



Case Study:

# Developing Market Intelligence in Very High Growth Areas

Adam Khan, Altura Credit Union  
Steve Lackow, RPM Consulting

We create rewarding relationships.

## ***I. Overview***

It's difficult enough to forecast new markets. It's even more difficult when they are growing beyond the ability of traditional methodologies, timetables and inputs to address and predict that growth.

In this presentation, we will examine how Altura Credit Union combines the ArcGIS Business Analyst with the reality of the ground to develop a GIS-based approach standard process of location analysis and site selection. We will cover all aspects of site and location decision support, from a top-level view of regional economics all the way down to field data collection on specific site alternatives, via a specific case study. The case study area is the Temecula-Murrieta area of southwestern Riverside County, California.

### **About Altura Credit Union & RPM Consulting**

Altura Credit Union, formerly Riverside County's Credit Union, was formed in 1998 by the merger of Riverside County Federal Credit Union and Riverside County Schools Credit Union. From the inception of Riverside County Federal Credit Union in 1949, Altura CU has grown to become a major financial institution with over \$700 million in assets and 100,000 members. Membership is open to anyone who lives, works, attends school or worships in Riverside or San Diego counties, or in selected cities in Orange and San Bernardino.

RPM Consulting is an ESRI Business Partner specializing in information-based solutions for retail and financial services clients including major insurance companies, banks and credit unions and a number of midsize and smaller financial institutions. RPM solutions cover mapping and spatial analysis for fair lending compliance and marketing, site selection and network optimization, MCIF marketing customer database selection and development, customer relationship management systems, applied profitability analysis, and primary consumer research.

### **Software & Data Used**

We use the ESRI ArcGIS Business Analyst 9.1 as our location analysis software platform and ArcPad for field data collection on sites. The GIS contains regional economic data from city, county and regional agencies and associations for the larger area geographies; CommunityInfo for block groups and the Tapestry lifestyle segmentation for tracts from ESRI; and competitor point locations and performance history from BranchInfo and retail product potential from MarketBank, both from RPM Consulting.

## ***II. Data Considerations***

### *Regional Economics*

The City of Temecula and the City of Murrieta are located in the Southwest region of Riverside County in the State of California. In the analysis of rapidly growing areas, such as Temecula and Murrieta, it can be difficult to rely solely on standard demographic forecasts to accurately depict what is going on. It is often the case that the data changes faster than it can be incorporated into the model, especially given recent worldwide needs to have senior demographers focus their attention on recent natural disaster recovery.

As such, we wanted to understand the regional economy and the most recent “raw inputs”, which include: building permits, sales tax revenue, employment, housing, and other trends. To collect this data, we contacted both cities (by e-mail, phone and mail), the County of Riverside, and the Southern California Association of Governments, (SCAG). Depending on the analysis being done, it can also make sense to contact the Finance Managers of the cities involved.

First of all, we noticed that ESRI 2005 demography suggests a continuation of strong population growth trends. However, the long term forecast from SCAG, and the most recent economic data from the County of Riverside regarding permits, sales taxes, home values and other related information, suggest that population growth will slow for the remainder of this decade; and that jobs and employment will begin to rise in a long-term trend.

Among the key factors observed in the publicly available information, we find:

- Sales tax revenues are now increasing faster in the County of Riverside as a whole (14.2% in 2005) than in Temecula (12.8%), and much slower than Murrieta (23.7%).
- Building permit trends suggest that multiple family and commercial activity will outpace single family home building.
- Almost one-quarter of retail trade is now automotive-related; and another 16% is related largely to home improvement stores among merchandisers.
- Growth in financial services jobs (a significant 145% increase from 2000) leads all sectors including construction.
- Office space vacancies have fallen below 10% from 20-25% in the late 1990's.
- Home values have skyrocketed to an average of nearly \$450,000, nearly doubling since 2001, ahead of the already-fast pace of the County and region.
- Temecula weather can't be replicated, so the historical “leapfrog” of jobs following housing into ever-more-remote areas radiating out from the major

cities of Southern California won't continue here – there is no “next Temecula” in this broader “extreme-weather” region.

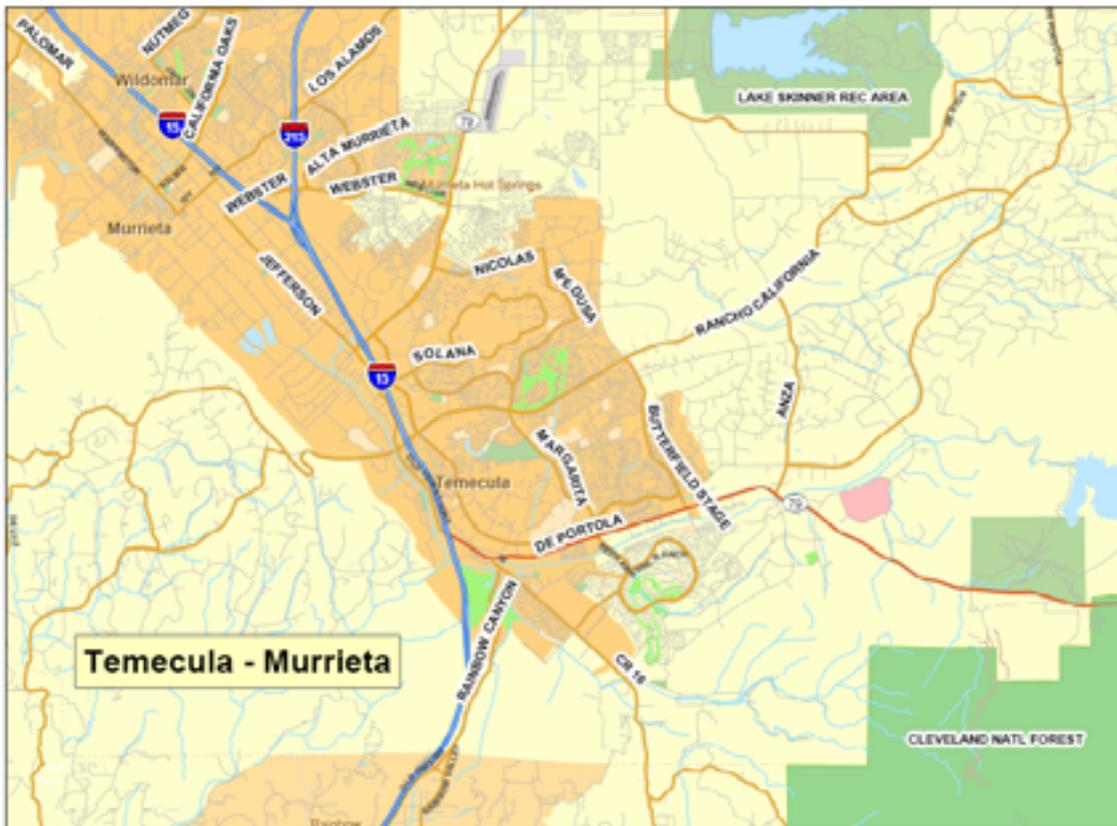
- A major unknown at this time is a quarry discussed for development south of Temecula, which could affect both quality-of-life and the economy.

Considering all factors, regional economics indicate that this region should be a very good area for a financial services competitor to enter at this time. The question becomes: in what location, and what specific sites? In order to be able to use this data in the GIS, we integrate the records for Temecula and Murrieta into the “Places” table, so that the most recent sales tax, building permit and other data become shapefile (or geodatabase) attributes that can be included in spatial display, query, analysis and modeling.

### *Demographics & Geodemographics – composition defines needs*

The demographic and socioeconomic composition of a community defines its needs for financial services. Given the age, lifecycle, income, homeownership and perhaps a few additional variables, it is relatively easy to understand what financial products and services the community will need.

So, we selected Murrieta and the Temecula from the “Places” table in the Business Analyst, and created maps and reports. From these reports, we gleaned some key information which we will use later to develop metrics for analysis.





# Comprehensive Trend Profile

Places (Local)

Area ID: Temecula

Description: Places (Local)

Demographic	2005 Estimate	2010 Estimate
<b>Population:</b>		
Population	74,491	92,521
Persons in Group Quarters	176	
<b>Households:</b>		
Households	23,269	28,640
Family Households	19,359	23,034
Average Household Size	3.19	3.22
<b>Race:</b>		
White	56,347	66,948
Black	2,663	3,483
American Indian, Eskimo, Aleut	754	942
Asian or Pacific Islander	4,139	5,717
Other	6,626	9,824
Two or More Races	3,962	5,627
Hispanic Origin	17,076	25,219
<b>Gender:</b>		
Population Male	36,827	45,553
Population Female	37,664	46,968
<b>Income:</b>		
Median Household Income	\$71,416	\$83,370
Median Family Income	\$76,381	\$90,521
Median Disposable Income	\$53,674	
Average Household Income	\$84,774	\$102,411
Average Family Income	\$88,775	\$107,445
Per Capita Income	\$28,494	\$31,700
<b>Net Worth:</b>		
Median Net Worth	159,922	
<b>Housing Units:</b>		
Owner-occupied	17,528	21,738
Renter-occupied	5,741	6,902

## Competitor Locations, Performance & History

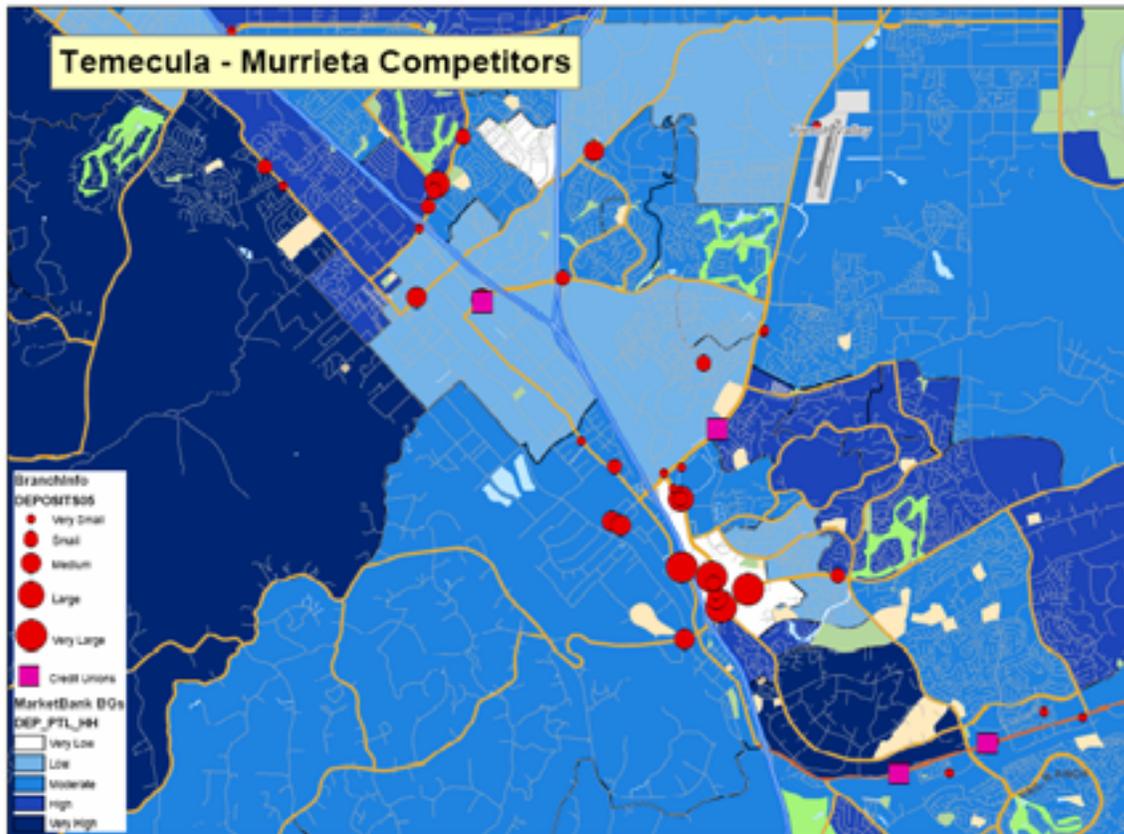
Next, we integrated RPM BranchInfo data, and developed competitor reports and maps.

### Murrieta Competitors

COMPETITOR	BRANCH	ADDRESS	CITY	ZIPCODE	OPENED	2005 DEPOSITS	3 YR GROWTH
Bank of America	West Murrieta Branch	23781 Washington Avenue	Murrieta	92562	2004-05-24	\$26,201	0.0
Bank of America	Manifee Town Center Branch	30187 Antelope Road	Menifee	92584	2004-09-27	\$17,257	0.0
Bank of America	Murrieta Branch	39398 Los Alamos Road	Murrieta	92362	1992-04-01	\$94,750	59.3
Wells Fargo Bank	Cal-Oaks Plaza Branch	41000 California Oaks Road	Murrieta	92562	1997-09-10	\$27,202	55.9
Wells Fargo Bank	Murrieta Branch	41232 Murrieta Hot Springs Road	Murrieta	92562	1992-07-20	\$95,025	137.5
US Bank	Murrieta Palms Branch	23801 Washington Avenue	Murrieta	92562	2003-03-17	\$3,311	0.0
Community National Bank	Murrieta Branch Office	41381 Kalmia Avenue	Murrieta	92562	2004-10-04	\$15,730	0.0
Dorsey Savings	40473 Murrieta Hot Springs Rd	40473 Murrieta Hot Springs Road	Murrieta	92563		\$25,661	12.2
Dorsey Savings	40545 California Oaks Rd	40545 California Oaks Rd	Murrieta	92562		\$41,863	32.2
Guaranty Bank	40780 California Oaks Rd	40780 California Oaks Rd	Murrieta	92562		\$45,715	24.4
Washington Mutual	40655 California Oaks Rd	40655 California Oaks Rd	Murrieta	92562		\$124,033	0.0
Temecula Valley Bank	Ivy Street Branch	41500 Ivy Street	Murrieta	92562	2001-03-11	\$65,269	208.6
Southwest Community Bank	Murrieta Branch	26755 Jefferson Avenue	Murrieta	92562	2002-09-16	\$18,613	0.0
Banco Popular	Murrieta Branch	41200 Murrieta Hot Springs Road	Murrieta	92562	2004-09-01	\$31,140	0.0

### Temecula Competitors

COMPETITOR	BRANCH	ADDRESS	CITY	ZIPCODE	OPENED	2005 DEPOSITS	3 YR GROWTH
Bank of America	Temecula Branch	27489 Ynez Road	Rancho California	92390	1966-11-17	\$286,582	103.3
Bank of America	Redhawk Branch	31960 Highway 79 South	Temecula	92592	1998-05-20	\$18,218	247.5
Wells Fargo Bank	Ynez Road Branch	27630 Ynez Road	Temecula	92591	1885-01-01	\$228,410	39.6
Wells Fargo Bank	West Temecula Branch	28751 Rancho California Rd	Temecula	92590	1985-06-24	\$71,142	130.5
Wells Fargo Bank	Highway 79 Temecula Branch	31813 Highway 79 South	Temecula	92592	1997-06-18	\$24,881	158.5
US Bank	Temecula Branch	27280 Jefferson Avenue	Temecula	92390	1990-04-03	\$25,425	-16.1
California B&T	Rancho California Road Branch	30580 Rancho California Road	Temecula	92591	1996-04-22	\$31,511	32.9
California B&T	Temecula Valley Branch	41615 Winchester Road	Temecula	92590	1990-07-16	\$99,425	67.3
Foothill Independent Bank	Temecula Branch	27576 Ynez Rd	Temecula	92591	2000-12-20	\$8,491	68.2
Union Bank of California	Temecula Branch	26407 Ynez Road	Temecula	92591	1996-07-08	\$46,068	90.3
Community National Bank	Temecula Branch	27541 Ynez Road	Temecula	92591	1996-05-06	\$79,415	35.1
Provident Savings Bank, F.s.b.	40325 Winchester Rd	40325 Winchester Rd	Temecula	92591		\$22,288	421.5
Guaranty Bank	40440 Margarita Rd	40440 Margarita Rd	Temecula	92591		\$37,199	174.4
Washington Mutual	26411 Ynez Rd	26411 Ynez Rd	Temecula	92591		\$131,715	45.6
Washington Mutual	29640 Rancho California Rd	29640 Rancho California Rd	Temecula	92591		\$154,432	35.3
Temecula Valley Bank	Temecula Valley Bank	27710 Jefferson Avenue	Temecula	92590	1996-12-16	\$206,928	146.0
Temecula Valley Bank	Temecula Night Depository Branch	40820 Winchester Road	Temecula	92591	1999-10-27	\$0	0.0
Pacific Trust Bank,	27425 Ynez Rd	27425 Ynez Rd	Temecula	92591		\$36,817	76.7
Mission Oaks National Bank	South 79 Branch	31709 Highway 79 South	Temecula	92592	2002-06-14	\$17,494	492.4
Mission Oaks National Bank	Mission Oaks National Bank	41530 Enterprise Circle South	Temecula	92590	2000-11-17	\$98,247	193.9
Citibank	26480 Ynez Rd	26480 Ynez Rd	Temecula	92591		\$15,567	0.0



Since credit union branch location information is not available through the NCUA, we rely on Info USA as a source for finding each of their branch locations. These locations are also plotted and reported.

The map and reports reveal that:

- In Murrieta, the average branch size excluding the supermarket branch is about \$48 million, and the past 3 years of growth has averaged a strong 75%; the “Big 3” Bank of America, Wells Fargo and Washington Mutual are the major players although several community banks are also doing well, particularly Temecula Valley Bank. Based on the retail landscape of the Murrieta, California Oaks Rd and Murrieta Hot Springs Rd are the key corridors.
- In Temecula, the deposit market is much larger at over \$1.6 billion, there are more competitors (20), and the average branch size is much stronger at over \$82 million, with much stronger growth the past 3 years (averaging over 141%); the Big 3 are joined not only by Temecula Valley but by California Bank & Trust; Based on the retail landscape of Temecula, Ynez Rd/Rancho California Rd and to a lesser extent Highway 79, are the key corridors.

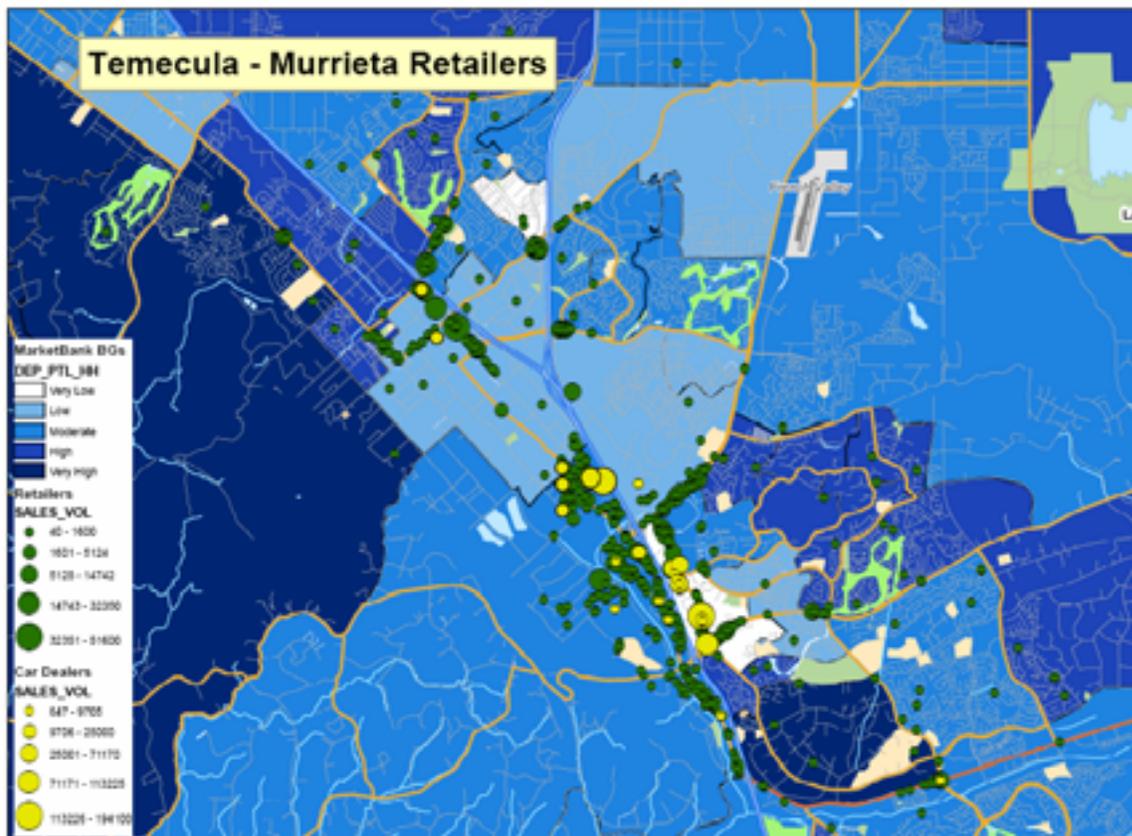
### *Retail Market Potential*

The map above also presents the total retail deposit theme for the two cities, based on block groups. This is from RPM's MarketBank market potential data for block groups, and is also integrated into Altura Credit Union's GIS.

Total retail deposit potential is about \$649 million for Temecula, and total consumer and home loan potential is about \$2.6 billion; while the same figures for Murrieta are \$510 million and \$1.6 billion, respectively. While the per household deposit averages are nearly identical at around \$27,500, the average Temecula household represents nearly \$112,000 in potential loan balances compared to just \$86,000 for Murrieta. The numbers suggest that Temecula is a far better lending market.

### *Retailer & Car Dealer Locations*

In order to understand retail concentrations, corridors and traffic generation, we used ARC/GIS Business Analyst to retrieve business locations of car dealers as well as retailers in order to develop reports and maps (below).



The Ynez Rd corridor in Temecula, particularly the southern portion near Rancho California Rd, is clearly “ground zero” for the big car dealers. However, there is another lesser concentration in the Murrieta Auto Mall area just north.

In terms of retail, California Oaks Rd and Madison Ave are the key Murrieta corridors, followed by Los Alamos Rd and Murrieta Hot Springs Rd. In Temecula, Ynez Rd, Hwy 79, Rancho California Rd and Jefferson Ave (west Temecula) are key.

### *Membership Data*

The next step involved querying the members currently residing within the trade area. Analysis was performed to look at current market penetration as well as aggregated deposit and loan balances.

### *Key Comparative Matrix*

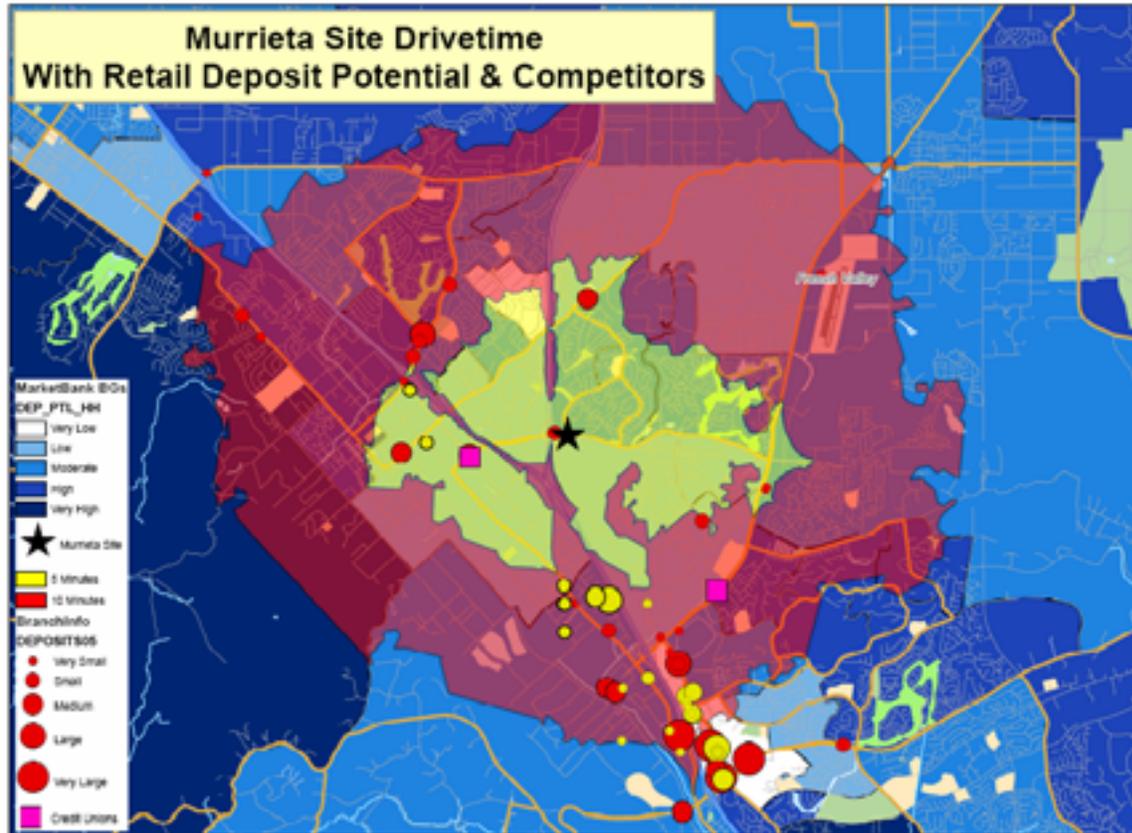
Now, based on the inclusion of the regional economic, ESRI, InfoUSA and RPM data in the GIS, and internal member data, we developed a comparative matrix that we use to investigate specific site opportunities. This matrix includes:

- Size of residential market
- Residential HH growth 2005-2010
- Owner occupied housing percentage
- Net worth per HH
- Med HH Inc
- Daytime population (total employees) market size
- Retail deposit, consumer loan and home loan potential
- Number of competitors/key competitors
- Total deposits
- Deposit growth
- Deposits/branch
- Deposits/household
- Member HH
- Member HH penetration
- Member deposits, consumer loans, home loans; total balances and balances/HH

Based on the overlay of this information, and upon opportunities open to Altura, we defined several hotspots for more specific site analysis. These locations include 40415 Murrieta Hot Springs Rd in Murrieta, and Hwy 79 at Pechanga Pkwy and Rancho California Rd at Ynez Rd in Temecula. Now, we will review each of these potential specific sites, and then compare them.

### III. Site Analysis

40415 Murrieta Hot Springs Rd, Murrieta



One of the first things we learned about the prospective Murrieta site was immediately obvious from the above map; the primary five minute area doesn't cover much beyond the Hot Springs area itself to the immediate northeast of the site.

This was confirmed when examining the following demographic reports- the 10 minute area has well more than three times the population of the 5 minute area.



## Comprehensive Trend Profile

Murrieta Site Drive Time

Area ID: 0\_1

Description: 0 - 5

Demographic	2005 Estimate	2010 Estimate
<b>Population:</b>		
Population	22,617	27,880
Persons in Group Quarters	431	
<b>Households:</b>		
Households	7,318	8,997
Family Households	5,705	7,007
Average Household Size	3.03	3.05
<b>Race:</b>		
White	17,000	20,010
Black	845	1,088
American Indian, Eskimo, Aleut	191	240
Asian or Pacific Islander	1,205	1,641
Other	2,108	3,115
Two or More Races	1,289	1,785
Hispanic Origin	5,256	7,745
<b>Gender:</b>		
Population Male	10,955	13,539
Population Female	11,662	14,341
<b>Income:</b>		
Median Household Income	\$57,821	\$66,366
Median Family Income	\$64,693	\$75,008
Median Disposable Income	\$45,280	
Average Household Income	\$70,745	\$83,899
Average Family Income	\$78,658	\$92,544
Per Capita Income	\$23,421	\$27,589
<b>Net Worth:</b>		
Median Net Worth	154,559	
<b>Housing Units:</b>		
Owner-occupied	5,442	6,744
Renter-occupied	1,876	2,253



## Comprehensive Trend Profile

Murrieta Site Drive Time

Area ID: 0\_2

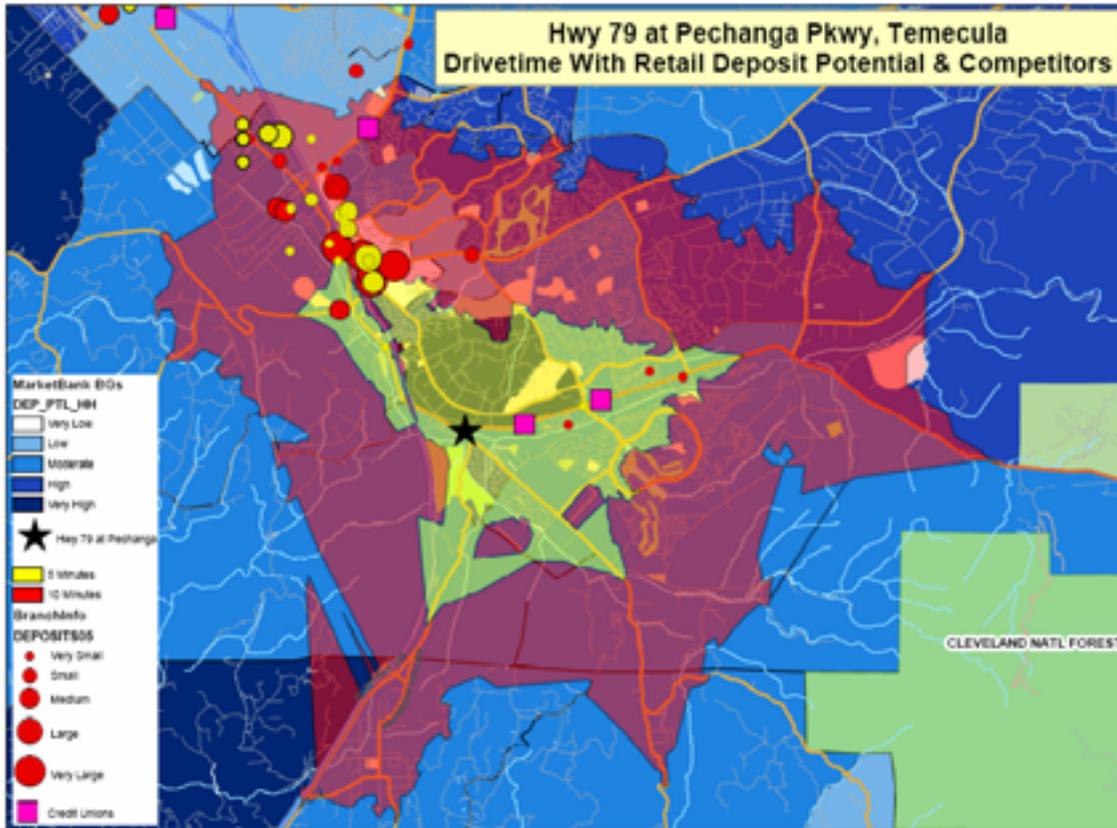
Description: 0 - 10

Demographic	2005 Estimate	2010 Estimate
<b>Population:</b>		
Population	77,825	96,928
Persons in Group Quarters	908	
<b>Households:</b>		
Households	24,911	30,878
Family Households	19,970	24,745
Average Household Size	3.09	3.11
<b>Race:</b>		
White	59,505	70,948
Black	2,960	3,877
American Indian, Eskimo, Aleut	561	713
Asian or Pacific Islander	3,936	5,431
Other	6,546	9,810
Two or More Races	4,318	6,150
Hispanic Origin	17,556	26,209
<b>Gender:</b>		
Population Male	38,127	47,479
Population Female	39,698	49,449
<b>Income:</b>		
Median Household Income	\$65,412	\$76,234
Median Family Income	\$72,645	\$84,328
Median Disposable Income	\$51,318	
Average Household Income	\$79,522	\$95,573
Average Family Income	\$86,098	\$102,640
Per Capita Income	\$25,845	\$30,863
<b>Net Worth:</b>		
Median Net Worth	160,168	
<b>Housing Units:</b>		
Owner-occupied	19,429	24,168
Renter-occupied	5,482	6,710

Further, the immediate 5 minute drive immediate market area is a modest one by Southern California standards. There are less than 7,500 households, though expected growth is very

strong over the next five years, and about 75% of residents own their own homes. Net worth and median income are above average. But the bank branches here tend to be smaller (averaging \$43 million), current deposits are below \$400 million (though growing fast), and deposits per household is weak at just \$5,334. The main competitors are Bank of America, Wells Fargo and Temecula Valley Bank.

*Hwy 79 at Pechanga Pkwy, Temecula*



One of the interesting, and challenging, aspects of the Temecula sites is the mixture of urban/commercial business districts, suburban, and rural block groups all in the immediate primary market area. While ESRI demography is aggregated on a population basis based on block points, our measures of potential and other point-in-polygon and polygon-in-polygon calculations are based on block groups.

**Example: Projecting Block Point Data Aggregation To Block Group Data For A Fast-Growth Trade Area**

Trade Area Households Based On Centroid-Inside <b>Block Group</b> Geographic Area Aggregation	7,500	
Trade Area Households Based On ESRI <b>Block Point</b> Population-Based Aggregation	10,000	33.3333% higher
MarketBank Retail Deposit Potential Based On <b>Block Group</b> Aggregation	\$600,000,000	
MarketBank Retail Deposit Potential <b>Projected Based On Block Point</b> Population Aggregation	\$800,000,000	\$600MM plus 33.3333%

*Since Block Groups in a fast-growing area still tend to be physically large, it can be difficult to estimate trade areas based on Block Groups because their centroids don't fall within the trade area and are thus not aggregated.*

*Using the ESRI population-based method using block points, we can project block group estimates. In this case, block point aggregation results in a count of households 33% higher than block group aggregation, so we apply that 33% to the Block Group level estimate to achieve a more realistic estimate of deposit potential in the trade area.*

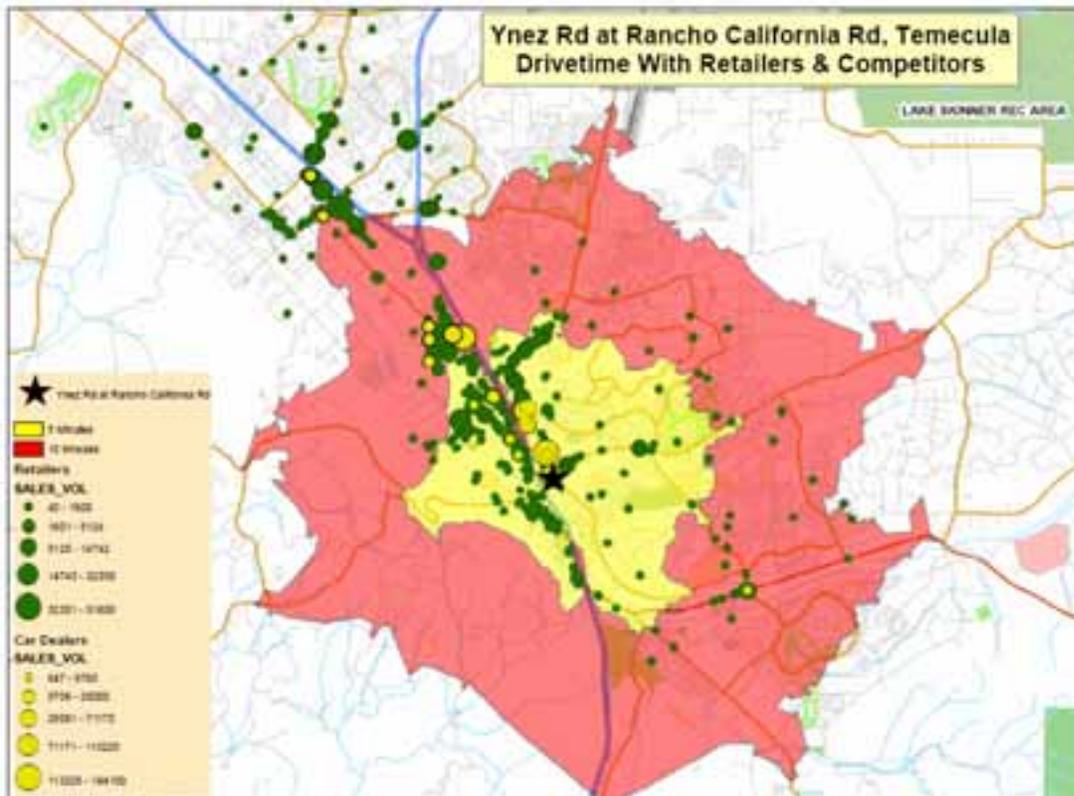
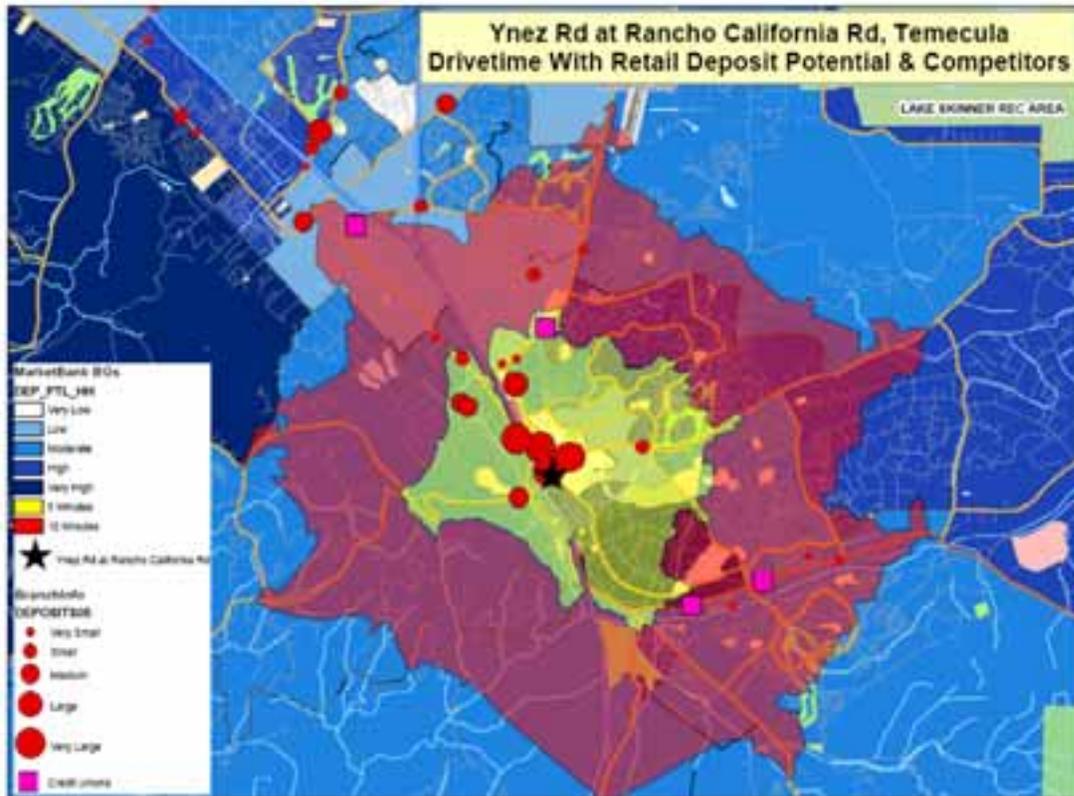
This does not work for Temecula with that mixture of urban/commercial business districts, suburban, and rural block groups. The centroid or physical geographic center of those groups must be in the primary area in order to be aggregated; but certain block groups are so large and rural that they extend well beyond the primary market area, so that their physical center is not in the trade area, and thus the entire block group is not included in trade area totals.

To address this, we derived our primary market area calculations of block group potential and other data by determining the relationship of the ESRI based population-based aggregation to the total number of households in the block groups whose centroids are within the primary trade area.

We then projected this relationship to the block group data, like market potential, in order to derive a potential measure that is consistent with the ESRI population-based aggregation, and more accurate. Were we to include only those block groups whose centroids are within the primary area, we'd be missing quite a lot; and if we were to base aggregation on the proportion of physical geographic area coverage of those huge rural block groups, that would also be inaccurate.

Specifically, the Hwy 79 at Pechanga Pkwy site is still a relatively small primary market area, but it is more upscale than the Murrieta site. There are 8,180 resident households, with expected growth also very strong over the next five years. In addition, a significant percentage residents owning their homes (87%). Net worth and median income are well above average. The bank branches here are a little larger (averaging about \$57 million), current deposits are over \$500 million though not growing as fast, and deposits per household is a little stronger at \$6,282. Strangely, the area may be a little less competitive from one perspective, as Wells Fargo is a dominant commercial bank; but more competitive from another perspective, given the presence of big-bank alternatives San Diego County CU and Community National Bank.

*Ynez Rd at Rancho California Rd, Temecula*



The Ynez Rd corridor is clearly the commercial center of Temecula, particularly from the perspective of a retail financial institution. This area represents the confluence of retail and financial services activity, and boasts a huge traffic generator in the form of the multiple car dealers present.

It is easily the largest of the three primary markets, but also the least affluent and the most competitive. There are 10,657 resident households, with expected growth about as strong as the other site possibilities over the next five years. However, only 57% of residents own their own homes, and net worth and median income are only about average. Perhaps most key is that while the area is highly competitive, the bank branch offices are large, averaging nearly \$80 million, twice as large as the Murrieta site. Current deposits are also a magnitude higher, at over \$1.5 billion more than three times higher than Hwy 79-Pechanga at a per household average of a strong \$14,474. However, retail deposit potential is not as strong as Hwy 79-Pechanga though stronger than Murrieta, which suggests that there is a lot of commercial and some public funds in these Ynez Rd banks.

### Site Comparisons & RPM Locations Model

As well as making on-the-fly comparisons, we compiled all of the location data above for the three sites and compared them.

### Comparative Site Data

	Murrieta	Hwy 79/Pechanga	Ynez/Rancho Cal
Size of residential market (HH)	7,318	8,180	10,657
Residential HH growth 2005-2010	22.9%	23.6%	22.3%
Owner occupied housing percentage	74.3%	86.9%	57.0%
Net worth per HH	\$169,168	\$183,624	\$138,454
Med HH Inc	\$65,412	\$79,890	\$60,647
Daytime population (total employees) market size	8,916	4,247	11,849
Retail deposit potential (millions)	\$222.4	\$516.1	\$321.2
Retail loan potential (millions)	\$615.3	\$1,339.0	\$1,002.0
Number of competitors	8	7	13
Number of competitor branches	9	9	17
Number of credit unions	1	2	1
Key Competitor(s)	Bank of America Wells Fargo Temecula Valley	Wells Fargo Community National San Diego County CU	Big 3 Temecula Valley Others
Total Competitor Deposits (millions)	\$390,333	\$513,843	\$1,542,463
Deposit growth past 3 years	148.0%	69.7%	74.4%
Deposits/branch (millions)	\$43,370	\$57,094	\$90,733
Deposits/household	\$5,334	\$6,282	\$14,474
Member HH	(Figures suppressed)		
Member HH penetration			
Member deposits			
Member consumer loans			
Member home loans			
Member deposits/HH			
Member consumer loans/HH			
Member home loans/HH			

A quick analysis of the numbers above shows that the Ynez Rd site is easily the largest market with high-performing branches, but is also easily the most downscale and lacks the retail potential of Hwy 79 at Pechanga. The Murrieta site offers a larger daytime market than Hwy 79 at Pechanga, but otherwise tends to rank below the other two sites.

To apply the data more quantitatively, we used the RPM Location Model to offer decision-makers the ability to weight the factors they consider to be most influential, and run scenarios based on these weightings. This helps us to understand the relative attractiveness of the locations, and the impact of assumptions on the end result.

### Primary Site Selection



The bottom-line in an area like Temecula-Murrieta is that there are a lot of locations that will all seem to be pretty good ones. Of our three sites under current study, Murrieta offers some solid attributes even though it may be the least attractive of the three. **So much depends on primary site analysis, and the ability to include the primary site parameters in the GIS.** This allows us to incorporate the critical site-specific factors with the primary and extended location factors, in an integrated information system that supports the most sophisticated multivariate and spatial modeling. This in turn allows for

optimization of current and future opportunities, as well as presents a template for all future analysis of branch locations and sites.

In primary site analysis, we collect a variety of site specific information on-the-site, at different times of the day. We are moving more and more towards ArcPad as a way to directly capture this information digitally, which we feel will be more accurate and much timelier, as we can upload the results to the GIS immediately if we need or want to.

**RPM Consulting**  
 Primary Site Analysis Evaluation  
 Copyright © 2006 Retail Profit Management, All Rights Reserved

Item	Consider	Comments
<b>General Description</b> Address of site		Address: _____ _____
Type of site	Strip mall, mini mall, neighborhood shopping center, shopping mall, regional shopping mall	<input type="checkbox"/> Strip Mall <input type="checkbox"/> Mini mall <input type="checkbox"/> Neighborhood shopping center <input type="checkbox"/> Shopping Mall <input type="checkbox"/> Regional shopping mall <input type="checkbox"/> Other _____
Architecture	Contemporary, Spanish, etc.	Briefly describe:
Orientation	Describe the site orientation relative to the streets. Use Attachment 1 or Attachment 2 to graphically describe the location.	<input type="checkbox"/> Corner location (Use Attachment 1) <input type="checkbox"/> Mid-block location (Use Attachment 2)

Whether on paper or digitally, we are capturing some 40-50 pieces of information about each office, including but not limited to:

- Site Type
- Site Orientation
- Accessibility

- Signage
- Vacancy Rate
- Business Compatibility & Retail Mix
- Architectural Compatibility
- Age Of Surroundings
- Quality Of Area Housing
- Maintenance & Appearance
- Parking
- Traffic & Street Conditions
- Environmental Assessment & Impacts
- Security & Safety

#### ***IV. Next Steps***

One of the first things we need to do is to apply our new standard approach to branching to our existing offices, in order to spot opportunities for improvement both by more quantitatively understanding what works and what doesn't.

We may also pursue primary consumer research, in the form of survey intercepts and/or focus groups, and will also track local weblogs (blogs) and the news to gauge the most current opinions and trends of a particular area. We will also maintain contacts we have made with government entities, particularly the Finance Directors of the cities.

We also plan to take full advantage of ESRI technology. We may replace our national level Business Analyst system with a state level system with the new Segmentation Module and Community Coder, so that we can incorporate lifestyle analysis and also be able to enrich member records with lifestyle and other geodemographics information. We also plan to implement a Model Builder approach, and with RPM's help can create a powerful tool that will enable senior decision-makers themselves to quickly analyze a site or group of sites by doing no more than inputting addresses or a file of addresses.

Adam Khan,  
Marketing Project Analyst  
Altura Credit Union  
2847 Campus Parkway,  
Riverside, California, 92591  
951-571-5371

Steve Lackow,  
Consultant  
Retail Profit Management  
17130 Devonshire Street, Suite 205  
Northridge, California 91325  
818-831-7607