

KEWANEE CREDIT BUREAU

206 1/2 W. 2nd St. Kewanee IL 61443

Web page: www.ocslink.com/~lnelson/clern.html

JAN. 31, 2000

309-852-2574

e-mail: lnelson@ocslink.com

REPORTING ACCOUNTS

For our members, I have enclosed a manual reporting form. If you are not reporting accounts via disk or tape, this form may be used for reporting your open and/or charged off accounts. If you are reporting your accounts by disk or tape, but have not reported your old charged off accounts, you may use this form to report your charged off accounts.

You can use this form or the Universal Data Form (UDF) to report paid accounts or any other new accounts or status changes.

The most often used TYPE and STATUS codes are on the back of the form. Each account must have an account number.

ADVERSE ACTION NOTICES

If you receive a consumer credit report from Experian and you need to send an Adverse Action Notice, you must use the following address for Experian:

Experian
PO Box 2002
Allen TX 75013-0036
888-397-3742

We recommend that you also give your customers our number 888-852-2574 or 309-852-2574. We have found that we can resolve the consumers problems about 50% of the time. On those problems or questions, we can't answer, we can assist them in the dispute process with Experian.

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 two

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programs, one for service organizations and one for high schools.

BANKRUPTCY TOTALS

Consumer

Year	Ch 7	Ch 11	Ch 12	Ch 13	Total
1998	997165	1627	709	378639	1378140
1999	891407	1583	703	361518	1255211

Business

Year	Ch 7	Ch 9	Ch 11	Ch 12	Ch 13	Total
1998	47523	16	5723	375	12780	71963
1999	47664	12	6057	373	12516	66624

Since the final figures won't be in for a month or two, the 1999 numbers are estimates. (Collections & Credit Risk, Vol. 5 #1, Jan. 2000)

OUTSTANDING INSTALLMENT CREDIT

(\$ billions)	10-98	10-99	% change
Revolving	\$557.60	\$584.30	4.79%
NonRevolving	737.30	786.60	6.69%
Total	1,294.90	1,370.90	5.87%

	11-98	11-99	Change
Commercial & Industrial Credit	\$952.9	\$1005.3	5.5%

(Collections & Credit Risk, Vol. 5 #1, Jan. 2000)

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 and Tazewell.