

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.com

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EMPLOYMENT CREDIT REPORTS

Are you hiring the right people?

The Fair Credit Reporting Act allows you to pull an Employment Credit Report on your current employees or on new applicants. There are certain requirements, such as the individual must give you written authorization and you must provide them with the Summary of Consumer Rights.

We recommend an Employment Report whenever the position involves handling money or a position of tremendous trust such as a police officer.

A consumer credit report may not be used for employment purposes!

If you need a Criminal Background Check for rental or employment applicants, we can provide background checks through the Illinois State Police.

QUALITY CREDIT REPORTS

Credit reports are only as good as the businesses that report their information. Some people think we just want delinquent data, but it is much more.

We want your customers to get the good credit record that they have earned with you.

We want other creditors to know about your customers that are not paying you.

Since many financial institutions make their loans based on debt to income ratios, by reporting your accounts, your customers will be less likely to get over extended.

In fact most consumers believe their loans are reported to the credit bureaus.

If you are not reporting your accounts, give us a call.

MARKETING DATA BASES

Through Experian, we can provide you with a data base of consumers in your area. The data base can be by zip code or by miles from an address.

Several parameters can be added to limit the search to meet your needs. Several of the most common searches

are: length of time at the address, income and home owner. As long as no credit criteria are used in the search, you do not need to make a "pre-approved offer."

The data base can be sent to you via email or on a disk.

FTC LAUNCHES ANTIFRAUD WEB SITE

In an attempt to reduce telemarketing fraud, the FTC launched a new Web site, "Telemarketing Fraud: Ditch the Pitch." The site educates consumers about the rules that telemarketers should follow and how to look for warning signs of a fraudulent telemarketer. For example, the site includes information telemarketers are required to disclose and what schemes they are prohibited from using. The site can be found at:

www.ftc.gov/bcp/conline/edcams/telemarketing
(ACB Communicator, Vol. XV, # 11)

SERVICES FROM THE KEWANEE CREDIT BUREAU

Consumer C/R	Employment C/R
Collection Reports	Soc. Sec. Searches
Merged Credit Reports	RMCRs
Flood Determinations	Flood Life of Loans
Criminal Information Background Check	

If you want to get set up for any of these services, just call our office.

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.

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.

SALES POSITION OPEN

Send resume to our office at PO Box 93 Kewanee IL 61443

If you can't get people to listen to you,

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tell them...it's confidential.

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