

KEWANEE CREDIT BUREAU

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EXPERIAN CREDIT PROFILE REPORT

This is a continuation of our review of the consumer credit report.

* An asterisk in the Consumer Identifying Information area preceding any address indicates the address was not entered on the inquiry.

* An Asterisk after the Soc. Sec. Number denotes any SSN not matching the inquiry input. The Soc. Sec. Numbers are displayed in descending order based on the number of occurrences reported.

"**AMT-TYP1**" and "**AMT-TYP2**" dollar amounts are followed with a letter. "**-H**" is High balance, "**-L**" is the Line of Credit, "**-O**" is the original loan amount and "**-C**" is the Initial Charge Off amount. The **Monthly Payment** may have a letter after it. "**-E**" is the estimated monthly payment. "**-A**" is the actual payment received. The scheduled monthly payment is indicated if there is no "**-A**" or "**-E**". **INQUIRIES** show the inquiring subscriber's name, number and **KOB** (Kind of Business). Type, terms and amount may display and are from the subscriber's inquiry input.

Experian Employment Insight

Every time you hire a new employee, you put a lot on the line. The wrong decision could jeopardize your firm's assets, reputation or security. Employment Insight reports help you make informed hiring decisions by providing objective and factual credit information quickly and cost-effectively.

The Fair Credit Reporting Act (FCRA) as amended by the Consumer Credit Reporting Reform Act of 1996, allows users access to a consumer's credit report for employment purposes. The law imposes several conditions on users who pull consumer reports for employment purposes.

Experian Employment Insight reports may provide:

1. Credit history providing an objective overview of how financial obligations are handled.
2. Public Record information.
3. Length of time at current and previous addresses.
4. Previous work history.
5. Other names used, such as maiden names and aliases.
6. Social Security numbers used by the applicant.

REPORTING OF OPEN ACCOUNTS

We recommend that all businesses, which have open receivables on their books, report those accounts to the credit bureaus.

There are 4 major reasons for reporting your accounts:

1. The Comptroller of Currency has requested that all financial institutions report their loans to all the credit bureaus.
2. Your customers will get credit for the credit they have earned.
3. Your delinquent accounts will get the credit they deserve.
4. (Probably the most important) You will help keep your customers from getting over extended. As you know, many financial institutions use the debt-to-income ratio as a major factor in their decision criteria. If your accounts are not listed, then you are encouraging your customers to get over extended when they apply for credit at other institutions.

EXPERIAN can receive data by tape, disk or on manual reporting sheets. There is NO CHARGE to report your accounts. You do not need to be a dues paying member to report accounts to us. We encourage all members to report all accounts both current and delinquent. Our credit reports can only be as complete as the information you provide to us.

FULL SERVICE CREDIT BUREAU

We want to be the credit bureau for all credit grantors in Central Illinois. We offer Consumer Reports, Business Reports, Collection reports and Mortgage & Merged Reports. If you have any questions, call us. We have offices in Pekin and Kewanee to serve you.

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.