

KEWANEE CREDIT BUREAU

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INTERNET!!

The internet may not be the answer, but it sure can make getting information a lot easier. You can now get your consumer credit reports, collection reports and other credit information over the internet from Experian. With MetroNet, you can access directory assistance and look up names and addresses over the internet. And now through our web page, you can get merged credit reports and RMCR over the internet.

Three of the goals of the Kewanee Credit Bureau are: 1. That we provide you the most accurate information. 2. That you can obtain that information in the way most convenient to you. 2. And, if you have a question, that you have a real person to ask.

The Kewanee Credit Bureau has been serving businesses in Central Illinois for 73 years, since June 1928. It has been my goal to provide the financial community with the credit bureau services and information I did not have access to when I was a loan officer at the First National Bank of Pekin and Installment Loan Manager at Madison Park Bank.

The Kewanee Credit Bureau now offers credit reports with more information, from more financial institutions in Central Illinois, than any other credit bureau. We can provide you the information over the internet, over your computer via your modem, or you can just call us.

ONLINE MORTGAGE REPORTS.

Our online, internet mortgage reporting web page is up and running. If you have not signed up and would like to receive your Merged and RMCRs over the internet, call or e-mail us your name, the name of your company, address and we will send you the Internet Access form.

You need MS Internet Explorer 5.01 or greater. The site is secured with 128bit encryption, so Explorer 5.01 is needed. If you don't have it, it can be down loaded on our web site or we have a CD with Internet Explorer, that you can use.

Our system is different than most other mortgage reporting systems. We offer you the choice of two and three bureau, individual and joint reports. If you don't want credit scoring, you don't need to order it. You only pay for what you want.

METRO-NET

MetroNet is now available over the internet. If you have need of Electronic Directory Assistance, Search for names or look for addresses and skips, MetroNet may save you a few dollars. MetroNet's Electronic Directory Assistance may be

less expensive than those 411 and 555-1212 calls you are now making.

PASS THIS AROUND YOUR OFFICE

Be sure to pass this newsletter around to other people in your office. We are still getting reports that many of our members are not passing this around. Several people have called us wanting to know when we are going to conduct another Compliance and Training Seminar. They had not been told about the one we had last month in Bartonville.

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.

HIGH COURT TAKES ID FRAUD CASE

The US Supreme Court has decided to hear a case involving the length of time consumers have to sue for alleged Fair Credit Reporting Act (FCRA) violations. In the matter of *TRW v. Adelaide Andrews*, the question at hand is whether or not section 618 of the FCRA contains an "implicit exception incorporating the discovery rule that permits a suit for violation of the act to be brought within two years of the date of discovery of the injury even in the absence of any willful misrepresentation."

A California appeals court has already ruled that the two-year period began after Andrews (who had her identity stolen by a doctor's office receptionist) discovered the theft. Her counsel will argue that TRW's interpretation of the statute of limitations is unfair claiming that it often takes longer than two years to discover that a credit report has been tampered with.

The Case will be heard during the 2001-02 term, which begins on Oct. 1.

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.