

ATM USER DEMOGRAPHICS

KEY FACTS

- Over 350,000 ATMs located in the United States
- Over 13 billion ATM transactions annually
- Over 200 million Americans over the age of 18 have an ATM card
- The average ATM user withdraws \$67 from the ATM and spends \$25 immediately
- The average ATM user visits the ATM 10.6 times per month
- 80% of ATM transactions are a result of an impulse decision



STRATEGIC
ALLIANCE

PROFILES

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| Who uses ATMs by sex? | 59.4% of all males 50.7% of all females |
| Who uses ATMs by age? | 75% of all people between the ages of 18 and 34 68% of all people between the ages of 35 and 44 70% of all people between the ages of 45 and 54 67% of all people between the ages of 55 and 64 36% of all people 65 years or older |
| Who uses ATMs by income? | 30% of all people with income under \$20K 42% of all people with income of \$20K - \$29K 55% of all people with income of \$30K - \$39K 60% of all people with income of \$40K - \$49K 60% of all people with income of \$50K or more |
| Average Household Income | \$45,000 |
| Other Profile Characteristics | College Educated.....76.0% Some College.....28.7% High School.....28.9% Suburban.....58.3% Urban.....25.4% Rural.....5.3% |
| Reason for using ATMs | Convenience.....63.3% Near office.....5.6% Near home.....15.7% |
| When ATMs are used | On the way to work.....34.9% On the way home.....7.8% Convenience.....34.7% Shopping.....12.7% |

ATM users are more active, spend more money, and enjoy entertainment more than non-ATM users.

– Source: Chain Store Age Executive.