

# KCB INFORMATION SERVICES

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.

MARCH 31, 2002

Vol. 10, # 3

## NEW NAME

As most of you know, we are not your parents credit bureau. We don't just do credit reports anymore. We have Flood Determination and Life of Loan reports, Criminal Back Ground Checks, Skip location and Electronic Directory Assistance. We also offer Credit Scoring, Credit Trends, Demographics and compliance seminars. We hope our new name reflects our diversity.

We are looking at several new programs for 2002, so watch our web page for any new products. Even though we hope our new name better represents the services we offer, there are still three services we WON'T offer: an answering machine, voice mail or a menu system. When you call us you will still get a person to help you.

## COMPLIANCE SEMINAR

Our next seminar will be on Monday May 20th at 1:00 p.m. at the Alpha Park Library in Bartonville IL. Alpha Park Library is on Airport Road, 2 miles south of exit 5 on I-474. I-474 goes around the south edge of Peoria.

## CREDIT TRENDS

Credit Trends is a unique supplement to Experian's Credit Profile. Credit Trends provides up to 24 months of historical balances, percent utilization information, number of cards or accounts and number of cards or accounts with a greater than zero balance on a consumer's:

- Revolving accounts, including bank cards, national cards and retail cards.
- Installment Loans
- Mortgage Loans

Credit Trends helps to identify whether a consumer is:  
-Significantly building up balances over a short period of time.  
-Paying down balances.  
-Frequently opening new accounts or paying off accounts.  
-Using some or all of their credit cards.

With Credit Trends you will know at a glance when a consumer is showing trends in decreased account utilization.

This should be an option at the bottom of the screen when you pull reports over the internet. If you are using Credit Commander or CreditBase, you need to enter the keyword "HBIS" in the "Other Information" field.

## 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.

## ID THEFT

Identity theft, "the crime that keeps on taking," is a rapidly growing problem facing consumer and financial institutions, a panel of government and insurance industry officials told Governmental Affairs Conference attendees.

Betsy Broder, Ass't. Dir. with the FTC's Bureau of Consumer Protection, spelled out the FTC's roll with ID Theft as one of gathering and providing information to consumers and law enforcement. "The FTC can't prosecute, but we can help establish the foundation for a criminal investigation and prosecution," she said.

Broder said the FTC's ID Theft hot line 877-IDTHEFT - is drawing a growing number of consumer complaints. "In Feb. of 2000, we received about 300 consumer-complaint calls per week. In Feb 2002, we received about 5,500 calls per week, which is a good indicator that people are turning for help," Broder said.

Rod Terauchi, from CUNA Mutual Group said ID Theft occurs primarily in two ways: new-account fraud and account takeovers. "In a new-account fraud scheme, the thief applies for ... a new account in someone else's name. After the account is successfully opened, new credit is applied for and the theft is complete." An account takeover scheme primarily involves an existing credit card account. The thief will first attempt to change the account statement mailing address to a address he/she controls...then the thief requests an additional credit card be sent to the new address, where the card is used to run up unauthorized charges.

## KCB INFORMATION SERVICES 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.