sent money in last 6 months: using PayPal	16,467		14.6%	113
Wired/sent money in last 6 months: using Western Union	4,638		4.1%	99

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 2017 and 2022.

June 22, 2018



Finances Market Potential

3453 Lake Dr, Circle Pines, Minnesota, 55014
Ring: 5 mile radius

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

Product/Consumer Behavior	Expected Number of		Percent	MPI
	Adults			
Wired/sent money in last 6 months: bank wire transfer	3,241		2.9%	109
Tax preparation: did manually	15,384		13.6%	109
Tax preparation: used software (TurboTax)	13,986		12.4%	121
Tax preparation: used online tax srv (TurboTax)	7,204		6.4%	108
Tax preparation: used H&R Block on-site	6,243		5.5%	100
Tax preparation: used CPA/other tax professional	24,824		21.9%	113
Tax preparation: used software (H&R Block TaxCut)	4,604		4.1%	104

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 2017 and 2022.



Market Profile

3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

	1 mile	3 miles	5 miles
Population Summary			
2000 Total Population	7,067	41,213	124,304
2010 Total Population	7,424	41,409	135,479
2017 Total Population	7,761	43,482	145,765
2017 Group Quarters	5	56	3,148
2022 Total Population	8,057	45,281	152,866
2017-2022 Annual Rate	0.75%	0.81%	0.96%
2017 Total Daytime Population	7,852	42,356	140,627
Workers	4,221	22,305	70,470
Residents	3,631	20,051	70,157
Household Summary			
2000 Households	2,644	15,312	45,601
2000 Average Household Size	2.67	2.69	2.66
2010 Households	2,823	16,294	51,851
2010 Average Household Size	2.63	2.54	2.55
2017 Households	2,935	17,053	55,712
2017 Average Household Size	2.64	2.55	2.56
2022 Households	3,037	17,722	58,393
2022 Average Household Size	2.65	2.55	2.56
2017-2022 Annual Rate	0.69%	0.77%	0.94%
2010 Families	1,950	11,286	36,063
2010 Average Family Size	3.14	3.02	3.04
2017 Families	2,013	11,744	38,574
2017 Average Family Size	3.16	3.04	3.05
2022 Families	2,077	12,172	40,339
2022 Average Family Size	3.17	3.04	3.06
2017-2022 Annual Rate	0.63%	0.72%	0.90%
Housing Unit Summary			
2000 Housing Units	2,736	15,610	46,378
Owner Occupied Housing Units	87.4%	82.9%	82.9%
Renter Occupied Housing Units	9.3%	15.2%	15.4%
Vacant Housing Units	3.4%	1.9%	1.7%
2010 Housing Units	2,973	17,047	54,196
Owner Occupied Housing Units	82.4%	78.4%	78.4%
Renter Occupied Housing Units	12.6%	17.2%	17.3%
Vacant Housing Units	5.0%	4.4%	4.3%
2017 Housing Units	3,068	17,716	57,839
Owner Occupied Housing Units	82.1%	77.7%	77.6%
Renter Occupied Housing Units	13.6%	18.6%	18.7%
Vacant Housing Units	4.3%	3.7%	3.7%
2022 Housing Units	3,171	18,413	60,596
Owner Occupied Housing Units	82.3%	77.7%	77.5%
Renter Occupied Housing Units	13.4%	18.6%	18.8%
Vacant Housing Units	4.2%	3.8%	3.6%
Median Household Income			
2017	\$66,735	\$73,443	\$76,934
2022	\$75,527	\$79,590	\$83,033
Median Home Value			
2017	\$192,520	\$214,850	\$225,224
2022	\$219,562	\$236,626	\$249,195
Per Capita Income			
2017	\$31,999	\$35,638	\$38,081
2022	\$36,044	\$39,722	\$42,330
Median Age			
2010	35.8	38.7	38.6
2017	37.1	40.0	39.7
2022	38.2	40.8	40.4

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

June 22, 2018



Market Profile

3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

	1 mile	3 miles	5 miles
2017 Households by Income			
Household Income Base	2,935	17,053	55,712
<\$15,000	6.7%	4.8%	5.0%
\$15,000 - \$24,999	7.9%	6.8%	6.5%
\$25,000 - \$34,999	10.8%	7.3%	7.0%
\$35,000 - \$49,999	10.9%	11.0%	11.0%
\$50,000 - \$74,999	18.2%	21.0%	18.9%
\$75,000 - \$99,999	12.8%	15.9%	15.6%
\$100,000 - \$149,999	20.3%	20.0%	19.9%
\$150,000 - \$199,999	7.2%	8.2%	8.9%
\$200,000+	5.0%	5.0%	7.2%
Average Household Income	\$86,277	\$91,009	\$98,721
2022 Households by Income			
Household Income Base	3,037	17,722	58,393
<\$15,000	6.6%	4.9%	5.1%
\$15,000 - \$24,999	7.6%	6.6%	6.2%
\$25,000 - \$34,999	9.5%	6.6%	6.3%
\$35,000 - \$49,999	9.9%	9.9%	9.9%
\$50,000 - \$74,999	16.1%	18.4%	16.6%
\$75,000 - \$99,999	12.4%	15.4%	15.1%
\$100,000 - \$149,999	23.0%	22.7%	22.2%
\$150,000 - \$199,999	8.8%	9.6%	10.3%
\$200,000+	6.1%	5.9%	8.3%
Average Household Income	\$97,521	\$101,653	\$109,961
2017 Owner Occupied Housing Units by Value			
Total	2,519	13,763	44,878
<\$50,000	26.5%	10.8%	6.3%
\$50,000 - \$99,999	5.2%	3.3%	2.6%
\$100,000 - \$149,999	5.4%	9.2%	9.5%
\$150,000 - \$199,999	15.1%	19.7%	21.4%
\$200,000 - \$249,999	16.1%	23.4%	20.4%
\$250,000 - \$299,999	11.2%	13.0%	13.4%
\$300,000 - \$399,999	15.0%	13.1%	13.8%
\$400,000 - \$499,999	2.7%	4.5%	5.9%
\$500,000 - \$749,999	1.7%	2.1%	4.7%
\$750,000 - \$999,999	0.4%	0.5%	1.1%
\$1,000,000 +	0.6%	0.3%	1.1%
Average Home Value	\$196,932	\$227,574	\$262,392
2022 Owner Occupied Housing Units by Value			
Total	2,611	14,302	46,984
<\$50,000	23.4%	8.3%	4.6%
\$50,000 - \$99,999	4.4%	2.5%	1.9%
\$100,000 - \$149,999	4.3%	7.0%	7.3%
\$150,000 - \$199,999	12.3%	16.0%	17.6%
\$200,000 - \$249,999	14.4%	22.1%	18.9%
\$250,000 - \$299,999	12.6%	15.4%	14.9%
\$300,000 - \$399,999	20.1%	17.9%	17.8%
\$400,000 - \$499,999	4.1%	6.4%	7.9%
\$500,000 - \$749,999	2.6%	3.0%	6.1%
\$750,000 - \$999,999	0.5%	0.8%	1.5%
\$1,000,000 +	1.2%	0.5%	1.5%
Average Home Value	\$228,131	\$257,244	\$293,460

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

June 22, 2018



Market Profile

3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

	1 mile	3 miles	5 miles
2010 Population by Age			
Total	7,428	41,409	135,476
0 - 4	7.5%	6.3%	6.4%
5 - 9	8.4%	6.5%	6.5%
10 - 14	7.3%	6.9%	6.6%
15 - 24	12.5%	12.7%	12.8%
25 - 34	13.1%	12.9%	13.1%
35 - 44	15.8%	13.5%	13.5%
45 - 54	16.7%	18.1%	16.5%
55 - 64	11.4%	12.7%	12.7%
65 - 74	4.5%	6.0%	6.8%
75 - 84	2.3%	3.5%	3.9%
85 +	0.5%	1.0%	1.3%
18 +	72.4%	75.8%	76.2%
2017 Population by Age			
Total	7,761	43,483	145,765
0 - 4	6.6%	5.7%	5.9%
5 - 9	7.0%	6.1%	6.3%
10 - 14	7.6%	6.4%	6.4%
15 - 24	12.3%	11.5%	11.9%
25 - 34	13.7%	13.8%	13.2%
35 - 44	13.4%	12.6%	13.0%
45 - 54	15.0%	14.4%	13.9%
55 - 64	13.6%	15.2%	14.2%
65 - 74	7.5%	9.1%	9.3%
75 - 84	2.5%	3.7%	4.3%
85 +	0.8%	1.5%	1.7%
18 +	74.7%	78.2%	77.6%
2022 Population by Age			
Total	8,058	45,282	152,867
0 - 4	6.4%	5.6%	5.8%
5 - 9	6.5%	5.8%	6.1%
10 - 14	7.0%	6.4%	6.5%
15 - 24	12.3%	10.8%	11.2%
25 - 34	13.4%	13.2%	12.6%
35 - 44	13.3%	13.8%	14.1%
45 - 54	13.3%	12.7%	12.4%
55 - 64	13.9%	14.4%	13.6%
65 - 74	9.6%	11.1%	10.6%
75 - 84	3.4%	4.7%	5.2%
85 +	0.9%	1.5%	1.8%
18 +	75.8%	78.5%	77.8%
2010 Population by Sex			
Males	3,676	20,550	66,801
Females	3,748	20,859	68,678
2017 Population by Sex			
Males	3,825	21,509	71,755
Females	3,936	21,973	74,010
2022 Population by Sex			
Males	3,974	22,428	75,282
Females	4,083	22,853	77,585

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

June 22, 2018



Market Profile

3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
Latitude: 45.13036
Longitude: -93.18175

	1 mile	3 miles	5 miles
2010 Population by Race/Ethnicity			
Total	7,424	41,410	135,478
White Alone	84.8%	85.7%	84.4%
Black Alone	2.1%	3.2%	4.3%
American Indian Alone	0.8%	0.6%	0.6%
Asian Alone	6.7%	6.4%	6.4%
Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race Alone	2.4%	1.5%	1.5%
Two or More Races	3.1%	2.6%	2.6%
Hispanic Origin	5.5%	3.6%	3.7%
Diversity Index	35.1	31.2	33.3
2017 Population by Race/Ethnicity			
Total	7,761	43,482	145,765
White Alone	80.9%	81.8%	80.2%
Black Alone	2.9%	4.0%	5.7%
American Indian Alone	0.9%	0.6%	0.7%
Asian Alone	8.4%	8.6%	8.4%
Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race Alone	3.0%	1.8%	1.8%
Two or More Races	3.8%	3.1%	3.2%
Hispanic Origin	6.8%	4.3%	4.4%
Diversity Index	42.1	37.8	40.1
2022 Population by Race/Ethnicity			
Total	8,057	45,282	152,864
White Alone	77.2%	78.3%	76.5%
Black Alone	3.6%	4.8%	6.9%
American Indian Alone	1.0%	0.6%	0.7%
Asian Alone	10.1%	10.6%	10.2%
Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race Alone	3.6%	2.0%	2.1%
Two or More Races	4.3%	3.6%	3.6%
Hispanic Origin	8.1%	5.0%	5.1%
Diversity Index	48.2	43.3	45.8
2010 Population by Relationship and Household Type			
Total	7,424	41,409	135,479
In Households	99.9%	99.9%	97.6%
In Family Households	85.4%	84.8%	83.1%
Householder	26.0%	27.2%	26.6%
Spouse	18.7%	20.8%	20.9%
Child	34.6%	31.7%	30.6%
Other relative	3.2%	2.8%	2.8%
Nonrelative	3.0%	2.4%	2.1%
In Nonfamily Households	14.6%	15.0%	14.6%
In Group Quarters	0.1%	0.1%	2.4%
Institutionalized Population	0.0%	0.0%	1.2%
Noninstitutionalized Population	0.1%	0.1%	1.1%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

June 22, 2018



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	1 mile	3 miles	5 miles
2017 Population 25+ by Educational Attainment			
Total	5,164	30,590	101,334
Less than 9th Grade	0.8%	1.3%	1.8%
9th - 12th Grade, No Diploma	6.5%	4.8%	3.9%
High School Graduate	28.1%	22.9%	20.2%
GED/Alternative Credential	2.8%	2.7%	3.1%
Some College, No Degree	20.6%	21.3%	20.7%
Associate Degree	10.0%	12.1%	11.4%
Bachelor's Degree	20.4%	22.4%	25.1%
Graduate/Professional Degree	10.8%	12.5%	13.8%
2017 Population 15+ by Marital Status			
Total	6,116	35,611	118,643
Never Married	34.3%	31.3%	30.0%
Married	48.4%	52.7%	54.4%
Widowed	3.7%	4.1%	4.9%
Divorced	13.6%	11.8%	10.7%
2017 Civilian Population 16+ in Labor Force			
Civilian Employed	93.8%	95.0%	95.4%
Civilian Unemployed (Unemployment Rate)	6.2%	4.9%	4.6%
2017 Employed Population 16+ by Industry			
Total	4,199	23,895	76,369
Agriculture/Mining	0.1%	0.2%	0.4%
Construction	7.7%	6.3%	5.2%
Manufacturing	17.9%	15.5%	15.4%
Wholesale Trade	2.7%	3.7%	3.4%
Retail Trade	10.3%	11.5%	10.6%
Transportation/Utilities	6.2%	6.2%	5.3%
Information	3.6%	1.6%	1.5%
Finance/Insurance/Real Estate	7.4%	8.6%	8.8%
Services	42.2%	43.6%	46.5%
Public Administration	1.8%	2.7%	3.0%
2017 Employed Population 16+ by Occupation			
Total	4,200	23,893	76,369
White Collar	64.4%	66.9%	69.0%
Management/Business/Financial	16.9%	16.9%	18.5%
Professional	22.9%	25.2%	26.9%
Sales	9.0%	9.4%	9.5%
Administrative Support	15.6%	15.3%	14.1%
Services	13.9%	12.7%	13.5%
Blue Collar	21.7%	20.4%	17.5%
Farming/Forestry/Fishing	0.1%	0.1%	0.2%
Construction/Extraction	4.6%	4.1%	3.2%
Installation/Maintenance/Repair	2.0%	2.2%	2.3%
Production	10.6%	7.4%	6.1%
Transportation/Material Moving	4.4%	6.5%	5.6%
2010 Population By Urban/ Rural Status			
Total Population	7,424	41,409	135,479
Population Inside Urbanized Area	100.0%	98.8%	98.5%
Population Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Population	0.0%	1.2%	1.5%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

June 22, 2018



Market Profile

3453 Lake Dr, Circle Pines, Minnesota, 55014
Rings: 1, 3, 5 mile radii

Prepared by Esri
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	1 mile	3 miles	5 miles
2010 Households by Type			
Total	2,823	16,294	51,850
Households with 1 Person	24.3%	24.6%	24.5%
Households with 2+ People	75.7%	75.4%	75.5%
Family Households	69.1%	69.3%	69.6%
Husband-wife Families	49.8%	52.9%	54.5%
With Related Children	25.6%	23.2%	23.8%
Other Family (No Spouse Present)	19.3%	16.3%	15.0%
Other Family with Male Householder	6.3%	5.0%	4.4%
With Related Children	3.8%	2.9%	2.5%
Other Family with Female Householder	13.0%	11.3%	10.6%
With Related Children	8.0%	7.1%	6.7%
Nonfamily Households	6.6%	6.1%	6.0%
All Households with Children	37.9%	33.7%	33.4%
Multigenerational Households	3.2%	2.8%	2.8%
Unmarried Partner Households	8.7%	7.2%	6.5%
Male-female	8.2%	6.6%	5.9%
Same-sex	0.5%	0.5%	0.6%
2010 Households by Size			
Total	2,821	16,295	51,850
1 Person Household	24.3%	24.6%	24.5%
2 Person Household	31.1%	34.0%	34.9%
3 Person Household	16.9%	17.5%	16.6%
4 Person Household	16.6%	14.8%	14.7%
5 Person Household	7.3%	6.1%	6.0%
6 Person Household	2.4%	1.8%	2.1%
7 + Person Household	1.3%	1.1%	1.3%
2010 Households by Tenure and Mortgage Status			
Total	2,823	16,294	51,851
Owner Occupied	86.8%	82.0%	81.9%
Owned with a Mortgage/Loan	61.6%	61.2%	62.4%
Owned Free and Clear	25.2%	20.7%	19.5%
Renter Occupied	13.2%	18.0%	18.1%
2010 Housing Units By Urban/ Rural Status			
Total Housing Units	2,973	17,047	54,196
Housing Units Inside Urbanized Area	100.0%	98.9%	98.7%
Housing Units Inside Urbanized Cluster	0.0%	0.0%	0.0%
Rural Housing Units	0.0%	1.1%	1.3%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

June 22, 2018



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Rings: 1, 3, 5 mile radii

Prepared by Esri
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	1 mile	3 miles	5 miles
Top 3 Tapestry Segments			
1.	Down the Road (10D)	Home Improvement (4B)	Parks and Rec (5C)
2.	Soccer Moms (4A)	In Style (5B)	Soccer Moms (4A)
3.	In Style (5B)	Parks and Rec (5C)	Home Improvement (4B)
2017 Consumer Spending			
Apparel & Services: Total \$	\$6,900,011	\$41,420,751	\$146,563,842
Average Spent	\$2,350.94	\$2,428.94	\$2,630.74
Spending Potential Index	109	112	122
Education: Total \$	\$4,389,230	\$28,246,191	\$102,346,262
Average Spent	\$1,495.48	\$1,656.38	\$1,837.06
Spending Potential Index	103	114	126
Entertainment/Recreation: Total \$	\$9,810,714	\$59,671,421	\$210,587,751
Average Spent	\$3,342.66	\$3,499.17	\$3,779.94
Spending Potential Index	107	112	121
Food at Home: Total \$	\$15,742,841	\$94,037,741	\$330,086,492
Average Spent	\$5,363.83	\$5,514.44	\$5,924.87
Spending Potential Index	107	110	118
Food Away from Home: Total \$	\$10,620,273	\$63,596,441	\$224,220,013
Average Spent	\$3,618.49	\$3,729.34	\$4,024.63
Spending Potential Index	109	112	121
Health Care: Total \$	\$17,437,995	\$106,587,135	\$374,326,824
Average Spent	\$5,941.40	\$6,250.35	\$6,718.96
Spending Potential Index	106	112	120
HH Furnishings & Equipment: Total \$	\$6,194,545	\$37,478,637	\$132,092,260
Average Spent	\$2,110.58	\$2,197.77	\$2,370.98
Spending Potential Index	109	113	122
Personal Care Products & Services: Total \$	\$2,535,817	\$15,322,156	\$54,160,564
Average Spent	\$863.99	\$898.50	\$972.15
Spending Potential Index	109	113	122
Shelter: Total \$	\$50,931,000	\$310,711,276	\$1,101,559,298
Average Spent	\$17,352.98	\$18,220.33	\$19,772.39
Spending Potential Index	107	112	122
Support Payments/Cash Contributions/Gifts in Kind: Total \$	\$7,379,071	\$45,227,405	\$160,527,177
Average Spent	\$2,514.16	\$2,652.17	\$2,881.38
Spending Potential Index	107	113	123
Travel: Total \$	\$6,524,874	\$40,717,719	\$145,420,457
Average Spent	\$2,223.13	\$2,387.72	\$2,610.22
Spending Potential Index	107	115	126
Vehicle Maintenance & Repairs: Total \$	\$3,370,012	\$20,387,237	\$71,615,809
Average Spent	\$1,148.22	\$1,195.52	\$1,285.46
Spending Potential Index	107	111	120

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2013 and 2014 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2017 and 2022 Esri converted Census 2000 data into 2010 geography.

June 22, 2018