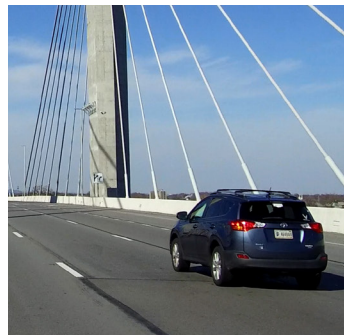
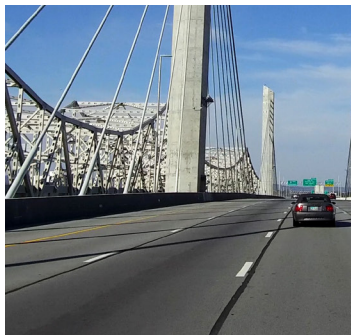


2018

Annual Progress Report



The Annual Progress Report summarizes 2018 activities and accomplishments of RiverLink, the bi-state tolling system for the Ohio River Bridges Project.

The Report includes an assessment of transponder usage by members of Environmental Justice (EJ) communities to help shape future assessments and recommendations.

Tolling on the I-65 Abraham Lincoln Bridge, I-65 Kennedy Bridge and SR265/KY 841 Lewis and Clark Bridge started Dec. 30, 2016.

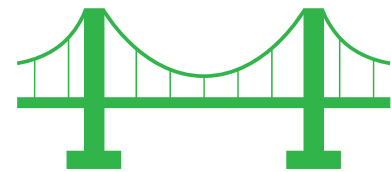


Overview

2018, the second year of RiverLink tolling, was a year of growth. There were more drivers with prepaid accounts and transponders, more crossings on the new and improved bridges, faster connections to customer service and new services for customers.

Significant increases were seen in both the number of RiverLink prepaid accounts opened and transponders requested.

The majority of prepaid account holders were satisfied with the service RiverLink provided, based on a customer satisfaction survey administered in March 2019.



32.3 million crossings

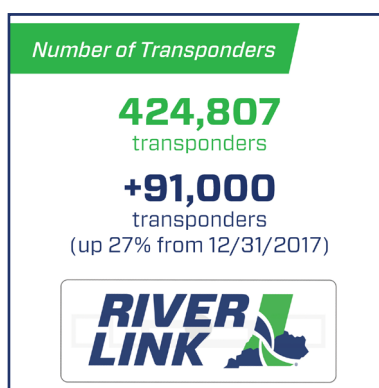
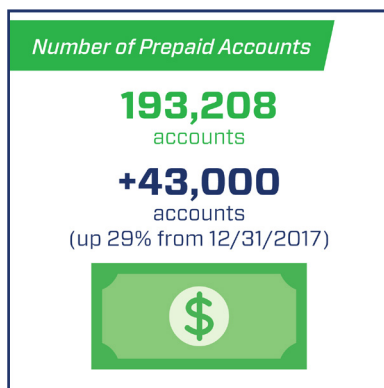


\$106 million in revenue

Prepaid Accounts and Transponders

Significant growth was seen in the number of drivers with prepaid accounts and transponders. At the end of 2018, more than 193,000 accounts had been opened, an increase of 29 percent for the year. The number of transponders requested was up 27 percent for the year, with nearly 425,000 transponders requested to date.

The percent of drivers crossing tolled bridges with transponders remained stable for the year. An average of 64 percent of weekday drivers and 51 percent of weekend drivers crossed tolled bridges with prepaid accounts and transponders in 2018.

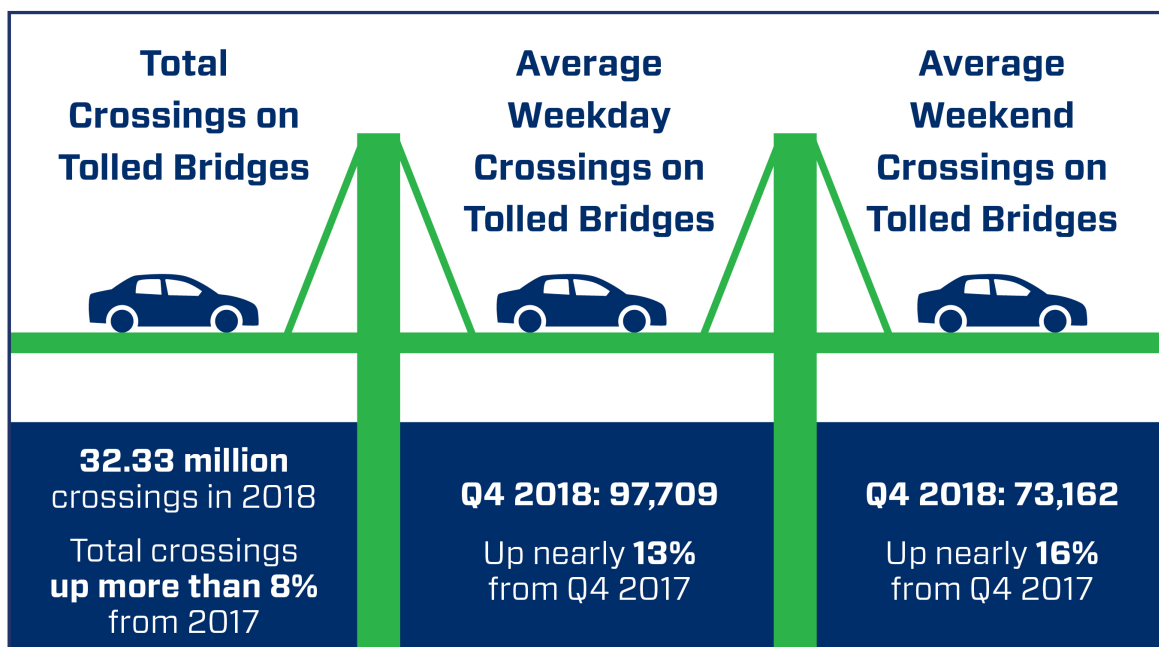


Percent of Crossings in 2018 with Transponders

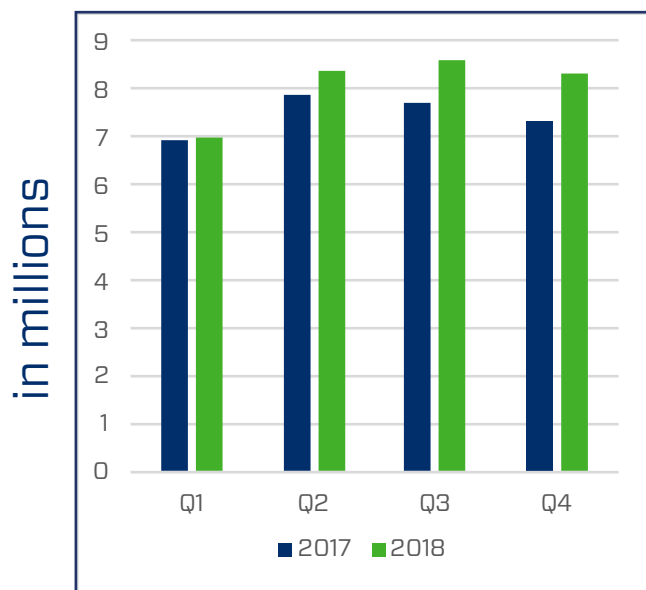
	Weekday	Weekend
Q1	65%	52%
Q2	63%	49%
Q3	63%	50%
Q4	64%	52%

Crossings on Tolled Bridges

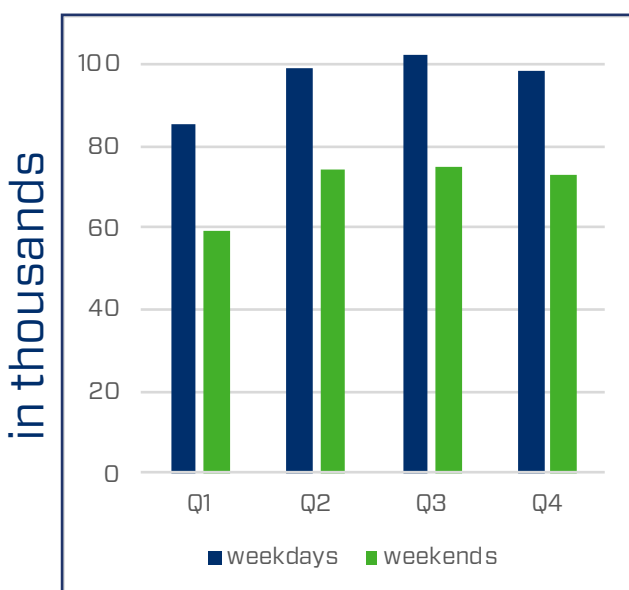
Consistent crossings were seen on all three tolled bridges, with 32.3 million crossings in 2018, an increase of more than 8 percent from 2017.



Total Crossings



Average Crossings



Crossings on Tolled Bridges (in millions)		
	2017	2018
Q1	6.95	6.98
Q2	7.86	8.40
Q3	7.71	8.61
Q4	7.33	8.34



Crossings on Non-Tolled Bridges

An increase in traffic was noted on the two non-tolled bridges, I-64 Sherman Minton Bridge and US 31 Clark Memorial Bridge. Overall, traffic increased approximately 36 percent on non-tolled facilities.

Approximately 10 percent of the 2018 average annual daily traffic (AADT) moved to the new, tolled Lewis and Clark Bridge connecting Prospect, KY and Utica, IN.*



Sherman Minton
AADT
increased 23%**

Clark Memorial
AADT
increased 75%**

*LSIORB Post-Construction Traffic Data Report, published July 2018

**From 2013-2018

Frequent-User Discount

The number of drivers who qualified for the frequent-user discount was consistent in 2018. The frequent-user discount is only for drivers in passenger vehicles with RiverLink personal accounts with a positive balance. The discount is per transponder, not per account.

Improved Services

Online account conversion launched in early 2018, allowing qualifying drivers to open prepaid accounts and save on tolls and late fees owed. The online feature allows drivers to open an account in a few easy steps and see immediate savings.

The one-time conversion offer is only available before an account reaches collection status (fourth toll notice). When drivers open an account, tolls are lowered to transponder rates and late fees are waived.

Pay by Plate launched in September, giving drivers without prepaid accounts and transponders a new option to pay tolls. Drivers can use their license plate number and other identifying information to pay tolls owed online before receiving an invoice.

If the trip has not posted, drivers can enter their preferred contact information and will be notified of transactions that post in the next 30 days.

Frequent-User Discount *

Q1	6,664
Q2	7,653
Q3	7,506
Q4	7,284

*Average number of frequent users per month

2018 Account Conversions



Savings to date: \$1.5 million
in tolls rolled back and late fees waived

Pay by Plate

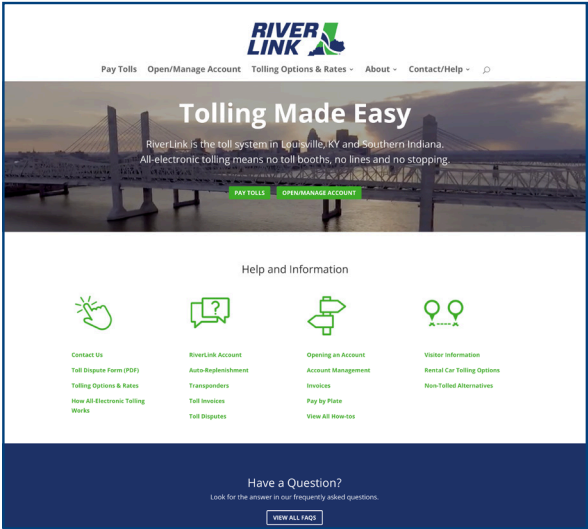
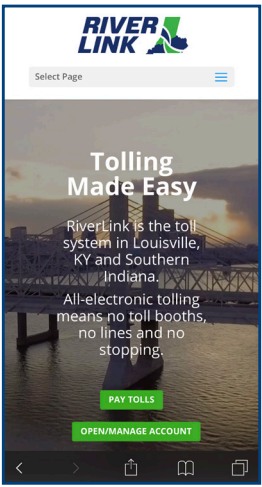


Nearly **2,000** accounts paid

More than **10,000** people
signed up for notifications

Website improvements were made in early September to improve the user experience. The significant overhaul of RiverLink.com included simplification of the homepage and the addition of Quick Links to make it easier to find items.

Frequently-Asked Questions (FAQs) and How-To Guides were also updated to be more easily searchable. Additions and improvements made it easier for customers to find needed information and manage their accounts online.


Quick Links, How-To Guides and a more mobile-friendly website make it easier for customers to open an account, update account information or to Pay by Plate at RiverLink.com

Faster Customer Service

It was easier to connect with RiverLink customer service representatives, with customers spending less time waiting for assistance. In the fourth quarter of 2018, the average speed to answer was 35 seconds, a decrease of nearly 10 minutes from the fourth quarter of 2017.

RiverLink customer service received an average of more than 42,000 calls monthly in 2018.

Average Time to Answer a Call



35
SECONDS
Down nearly 10 minutes from Q4 2017
Q4 2018

Average Monthly Call Volume

Q1 2018: 46,309
Q2 2018: 38,418
Q3 2018: 45,925
Q4 2018: 38,165

2018 Average
42,204

Average Time to Answer a Call

Q1 2018: 2:47
Q2 2018: 0:20
Q3 2018: 2:30
Q4 2018: 0:35

2018 Average
1:33
Minutes:Seconds

Customer Satisfaction

RiverLink asked hundreds of account holders how we're doing with very positive results. **76% of respondents indicated their overall experience with RiverLink was positive.**



81%

said it was **easy**
to open an account



97%

said it was **very easy (81%)**
or somewhat easy (16%)
to cross the bridges



56%

had contacted RiverLink
customer service **since**
signing up for an account



70%

of those respondents said
their experience was **excellent**
(38%) or good (32%)



90%

using tolled bridges most
cited **convenience**

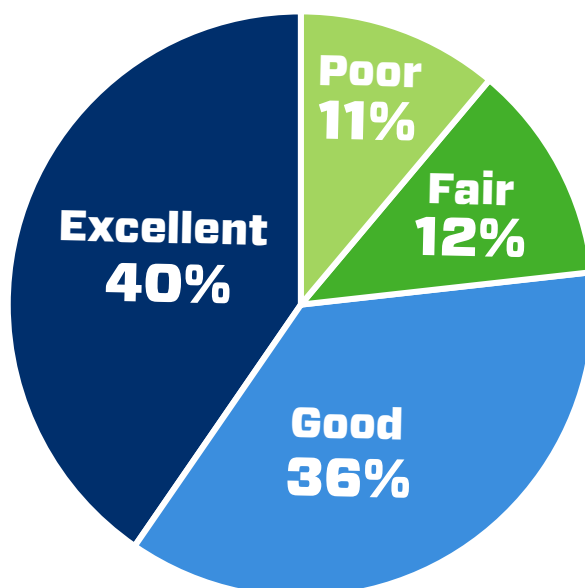
66% said it's **closest**
to my destination

21% said it **saves me time**

3% said the tolling system
moves traffic faster

Additional survey questions and responses from the customer satisfaction survey, including responses from zip codes identified in the Environmental Justice Assessment portion of this report, can be found in Appendix A.

Overall Experience



Methodology

Survey sample = 600 current RiverLink account holders

IN / KY = 300 respondents each

The survey was conducted by a third-party vendor in March 2019.

Revenue

Toll revenue is divided evenly between Indiana and Kentucky. Toll revenue is used to meet financial obligations of the Louisville – Southern Indiana Ohio River Bridges Project and for operations and maintenance of the project area.

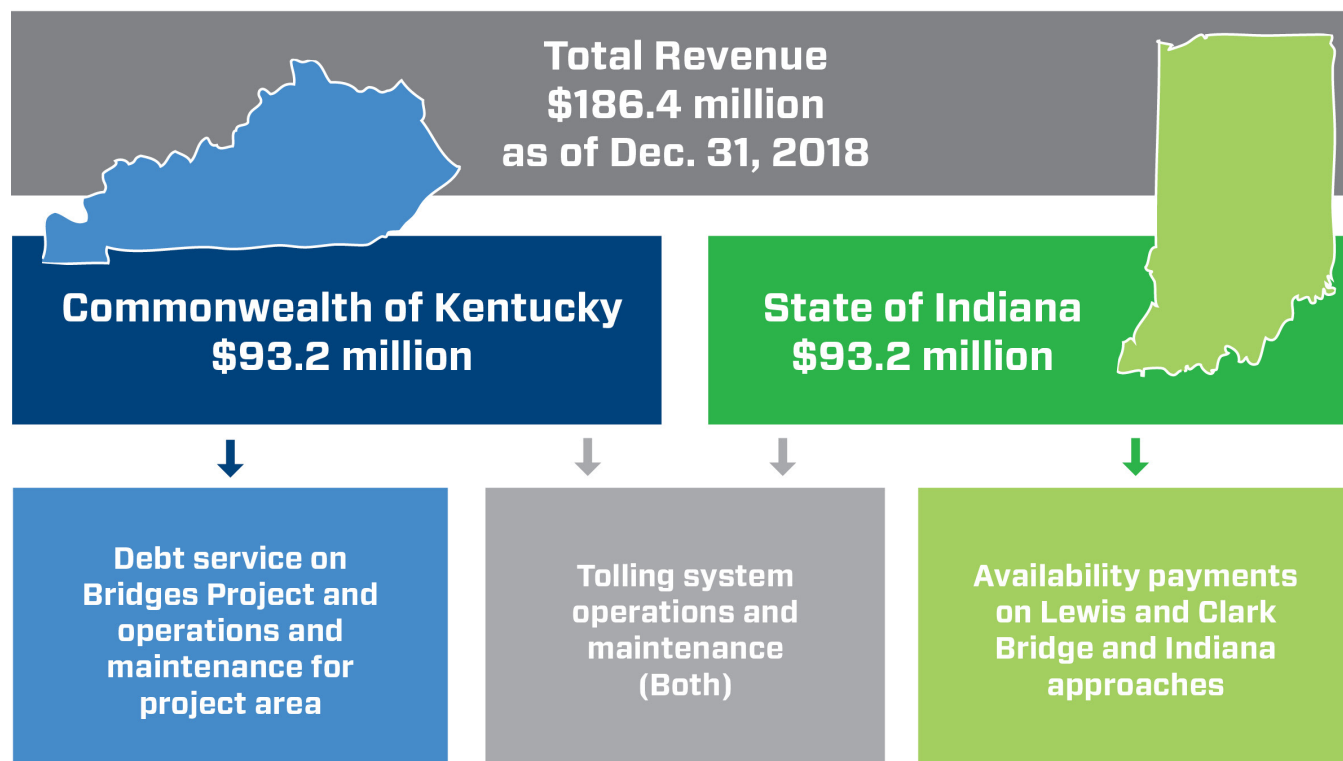


**\$96.5 million
in Fiscal Year 2018**



**\$186.4 million
from start of tolling**

Revenue collected is in line with expectations, and both states are meeting their financial obligations for the Bridges Project.



Environmental Justice (EJ) Assessment

Environmental Justice is the fair treatment and meaningful involvement of all people regardless of race, color, national origin or income. It includes identifying and addressing disproportionately high and adverse effects on minority or low-income populations.

Overview

The Tolling Mitigation Plan was designed to mitigate the adverse effects of tolling on EJ populations and was adopted by the States’ Tolling Body (May 2016). It included measures to minimize the adverse economic impacts of tolling on EJ populations (See Appendix B).

An assessment of transponder usage by members of EJ communities shows the objective of the Tolling Mitigation Plan is being met and the measures in place are working.

Data gathered for the 2018 Annual Progress Report shows **no difference** in transponder usage between all drivers crossing tolled bridges and drivers in zip codes identified for the Environmental Justice Assessment.

Assessment

The low-income level was established at adjusted gross incomes less than \$40,000, generally accommodating for small and larger family sizes.

Ten counties with 27 zip codes identified in Louisville and Southern Indiana have income levels less than \$40,000 per year.

Identified Zip Codes								
47151	47131	40296	40203	40208	40256	40221	40218	40232
47129	40212	40298	40201	40217	40215	40219	40261	40285
47190	40289	40202	40210	40211	40216	40259	40231	40287

Counties Evaluated (Louisville Metro Area)					
1. Jefferson County	3. Oldham County	5. Trimble County	7. Harrison County	9. Clark County	
2. Shelby County	4. Henry County	6. Bullitt County	8. Floyd County	10. Washington County	

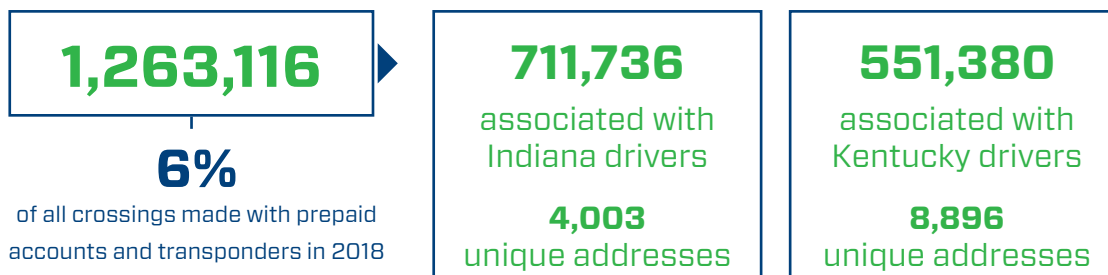
Data

Crossings on tolled bridges from January 1, 2018 through December 31, 2018 were evaluated for drivers with personal prepaid accounts and transponders and drivers crossing the bridges without prepaid accounts and transponders.

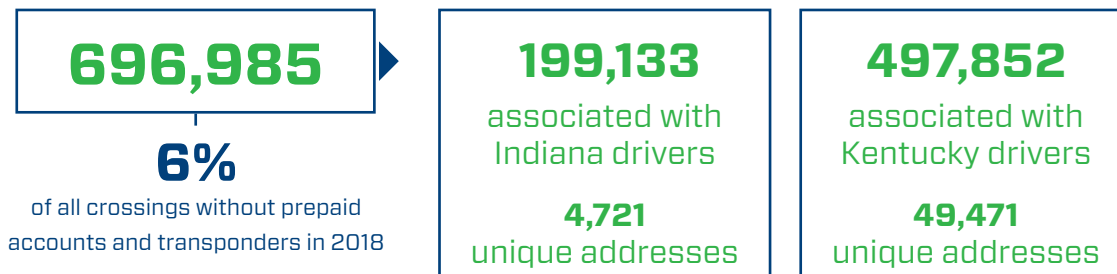
The data is for drivers in the 27 identified zip codes with income levels less than \$40,000 per year:

Crossings with Personal Prepaid Accounts and Transponders

(recorded with RiverLink local and E-ZPass transponders):



Crossings without Prepaid Accounts and Transponders



Transponder Usage

64% of crossings by all drivers made with transponders

64% of crossings by drivers in identified zip codes made with transponders

Transponder usage for low-income populations is assessed annually to determine strategies and recommendations for consideration.

Appendix A: Customer Satisfaction Results from Respondents in Identified Zip Codes

Of the 600 respondents who took part in a customer satisfaction survey in March 2019, 62 of the respondents resided in the zip codes identified in the EJ Assessment portion of this report. The identified zip codes have income levels less than \$40,000 per year.

63% of respondents indicated their overall experience with RiverLink was positive.



73%

said it was **easy** to open an account



96%

said it was **very easy (73%)** or **somewhat easy (23%)** to cross the bridges



61%

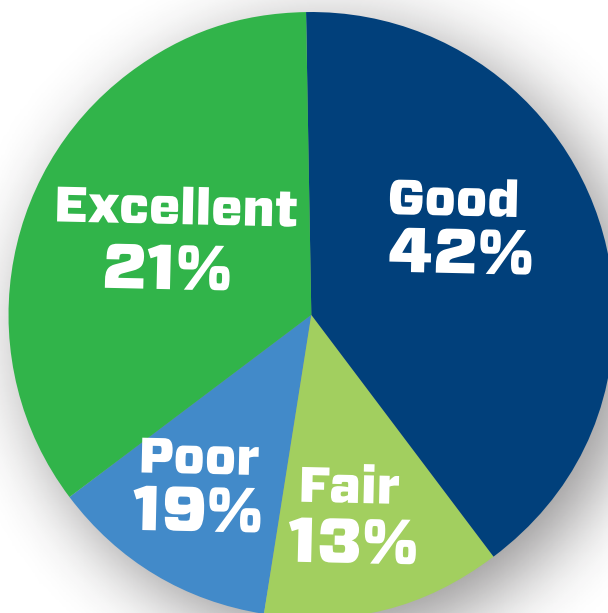
had contacted RiverLink customer service **since signing up for an account**



51%

said their experience was **excellent (27%) or good (24%)**
49% said their **situation was resolved** (32% had no opinion)

Overall Experience



5% had no opinion.

60%

said the representative **was knowledgeable** (26% had no opinion)

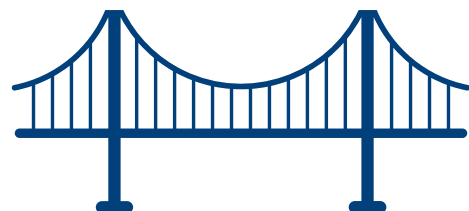
48% said the representative **was very friendly and cared** (34% had no opinion)

93% using tolled bridges most cited **convenience**

63% said it's **closest to my destination**

23% said it **saves me time**

7% said the tolling system **moves traffic faster**



Additional Questions and Responses

Use of Bridges

How frequently do you use any of the Ohio River bridges including the downtown Kennedy and Lincoln bridges, the Second Street Bridge, the Lewis and Clark Bridge or the Sherman Minton Bridge?

	All Respondents	Respondents in Identified Zip Codes
One day a week	30%	42%
2-3 days a week	10%	10%
4-5 days a week	12%	18%
6-7 days a week	8%	15%
No opinion	40%	16%

Which of these bridges do you use the most?

	All Respondents	Respondents in Identified Zip Codes
Downtown Kennedy and Lincoln	38%	37%
Second Street	14%	31%
Lewis and Clark	20%	11%
Sherman Minton	21%	21%
No opinion	7%	0%

Asked to drivers who responded they use the Downtown Kennedy and Lincoln bridges or the Lewis and Clark Bridge the most: What is the main reason you use that bridge?

	All Respondents	Respondents in Identified Zip Codes
Closest route to my destination	66%	63%
It saves me time	21%	23%
The tolling system moves traffic faster	3%	7%
Other	9%	3%
No Opinion	1%	3%

Asked to drivers who responded they use the Second Street or Sherman Minton Bridge the most: What is the main reason you use that bridge?

	All Respondents	Respondents in Identified Zip Codes
Closest route to my path of travel	54%	38%
To avoid paying a toll	41%	53%
To avoid receiving a RiverLink invoice	1%	3%
Other	3%	3%
No Opinion	2%	3%

All-Electronic Tolling

Here are a few transportation phrases and names. For each one, please tell me whether you've heard of it. Then, if so, tell me whether your impression is strongly favorable, somewhat favorable, somewhat unfavorable or strongly unfavorable.

All-electronic tolling (AET)

	All Respondents	Respondents in Identified Zip Codes
Strongly Favorable	20%	23%
Somewhat Favorable	17%	11%
Somewhat Unfavorable	3%	5%
Strongly Unfavorable	7%	5%
No Opinion	11%	8%
Never Heard of It	43%	48%

The transponder method of collecting tolls

	All Respondents	Respondents in Identified Zip Codes
Strongly Favorable	45%	44%
Somewhat Favorable	30%	19%
Somewhat Unfavorable	5%	11%
Strongly Unfavorable	8%	8%
No Opinion	8%	11%
Never Heard of It	4%	7%

The license plate capture method of collecting tolls

	All Respondents	Respondents in Identified Zip Codes
Strongly Favorable	22%	11%
Somewhat Favorable	27%	26%
Somewhat Unfavorable	17%	19%
Strongly Unfavorable	18%	26%
No Opinion	12%	7%
Never Heard of It	4%	11%

The method of collecting tolls in which a picture is taken of the car's license plate and the owner receives an invoice.

	All Respondents	Respondents in Identified Zip Codes
Strongly Favorable	19%	26%
Somewhat Favorable	28%	9%
Somewhat Unfavorable	17%	26%
Strongly Unfavorable	25%	26%
No Opinion	9%	11%
Never Heard of It	2%	3%

RiverLink Tolling

When you first chose a method of paying for bridge tolls, did you choose the RiverLink local transponder, the RiverLink E-ZPass transponder, the registered license plate method or the unregistered method where they take a picture of your license plate and send you the bill?

	All Respondents	Respondents in Identified Zip Codes
RiverLink local transponder	47%	44%
RiverLink E-ZPass transponder	42%	52%
Registered license plate method	5%	2%
Unregistered license plate method	5%	0%
No opinion	1%	3%

When you first attempted to sign up for a RiverLink account, did you go to the website, go to a customer service center or sign up by phone?

	All Respondents	Respondents in Identified Zip Codes
Website	60%	50%
Customer service center	27%	40%
Phone	9%	7%
No opinion/can't remember	4%	3%

Frequent User Discount

RiverLink offers a frequent-user discount. If someone crosses a toll bridge 40 times or more during a calendar month, each trip is discounted to one dollar instead of the normal two dollars. Before I mentioned it, had you heard of this discount or not?

	All Respondents	Respondents in Identified Zip Codes
Yes, heard of	65%	65%
No, not heard of	35%	36%

*Asked to respondents who heard of the frequent-user discount:
Have you ever qualified for this discount?*

	All Respondents	Respondents in Identified Zip Codes
Yes	18%	25%
No	82%	75%

Asked to respondents who heard of the frequent-user discount: Are you more likely to cross the tolled bridges because the frequent-user discount is offered or not?

	All Respondents	Respondents in Identified Zip Codes
Yes, more likely	17%	28%
No, not more likely	69%	65%
No opinion	14%	8%

Appendix B: Tolling Mitigation Plan Measures

Several measures were adopted by the Indiana Department of Transportation (INDOT) and the Kentucky Transportation Cabinet (KYTC) or are being utilized to minimize the adverse economic impacts of tolling on EJ populations. Those measures include:

1. Extensive signage marking two non-tolled bridges (I-64 Sherman Minton Bridge and US 31 George Rogers Clark Memorial Bridge)

More than 100 signs are posted in the project area. They indicate tolled and non-tolled routes, last exits before tolled bridges and toll rates.

2. TARC funding

As part of the Tolling Mitigation Plan, \$20 million in funding was provided to the Transit Authority of River City (TARC). The money was used to construct and/or expand park and ride facilities, purchases buses and vans and improve existing bus stops.

3. Toll-free crossings for TARC

TARC vehicles are exempt from paying tolls. There were nearly 33,700 cross-river trips on tolled bridges by TARC-related vehicles in 2018, including trips made by smaller vehicles on contracted routes for riders with special needs.

4. Free transponder option

RiverLink local transponders are provided free of charge, one per registered vehicle. The local transponders are used on the tolled Ohio River bridges.

5. A relatively low minimum balance to open a personal prepaid account

The minimum balance to open a prepaid account is \$20. That money is used to pay tolls, with the account balance rolling over month to month.

6. Multiple transponders funded under a single account

Up to four vehicles can be registered to a single personal account, with a free RiverLink local transponder provided for each vehicle.

7. Website to allow for the management of accounts online

The RiverLink website (RiverLink.com) averages 150,000 users monthly with more than one million page views monthly. Users can open accounts online and pay tolls owed. Account holders can manage their accounts including replenishing their accounts, choosing auto-replenishment, adding vehicles and requesting transponders.

8. Wide range of options for replenishing account funds

There are many ways that drivers can replenish account funds. They can add money to their accounts online, in person at a customer service center or by phone.

By phone, they can use an automated system to add money to their account or choose to speak to a customer service representative. Drivers can also use a reload card to add money to their prepaid transponder at a number of retail locations. Cash is accepted at customer service centers and retail locations.

9. Brick-and-mortar locations to establish or replenish accounts

RiverLink customer service centers are located on each side of the river, on Quartermaster Court in Jeffersonville and on East Main Street in downtown Louisville.

The centers are open six days a week, 7 a.m. – 7 p.m. Monday – Friday and 8 a.m. – 2 p.m. Saturday.

RiverLink Starter Kits are available at more than 250 retail locations. They're available at Speedway locations throughout Kentucky and Indiana, Thorntons locations in Louisville and Jeffersonville and select FiveStar locations.

Prepaid transponders were also available at a number of locations, including the Indiana BMV, Community Action of Southern Indiana, TARC, St. Stephen Church (Louisville and Jeffersonville locations), Louisville Urban League and the Oldham County Clerk's Office.

10. Marketing strategies for EJ communities

A robust communications plan has been used to keep drivers informed about RiverLink tolling and how the system works. The coordinated communications plan has focused on not only educating drivers, but engaging drivers. Efforts include paid advertising, extensive media outreach and community outreach.

Advertising efforts have included direct mail campaigns to drivers crossing tolled bridges without prepaid accounts, Jr. billboards in West Louisville and downtown Louisville, bus shelter ads in West Louisville, downtown Louisville and Southern Indiana, radio ads, billboards, visitor guide ads, digital ads at Jefferson County Clerk's offices and rack cards at area rest areas, hotels and attractions.