NEWSLETTER TOPICS

\$100,000 BILL Feb. 13 **ACA COLLECTION AGENCY RECOVERIES July 08 ACCESS TO CREDIT REPORTS Sept. 11 ACTION PLANS Sept. 12 ADDRESS SEARCHES Oct. 13** ADVERSE ACTION NOTIFICATION June 12, Sept. 11, Aug. 11, Feb. 10, Dec. 06, July 07, June 07, May 05, Nov. 06, Dec. 05, Sept 04. Dec. 13 **ALLY BANK Nov. 11 AMERIPRISE - TVA SUIT July 08 APPLICATIONS' RETENTION May 06** APPLICATION SIGNATURES March 09, June 08 April 08 **ACCESS SECURITY AGREEMENT Jan. 09** ACCOUNT REVIEW (consumer credit reports) June 12, Jan. 12, Dec. 11, Nov. 11, Sept. 09 APPRAISALS June 12, Oct. 11, April 09, March 09 ARTA Feb. 10 ATM FRAUD Jan. 09 ATM (Fake) Jan. 09 **AUDIT Aug. 09** AUTHENTICATION SERVICES April 14, May 13, Aug. 12, Dec. 11, April 09, Feb. 08, May 07, March 07, Feb. 07, May 06, June 07, Nov. 05, Oct. 05, Sept. 05, April 05 AUTO DELINQUENCIES Aug. 12, March 09, Dec. 08, July 08, Dec. 07 AUTO LOANS June 13, Aug. 10 **AUTO REPOSSESSIONS Aug. 13 AUTO SALES Sept. 08** AVMs (Automated Valuation Models) June 12, March 09, June 08 **BANK FAILURES Jan. 14 BANK LEGISLATION Nov. 09** BANKS MORE WILLING TO MAKE CONSUMER LOANS Aug. 06 **BANKS TAKE ON CREDIT UNIONS Aug. 06** BANK AND COLLECTION AGENCY GET NAILED BY ANOTHER STATE A.G. Feb. 07 **BANK FEES Oct. 11** BANKS START TO LOWER FEES TO ATTRACT NEW CUSTOMERS Sept 06

ATTORNEYS Oct. 12

BANKERS SYSTEMS' ARTA Oct. 07

BANK PROFITS March 08

BANKRUPTCY:

BAN March 08

BANKRUPTCY FILINGS HIT LOWEST IN 5 YEARS Sept 06

BANKRUPTCY FILINGS & STATISTICS Feb. 13 Nov. 12, Sept. 12, July 12, April 12, Jan. 12, March 11, July 10, May 10, Oct. 09, June 09, Oct. 08, Nov. 07 (2), Sept. 07, April 07, June 06, April 06

BANKRUPTCY FRAUD Oct. 06. June 06

BANKRUPTCY ON DECLINE Dec. 07

BANKRUPTCY REFORM July 05

BUSINESS BANKRUPTCIES Aug. 12

COMMERCIAL BANKRUPTCY BACK ON THE RISE Sept 06

CONCEALMENT OF ASSETS March 07

CONSUMER BANKRUPTCIES Aug. 07

FACTS Nov. 10

FEMALE BANKRUPTCY LEVELS ON THE UP Sept 06

LAWYERS CAN TELL CLIENTS TO INCUR DEBT Sept. 08

NEW BANKRUPTCY LAW REQUIRES RANDOM AUDITS Oct. 06

OVER-55 SEGMENT OF POPULATION LEADS IN BANKRUPTCY FILINGS June 07

PERSONAL BANKRUPTCY FILINGS PLUNGE 69% July 06

SMALL BUSINESS Feb. 12

TOP 10 BANKRUPTCY MYTHS DEBUNKED Jan. 06

MEDICAL DEBT July 07

BASEL III June 12

BEST CREDIT BUREAU Dec. 13

BIRTHDAY June 13, May 13, May 08, April 08, March 08, Feb. 08, Nov. 07, Jan. 08

BULLSEYE Aug. 07 Feb. 07, June 04, Nov. 04

BUSINESS BEFORE HOURS Dec. 10

BUSINESS CREDIT REPORTS Sept 13, Aug. 13, July 13, May 13, April 13, Jan. 13, Sept. 12, Jan. 09, May 06

BUSINESS CREDIT REPORT FEES March 13, Feb. 13

BUSINESS OWNERS April 09

BYTE SOFTWARE Feb. 10

CELL-PHONE SPAM IS NOW A CRIME Sept. 05

CERTIFIED FICO PRO Aug. 13, JULY 13, Oct. 12, Sept. 12

CHARGE OFFS Dec. 10, Dec. 07

CHECKS TO MORE EFFICIENT COMMERCIAL PAYMENT Oct. 06

CHECKING ACCOUNT HISTORIES Oct. 07

CIVIL JUDGMENTS April 05

CLASSES June 13, Feb. 13, Jan. 13, Feb. 12

COLLECTION AGENCY SUED Aug. 11, Jan. 11, July 08 COLLECTION REPORT Jan. 11, July 07, March 07 **COLLEGE GRADUATES DEBT July 13 COMMUNITY BANKS Dec. 12 COMPARISON REPORT Aug. 10, May 10** COMPLIANCE July 12, Dec. 11, July 11 **COMPOUNDING Oct. 13 COMPREHENSIVE SEARCH April 07** CONSUMER CREDIT Sept. 13, Feb. 12, Dec. 09, Sept. 09, May 09, Feb. 09, Aug. 06, Sept. 05 CONSUMER FINANCIAL PROTECTION BUREAU April 14, Sept. 13, July 13, Jan. 13, Sept. 12, May 12 **CONSUMER COMPLAINTS March 13** CONSUMER CREDIT Aug. 12, April 12, March 12, Oct., 11, Jan. 11, Sept. 10 Aug. 10, July 10, April 09, Feb. 09, Jan. 09, Nov. 08, Oct. 08, Aug. 08, May 07, April 07, Nov. 06, Aug. 06, Feb. 06, Aug. 05 **CONSUMER DATA NOT PROTECTED Sept. 09** CONSUMER DEBT March 13, July 12, Jan. 12, March 08, April 07 CONSUMER SPENDING Aug. 11, Jan. 11, Aug. 08 **CORPORATE BORROWING Dec. 11** CORRECTING CREDIT REPORTS March 12, Sept. 10, Sept. 08 **CORRECTLY PULLING CREDIT REPORTS Nov. 07, Dec. 13 COSTS MORE TO BE POOR April 06 CREDIT ADVICE Sept. 13** CREDIT ASSURE March 14, Oct. 13 CREDIT BUREAU AUDIT OCT. 09, Sept. 09 **CREDIT UNIONS May 11 CREDIT BUREAU EXPERIAN TO GO PUBLIC March 06** GET THE BEST INFORMATION FROM A CREDIT REPORT Dec. 06 **CREDIT BUREAUS, THE BEST? April 13** CREDIT BUREAUS (other types) Aug. 11 CREDIT BUREAU CONTACT INFORMATION March. 06, Jan. 06, July 07 **CREDIT BUREAU DATA SORTING ORDER Dec. 06** CREDIT BUREAU ERRORS Feb. 13, Dec. 09 CREDIT BUREAUS MISLEADS CONSUMERS FOR PROFIT Sept. 07 **CREDIT BUREAUS: FRIEND OR FOE? July 06 CREDIT BUREAU MYTHS July 06 CREDIT CARDS:**

10 TIMES YOU SHOULDN'T USE A CREDIT CARD Oct. 10

ADVANTA CANCELS May 09

AMERICANS CARRY 10 OR MORE CREDIT CARDS Feb. 07

AVERAGE BALANCES Dec. 13

BANKS CUT CARD HOLDERS 8.09

CHRISTMAS (2013) SHOPPERS Dec. 13

CREDIT CARDS Sept. 08

CREDIT CARD CHARGEOFFS March 11, Oct. 10, March. 06

CREDIT CARD DEBT Sept. 11, Jan. 11, Nov. 10, Sept. 10, Aug. 10, April 10, Jan. 10, Nov. 09, April 09, May 08, June 07

CREDIT CARD PERFORMANCE IMPROVES Oct. 06

CREDIT CARDS GET MONEY BEFORE CHARITIES PER BK REFORM LAW Sept 06

CONSUMER CREDIT INCREASES Feb. 14

CONSUMER CREDIT AND CARD DEBT Feb. 07

CONSUMERS FEEL WELL-INFORMED BY CREDIT CARD APPLICATIONS May 07

DELINQUENCIES July 13, April 11, June 10, Dec. 09, Aug. 09, June 09, Dec. 08, June 08

DEFAULTS Feb. 12, Dec. 11

DITCHING June 13

FRAUD April 14, March 11

FEDS TO BAN COMMON CREDIT CARD PRACTICES - May 08

LATE CARD PAYMENTS Aug. 13, June 07, May 06

LIMITS JUMP Feb. 13

Next American Crisis Oct. 08

ONLINE FRAUD Sept. 05

NEW BANK OF AMERICA CREDIT CARD PROGRAM Feb. 07

REVISE CREDIT CARD RULES June 07

REVOLVING CREDIT DROPS March 10

REGULATIONS Aug. 08

SEARS SETTLES SUIT INVOLVING FCRA Aug. 05

SUPREME COURT Nov. 12

CREDIT DEFAULT RATES Jan. 14

CREDIT ERROR April 11, April 10

CREDIT INFORMATION SYSTEMS (CIS) Jan. 14, Nov. 13, Dec. 13

CREDIT MONITORING SERVICES Jan. 07

CREDIT RADAR Oct. 13

CREDIT REPORT ACCURACY

CREDIT REPORT FORMATS June 12, Dec. 11, Oct. 11, Nov. 08, April 08

CREDIT REPORT CHARGES Nov. 09, Nov. 08, Oct. 08, Nov. 07, March 07, April 07, Dec. 06

CREDIT REPORT CLASSES Sept. 13

CREDIT REPORT PROBLEMS Oct. 13

CREDIT REPORT TIPS Jan. 10, Nov. 09, May 09, July 08, Jan 05

CREDIT REPORT PRINTING Jan. 10

CREDIT REPORTING SERVICES April 07, March 07

CREDIT REPORT SOP April 12

CREDIT REPORT TRAINING May 13, Oct. 12

CREDIT UNIONs June 13, March 13, Nov. 12, March 11

CREDITXPERT March 14, May 13, June 10, June 08 Oct. 06, June 06, July 06

CREDIT SCORES:

AVERAGE CREDIT SCORE LOWER WITH ONE LATE AUTO PAYMENT June 07

CLASSES May 13, Oct. 12

CONFUSING SCORES May 09, June 05

COMMON ERRORS DEC. 09, April 08

CONGRESS STUDIED May 10

CREDIT SCORES Sept. 12, Oct. 11, April 11, Dec. 09, Jan. 09, March 08, Oct. 07, Sept. 07, Feb. 06, May 05, Jan 05

CREDIT SCORE STATEMENT Nov. 05

DISCLOSING SCORES TO CONSUMERS July 10

DROP IN SCORES FEB. 11, JAN 10 Feb. 10

FAIR ISAAC CREDIT MANIPULATION June 07, Apr. 06

FAIR ISAAC SUES CREDIT BUREAUS Oct. 06

FICO 08 March 08

CREDIT SCORES: THE SILENT KILLER Aug. 07

LAW TO REPORT SCORES July 11

MINIMUM REQUIREMENTS March 08

PURPOSE CODES: July 11, Feb. 08

RAPID RESCORE

RULES Aug. 10

SEMINARS: July 11, Aug. 10, July 09, June 08 May 08 Oct. 07

SINK TO NEW LOW July 10

STABILIZED July 09

10 Ways to Damage Dec. 11

UNDERSTANDING CREDIT SCORES June 09

VANTAGESCORE LAW SUIT July 09

CRIMINAL AND SEX OFFENDERS SEARCHES Jan. 06

CRIMINAL BACKGROUND CHECKS Jan. 14, July 12, June 12, April 12, Sept. 11, March 11, May 10, Jan. 09, Dec. 08, Nov. 08, Oct. 08, Oct. 07, Aug. 07, April 07 CROSS VIEW Dec. 09, April 05 CSC TO SELL TO EQUIFAX Dec. 12 **CUSTOMER EXPERIENCE Oct. 13** DAMAGING CREDIT REPORTS Sept. 10, Aug. 10 DATA BREACHES April 13, Nov. 12, Feb. 12, Dec. 11, Oct. 09 **DATA SHARING Sept. 11 DEADBEAT PARENTS DEALING WITH DEADBEAT CUSTOMERS July 06** DEBT COLLECTORS Oct. 12, May 12, Sept. 09 (phony), Feb. 09 **DEBT COMPLAINTS IN ILLINOIS Feb. 10** DEBT, HOUSEHOLD Dec. 08 **DEBT THIS HOLIDAY SEASON Nov. 06 DEBT RELIEF INDUSTRY July 10** DEBT SETTLEMENT COMPANIES Oct. 12, Aug. 10, Jan. 10, Oct. 09, Nov. 08 DEBTS FORGIVEN, TAXES INCREASED March 13, Aug. 06 **DECISION BASED LENDING July 12, June 07, Nov. 06 DEFAULT RATES Dec. 12 DELETION OF PD MEDICAL DEBT Oct. 10 DEVICE DISABLES CAR IF PAYMENTS ARE LATE Nov. 06 NEW CAR LOAN DELINQUENCY RATE RISES March 07** DELETING ACCOUNTS May, 12, June 10, Feb. 07 DELINQUENCIES Dec. 12, Nov. 12, May 10, April 10 April 08 March 05 **DISPOSING OF A CONSUMER REPORT June 05** DISPUTING CONSUMER CREDIT REPORTS May 12, Oct. 11, June 11, June 10, June 09, July 07, July 05, Jan. 08 **DISPUTING RULES March 10 DO-NOT-CALL VIOLATORS Nov. 07** DODD-FRANK March 13, Feb. 13, Sept. 12, May 11 DRIVER LICENSE HISTORY June 12, Jan. 10, Nov. 07 **ECONOMIC DOWNTURN Dec. 11** EDA - ELECTRONIC DIRECTORY ASSISTANCE June 12, May 06, June 06 EDUCATION VIDEOS Sept. 11, Aug. 11, July 11, June 11 **EMPLOYMENT May 11** EMPLOYMENT CREDIT REPORTS Jan. 14, July 11, Jan. 09, April 08, Aug. 07, March 05

e-OSCAR April 12

EQUIGUARD - March 09, June 08, May 08 **EQUIFAX-WORK NUMBER Feb. 13 ERRORS June 13** E-VERIFY Nov. 09 **EXPERIAN BREACH April 14 EXPERIAN CUSTOM SOLUTIONS SUITE March 07 EXPERIAN ERROR CODES Feb. 05 EXPERIAN REPORTING FEES Dec. 12** XPRESS ACCOUNTS March 13, June 12 FACT ACT FEES Jan. 06, March 05 FCRA CERTIFICATIONS Nov. 08, Oct. 08 FDIC Feb. 13, Aug. 13, Dec. 12, June 10 FAIR CREDIT REPORTING ACT INQUIRY REQUIREMENTS May 07 FAIR CREDIT REPORTING ACT - CHARGES SETTLED Aug. 12 FAIR CREDIT REPORTING ACT - USER REQUIREMENTS Jan. 08 FAIR CREDIT REPORTING ACT MYTHS - May 08 FAIR CREDIT REPORTING ACT April 14, MAR. 11, Sept. 10, Dec. 05 FAIR DEBT COLLECTION AGENCY ACT Aug. 10, Sept. 09, Dec. 07 FAIR DEBT COLLECTION PRACTICES ACT LAW SUITS April 11 FAKE ATMs Jan. 09 FALSE CREDIT REPORTING SUIT Sept. 07 **FANNIE MAE ERRORS July 05** FANNIE MAE March 14, Feb. 10, Dec. 09, Nov. 09, June 09, May 09 FDIC Nov. 12, Aug. 11 FREDDIE MAC March 14, Feb. 10 Dec. 09, Nov. 09, June 09, May 09, April 09, March 09 **FED SURVEY Oct. 10** FINANCIAL REPRESSIONS Dec. 13 FTC Nov. 12, April 11, July 10, March 08 FTC and FCRA OCT. 10 FEES FOR 2013 Sept. 13, Nov. 12 FEES FOR 2014 Aug. 13, Dec. 13 FICO LAWSUIT Aug. 10 FINGER PRINT SEARCHES Aug. 13, July 12, June 12, Oct. 09, July 09, Jan. 09 FLOOD & AVMs June 12, Oct. 11, April 09, March 09, Feb. 09, June 08, May 08, Jan. 07 **FLORIDA FELON May 06** FORECLOSURES March 14, Jan. 14, Feb. 12, July 11, June 11, May 11, April 11, Dec. 10, Sept. 10, April 10, Dec. 07 FRAUD COMPLAINTS March 08

FRAUD SHIELDS SEARCHES Aug. 12, May 12, Dec. 09

FREE ANNUAL CREDIT REPORTS Aug. 05, April 05

FRIVOLOUS DISPUTES Sept. 08

GALLUP Dec. 05

HACKERS Aug. 09

HELP WANTED Feb. 12, Jan. 12, July 09, April 09

HOME MORTGAGE FORECLOSURES June 06

HOME-EQUITY LOAN DELINQUENCIES INCREASE Oct. 06

HOME OWNERSHIP April 12

HOME OWNER RESCUE PACKAGE March 09

HOSPITALS CREDIT REPORTS March 08

HOUSING BILL Feb. 09

HOW TO GET THE BEST INFORMATION ON A CREDIT REPORT Dec. 06

IDENTITY ISSUES:

CONSUMERS FRET Aug. 05

CONSUMER INFORMATION THEFTS June 06, Aug. 06

DATA SECURITY ISSUES Feb. 08 Jan. 07

FORBES 400 ID THEFT Aug. 07

FTC NEW STANDARDS April 09

HOW TO REMEDY ID THEFT Jan 05

ID FRAUD SCAMS Oct. 09, Aug. 06

ID THEFT BILLS Nov. 07

ID THEFT COMPLAINTS March 10

ID THIEF CUMMINGS GETS 14 YEARS IN PRISON Jan 05

IDENTITY THEFT SCHEME Feb. 10, Dec. 08, Dec. 06, April 06

ID THEFT PROTECTION SERVICES April 06, Dec. 13

IDENTITY THEFT TASK FORCE May 07

IDENTITY THEFT COMPLAINTS March 07, April 06

ILL. AG. Feb. 10

LAPTOP THEFTS AT IRS LEAD April 07

LOW-TECH ID THEFT Oct. 05

NUMBER OF RECORDS COMPROMISED BY DATA BREACHES Nov. 08, Jan. 07

PHONY ADDS ON JOBS SITES Sept. 07

PREVENT SECURITY BREACHES Nov. 05

RECORD DATA BREACHES IN 2007 Jan. 08 STOLEN LAPTOPS April 07 TJ MAXX PARENT DATA THEFT IS THE WORST EVER April 07 T.J. MAXX, MARSHALLS CUSTOMER CREDIT INFORMATION Jan. 07 **TOP 10 CUSTOMER DATA-LOSS INCIDENTS July 05** TYPOSQUATTERS HIJACK U.S. CREDIT REPORT SITE Sept. 06 VIRUSES, SPYWARE PHISHING Aug. 07 **ID RISK REVIEW Aug. 10** ID THEFT June 13, Feb. 11, Dec. 13 ID VERIFICATION June 12, Dec. 09, June 07, May 07, April 07, Feb. 07, Jan. 07 IDV June 12, Aug. 10 **ILLINOIS ATTORNEY GENERAL March 12 INCOME INSIGHT Nov. 09 INCOME VIEW Nov. 09** INCOME TAX VERIFICATION May 13, June 12, Nov. 09, Oct. 09 INSTANT UP DATE Aug. 07, July 07, June 04, Nov. 04 **IRS MISSED FRAUD CLAIMS** July 12 **iSCREEN April 05** KCB CHECKING HISTORY Oct., 07, May 07, March 07, Feb. 07, Oct. 06, May 06, April 06, March 06, Jan 06, Nov. 05, Oct. 05, Sept. 05 KCB SERVICE AGREEMENTS Aug. 08 **LAND LORDS July 08** LASERPRO May 13 LATE PAYMENTS Aug. 09, Nov. 06 LAW SUITS Sept. 13, Aug. 10, Sept. 09, July 09 **LICENSE PLATE FEES Oct. 09**

LAYAWAY Nov. 11

LEXISNEXIS April 13

LIFELOCK Nov. 10, March 10

LOCAL DEBT COLLECTORS PERFORM BETTER THAN NATIONAL AGENCIES March 07

LOG-IN IDs July 11, May 09, Oct. 08, Jan. 07, Oct. 06, April 06, Feb. 06

LOAN CALCULATORS Sept. 06

LOAN MODIFICATIONS Sept. 11 Nov. 09

LOAN ORIGINATION SOFTWARE Jan. 12

LOAN RATES TO MILITARY PERSONNEL Oct. 06

LOAN TYPE June 12, Aug. 06

LOANSIQ March 13, June 08

LOANS PQ March 13, June 12, June 09, Nov. 06, Oct. 06, Sept. 06, June 05, May 05, June 04, July 04, Sept 04, Nov. 04, **LOCKED OUT July 09** L. O. S. SUPPORT Dec. 12 **MACINTOSH COMPUTERS** June 13, May 13 **MADOFF PRISON NUMBER March 09 MARKETING DATA BASE Dec. 11** MEDICAL DEBT Nov. 10, Aug. 08, June 07, July 07 **MEMBERS, NEW May 12** MERS Aug. 10 METRONET Oct. 13, April 13, July 12, Jan. 12, Nov. 11, May 07, March 07, Jan. 07, May 06, June 07, July 07, Feb. 07, Dec. 06 MILITARY PERSONNEL FINANCIAL SERVICES PROTECTION ACT Oct. 06 **MISREPRESENTATIONS Jan. 13 MISSION STATEMENT Aug. 12 MOBILE COMMERCIAL CREDIT CHECK IN US Jan. 07** MONEY FACTS Jan. 12, Feb. 11 MONEY SMART WEEK March 13, Feb. 12, Jan. 13, Dec. 12, Nov. 12, March 12, Feb. 12, Jan. 12, Dec. 11 Nov. 11, Feb. 11, Jan. 11, FEB. 10, Jan. 10, March 09, Feb. 09, Oct. 08, Sept. 08 Aug. 08, March 08, Feb. 08, Dec. 07, Jan. 08 MOODY'S Oct. 06 **GETTING A NEW MORTGAGE LOAN May 07, Sept. 06** MORTGAGE DELINQUENCIES, FORECLOSURE Feb. 14, Aug. 11, May 11, Dec. 06 MORTGAGE FRAUD March 14, Feb. 14 MORTGAGE RATES Aug. 13, March 05 MORTGAGE REPORTS Jan. 11, Aug. 10, April 09, March 09, Feb. 09, Jan. 08, Sept. 07, Nov. 05, May 05 **MORTGAGE LENDERS Oct. 12, March 10 MORTGAGE TRIGGERS Oct. 07** NCUA Oct. 12 NEW JOINT CREDIT SCORE FOR SALE TO CONSUMERS Aug. 06, April 06 **NEW MEMBERS** June 13, Dec. 12 NOTICES TO CONSUMERS Dec. 10, Nov. 10, Aug. 08 **OBAMACARE July 13** OFAC - PATRIOT ACT TERRORIST LIST Aug. 07, July 07, May 07, March 07, Feb. 07, Jan. 07, Jan. 06 ON LINE LENDING Loans PQ Nov. 06, Oct. 06, Sept. 06, June 05, May 05 **ONE PLATFORM Aug. 13, May 13 OPEN HOUSE Sept. 09 ORDERING MORTGAGE REPORTS Nov. 09**

OVER DRAFT FEES Aug. 08

OUT LOOK FOR 2009 Dec. 08 PAY DAY LOANS Jan. 14 Sept. 11 **PAYMENT FRAUD June 08 PAYMENTS TO KCB Feb. 11 PEOPLE SEARCH Oct. 13** PEORIA CHAMBER BREAKFAST Aug. 06 PERMISSIBLE PURPOSE June 12, April 12, Sept. 11, Jan. 11, July 09, Nov. 08, Sept. 07, Aug. 06, July 07 **PHONE SCAMS Oct. 10** PREDICTION, WORST FOR 2008 Dec. 08 PRESCREEN, INSTANT March 07 PRINTING CREDIT REPORTS Dec. 07 PROPERTY CONDITION REPORTS June 12, July 11, March 11 **RAPID RESCORE Nov. 09 REAL ESTATE TAX VERIFICATION Dec. 11** RECORD DEBT IN 2004 Jan. 05 **RECOVERY Oct. 09** REDFLAG Aug. 12, Sept. 11, Dec. 10, Aug. 09, April 09, Jan. 09, Sept. 08, Aug. 08, July 08 REFINANCING SOAR TO EIGHT MONTH HIGH Sept 06 REFRESH REPORTS REISSUE FEES (Secondary) Jan. 07, Dec. 06 RENTAL REPORTING March 12, Feb. 12, Feb. 11 **RENTBUREAU June 10 REPORTING OF BUSINESS ACCOUNTS June 05** REPORTING OF CONSUMER ACCOUNTS April 13, Dec. 12, Oct. 07, June 05 **REPORTING RENTAL ACCOUNTS July 12 REPORTING REQUIREMENTS - FANNIE MAE April 10 REPOSESSOR LICENSING June 12** REPOSSESSIONS, LOAN DEFAULTS ON THE RISE Aug. 12, July 06 **RESIDENTIAL MORTGAGE INFORMATION May 13 RETAIL SALES Feb. 09** RISK BASED PRICING Feb. 11, Dec. 10, Oct. 10, Aug. 10, Dec. 13 **RISING DEBT, STRESS Nov. 06 RISING DELINQUENCIES Nov. 06** RISK BASED LENDING REGULATIONS Aug. 11, Feb. 10, Aug. 08

ROBOCALLS Nov. 11

SALLIE MAE Feb. 13, Aug. 13 **SAFE ACT REPEAL May 11 SCAMS - MORTGAGE June 10** SCAMS - PHONE NUMBERS Nov. 10 SECOND MORTGAGE LOAN PROCESSING June 08 **SECURITY AGREEMENT Feb. 09** SECURITY RESTRICTIONS ON USER ID's Feb. 07 SERVICES FROM KCB June 12, May 11, Dec. 10 SERVICEPLUS CREDIT REPORTS Oct. 13, Sept. 13, Aug. 13, July 13, May 13, Oct. 12, June 12, April 12, March 12, Feb. 12 SEMINAR May 13, Oct. 12, March 12, Feb. 12, Jan. 12, Nov. 11, Aug. 11, July 11, June 11, March 11, Dec. 10, Sept. 10, July 10, June 10, Aug. 09, July 09, April 08 SKIPTRACING Oct. 13, July 12, July 07, May 06 SITE INSPECTIONS Oct. 5, Sept. 05 **SLOWER BORROWING April 06** SMALL BUSINESS OWNERS May 12, Jan. 10 SMALL-BUSINESS OWNERS PAID BILLS LATE Sept 06 **SMART PHONES Jan. 14** SOCIAL MEDIA Feb. 14 **SOCIAL SECURITY TIPS April 06** SOCIAL SECURITY SEARCH April 14Oct. 13, July 07 SOFTWARE VENDORS Dec. 11, Oct. 07 **SOLD THEIR SOULS April 10** SPEAKERS FOR YOUR CIVIC GROUPS Dec. 13, July 13, June 13, Oct. 12, May 12, March 12, March 11, Oct. 10, Sept. 10, July 09, May 09, Nov. 08, Sept. 08 Aug. 08, Feb. 08, STOLEN I.D. March 13 STUDENT LOANS April 12, March 12, Aug. 11 **SUB PRIME AUTO LOANS July 12** SUB PRIME LOAN STANDARDS Oct. 07, May 07 SUBSCRIBER AGREEMENTS March 11 SUCCESS Dec. 13 **TAX VERIFICATIONS** June 12, March 12 **TAXMASTERS March 12 TELEPHONE CONSUMER PROTECTION ACT June 11** TEN THINGS YOU SHOULD NOT REFRIGERATE Oct. 12 **TENANT SCREENING Sept. 13, July 12 THIN CREDIT FILE April 09**

TIPS ON PULLING CREDIT REPORTS Jan. 13, Dec. 07

TRADE LINE VERIFICATIONS June 12, May 05 One TRILLION DOLLARS April 09 TRENDS IN CONSUMER BORROWING Nov. 06 TRAINING Jan. 13, Nov. 12, Oct. 12 TRANSUNION NEW OWNER Feb. 12, May 10 TRANSUNION STUDY May 13, Jan. 11 **TU RATE INCREASE Jan. 06 TYPEWRITER May 11 TWITTER May 09 UNDISCLOSED DEBT MONITORING May 13 UNMERGE Sept. 07 URBAN CREDIT LEGENDS March. 06** UPDATING AND VERIFYING MERGED AND MORTGAGE REPORTS Feb. 07 US CURRENCY Jan. 08 **US POST OFFICE JUNE 06 USER ID's June 08** WEB PAGE June 13, April 11, March 11, July 09, May 07, Sept. 06 WELLS FARGO AND TRANSUNION...FALSE CREDIT REPORTING Aug. 06 WELLS FARGO TO OPEN INDIA IT FACILITY Aug. 06 WHY WINNERS KEEP WINNING Sept. 12

WOMEN AND CREDIT June 13

ZOMBIE DEBT COLLECTORS Aug. 12

WORK NUMBER Feb. 13