

# KEWANEE CREDIT BUREAU

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## PASS THIS AROUND YOUR OFFICE

Be sure to pass this newsletter around to other people in your office. The next article needs to be read by all those involved with filling out the new account applications. And by those people in your organization who pull reports. They need to know what information is needed to obtain a quality credit report.

## CONSUMER CREDIT

(\$ billions)			%
	10-99	10-00	Change
Revolving	584.3	651.6	11.52
Non-revolving	787.5	850.0	7.94
Total	1,371.8	1,501.6	

## COMMERCIAL & INDUSTRIAL CREDIT

	11-99	12-00	
Business	997.8	1,082.3	8.47%

## DECISION EXPERT

Experian Decision Expert is state-of-the-art technology designed to meet the special risk assessment needs of installment loan departments. By automating the evaluation process of the applicant's credit history and the application of your specific policy rules, Decision Expert provides loan-granting decisions that are fast, consistent and objective.

With Decision Expert, you can:

- Decrease or eliminate the need for manual application review by selecting from over forty policy rules that will automatically decide whether to accept, review or decline the application.
- Accurately and consistently assign credit limits based on a credit risk score and the consumer's ability to pay. Up to 100 discreet credit limits can be set.
- Further evaluate lending decisions using up to two different lending industry models including the Experian/Fair, Isaac Risk Models, Fast Start Models, National Risk Model and the Bankruptcy Models. All of these have been developed or validate consumer credit data.

- Automate decision for up to 8 of your consumer products.

- Gain immediate online access. Decision Expert is accessible through Experian's internet web site.

Decision Expert gives you the power and flexibility to define your risk management requirements and the ability to easily ensure the consistent application of your lending policies.

## INTERNET CREDIT REPORTS

If you have applied for internet access, and have not received your authorization within two weeks, please call us so we can check it out for you.

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

## QUESTIONS

Do you have any questions about the credit products offered by the Kewanee Credit Bureau or Experian? Our Web Site has information on all products offered by Experian and the Kewanee Credit Bureau.

## 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.