

# KEWANEE CREDIT BUREAU

206 1/2 W. 2nd St. / PO Box 93 / Kewanee IL 61443 309-852-2574 fax: 800-767-0995  
11-B N. Sixth St. / PO Box 305 / Pekin IL 61555 309-856-6630 fax: 309-347-1351  
Web page: www.kewaneecreditbureau.com e-mail: lnelson@ocslink.

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## 2001 BANKRUPTCY DATA

	Consumer				
	Ch. 7	Ch. 11	Ch. 12	Ch. 13	Total
3rd Q	246,435	319	125	104,744	351,623
4th Q*	254,120	356	143	108,493	363,112
2001 Total*				<b>1,461,532</b>	

### Business

	Ch. 7	Ch. 9	Ch.11	Ch. 12	Ch. 13	Total
2nd Q	10,676	1	1,903	8	2,866	15,454
3rd Q	11,867	2	2,237	13	3,533	17,655

\* - Estimated

## 2000 BANKRUPTCY SUMMARY

### Consumer

	Ch. 7	Ch. 11	Ch. 12	Ch. 13	Total
4th Q	204,936	323	16	95,876	301,151
Totals	839,226	1,376	370	371,034	<b>1,212,006</b>

(Collections & Credit Risk Feb. 2002)

**LOOK FOR OUR BOOTH AT THE PEORIA BUSINESS CONNECTION, MARCH 19TH & 20TH.**

**If you have applied for internet access and have not received your user names and passwords within two weeks, please call us.**

## KEWANEE CREDIT BUREAU HOURS

Monday - Friday 9:00am to 4:30PM

Consumer credit reports are provided from Experian.  
Business reports are provided from Experian.  
Residential Mortgage Credit Reports may contain information from:  
the Kewanee Credit Bureau, Experian, TransUnion and/or Equifax.

The KEWANEE CREDIT BUREAU has served businesses since 1928 and serves the following counties for Experian: Henry, Stark, Bureau, Putnam, LaSalle, Marshall, Woodford, Peoria, Knox, Fulton, Mason, McDonough, Warren, Logan, Henderson, Hancock, Adams, Schuyler and Tazewell.

If you know of any person or business that should be using consumer credit reports or employment credit reports, please tell them to call us.

## PLASTIC PORTRAIT (Courtesy of Cardweb.com and Motley Fool)

1.2 billion -- Number of credit cards in circulation in the US.  
186 million -- The number of US Consumers who carry credit cards.  
6.5 -- The number of credit cards carried by the average American.  
1.3 million -- The number of credit card holders declaring bankruptcy last year.  
78 -- the percent of U.S. households that are deemed by the lending industry as "credit worthy."  
40 -- The percent of active accounts that are paid off monthly.  
8,562 -- The dollar amount of credit card debt carried by the average American last year.  
2,985 -- The dollar amount of credit card debt carried by the average American in 1990.  
3,000 -- The dollar amount of credit card debt carried by the average college student.  
70 -- Average dollar amount charged to a credit card for one transaction.  
14.41% -- The average interest rate charged by credit card lenders.  
41% -- The highest interest rate on a credit card, courtesy of CompuCredit.  
30,000 -- The number of credit cards programs offered by the five major brands: VISA, MasterCard, Discover, American Express, and Diners Clubs.  
50 to 150 -- The average new cardholder acquisition cost in dollars for card issuers.  
(Motley Fool, 2-19-2002)

## SPEAKERS

If the service organization you belong to, or your local high school needs a speaker to talk about credit, loans, interest rates or collections, just give us a call. We have programs for service organizations and for high schools.

## OUR CORRECT MAILING ADDRESS!

Please use: PO Box 93, Kewanee IL 61443 when sending us mail. The Post Office will **no longer** deliver mail to our street address.