

KCB INFORMATION SERVICES

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EXPERIAN NOTICE

If the **Consumer Credit Reports**, **Employment Credit Reports** or the **Collection Reports** do not have Experian's name, address and phone number at the end of the reports, call us today.

Also, several members have called and asked if they can give a copy of consumer report to the consumer. The **Fair Credit Reporting Act** says that a Credit Reporting Agency may not tell a creditor not to discuss the credit report with a consumer. So, it is up to you. We don't recommend that you give a copy to them, unless you make it clear that you will not discuss it or explain it to them. If you give a consumer a copy of the report, they will often try to get you to explain it to them. You could give them a copy and ask them to call us. That way you will not spend the next hour going over their report with them.

The only time you must give them a copy is when you pull an **Employment Credit Report**. You must also give them the **Summary of Consumer Rights**, but, if you came to our seminar on May 20th, you already knew this.

MEMBERSHIP HAS ITS REWARDS!!

If your company is a member of KCB Information Services, and is authorized to obtain credit reports from us and you are currently pulling reports from us, this may be of interest to you. Starting next month (July) we are giving our members two ways to win a gift from us.

1st. At the of each month, we will draw a name of one person who has pulled a Merged Credit Report, RMCR or a flood report from us, during that month. Each time you pull one of these reports, you will increase your chances of winning.

2nd. Each month we will insert somewhere in our web pages, the name of one or two people who are authorized to pull credit reports.

3rd. If, before the end of the month, that person or people calls us and identifies themselves and tells us where they saw their name, they will win a gift!

BUSINESS ACCOUNTS

If you have business receivables, you can report them each month to Experian Business Reports. Experian Business Reports can accept data via e-mail or on a disk or tape. The data can be in either an ASCII text file or in an Excel spread sheet. Please call us if you are interested and would like more information.

DEMOGRAPHICS

Demographics is an option that can be added to the Consumer Credit Report, and the Social Security Search. Demographics has four elements.

- First are phone numbers. Phone numbers come from Experian's data base and from MetroNet.
- Second are Drivers License Numbers. The DL #'s are obtained from several states that provide them (not Illinois) and from the information provided by creditors when pulling reports. Members who use Credit Commander or the internet can include the DL #'s when they pull a credit report.
- Third are GEO Codes. GEO Codes include the State Code, County Code, Census Tract, Block Group and the Metropolitan Statistical Area (MSA).
- Fourth is Home Ownership. Experian lets you know if the individual is a home owner.

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.
Criminal Background checks are from the Illinois State Police.

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.