

# KEWANEE CREDIT BUREAU

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## COLLECTION SEMINAR

We will be conducting a seminar on collections on October 22, 2001 from 1:30pm to 4:00 at the Alpha Park Library in Bartonville. Let us know if you can attend. The agenda will include:

Compliance with the Fair Credit Reporting Act: What actions require compliance and those that don't.

Laws you must follow and ones that apply only to attorneys and collection agencies.

Skiptracing tools to locate past due debtors: Social Security Searches, Credit Reports, the Experian Collection Report, MetroNet, Yahoo, Excite.com and other services. Some charge a fee and others are free.

Q24 Collections from Experian.

Postal regulations.

Techniques and procedures to use when calling past due debtors.

The seminar is directed to Collection Agencies, Doctors, Hospitals, Landlords, Banks, Savings & Loans and Credit Unions that do their own collections. Many collection agencies are using some of these services.

## WEB PAGE FOR CONSUMERS

Experian now has a web page for consumers.

[www.experian.com/consumer/index.html](http://www.experian.com/consumer/index.html)

The consumer can order several products:

1. Their own consumer credit report.
2. Request an investigation on one or more trade lines on their report.
3. Ask for credit advice.
4. Get used vehicle history.
5. Get history on home repair companies.

And there is much more on the web page. Be sure to check it out.

There should be a link on our web page by the time you receive this newsletter.

## NEW POSTAL TERMS FOR FORWARDED AND RETURNED MAIL

If you have "ADDRESS CORRECTION REQUESTED" or some of the older terms under your return address, some Post Offices are not honoring your request. The Post Office has changed the wording, so you must change your envelopes.

Some of the new terms are:

**Address service Requested.** 1-12 months: mail is forwarded and you get the new address for a fee. 13 -18 months mail is returned with new address and no charge.

**Forwarding Service Requested.** 1-12 months: mail forwarded with no charge. 13-18 months mail returned with new address and no charge.

**Return Service Requested.** Mail returned with new address and no charge.

## NEW SERVICES FROM THE KEWANEE CREDIT BUREAU

If you haven't noticed our web page recently, we have added several new services.

You can now pull your **Consumer credit reports, Experian Employment Insight credit reports, Collection reports**, two or three bureau **merged credit reports** or **RMCRs** over the internet.

You can also get your **flood determinations** or **flood life of loans** from our web page.

We have also added a **skiptracing web page**, to help you find lost accounts or to verify information on new accounts.

Our newest service is the **Criminal Information Background Check** through the Illinois State Police.

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

Also watch our web page for **Business Credit Reports**. We hope to have them available over the internet before the end of September.

We are always open for suggestions. We added the Criminal Information Background Checks because several landlords requested the service.

## 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.