

NEWSLETTER TOPICS

ACA COLLECTION AGENCY RECOVERIES July 08

ADVERSE ACTION NOTIFICATION Feb. 10, Dec. 06, July 07, June 07, May 05, Nov. 06, Dec. 05, Sept 04

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) Sept. 09

APPRAISALS April 09, March 09

ARTA Feb. 10

ATM FRAUD Jan. 09

ATM (Fake) Jan. 09

AUDIT Aug. 09

AUTHENTICATION SERVICES April 09, Feb 08, May 07, March 07, Feb. 07, May 06, June 07, Nov. 05, Oct. 05, Sept. 05, April 05

AUTO DELINQUENCIES March 09, Dec. 08, July 08, Dec. 07

AUTO SALES Sept. 08

AVMs (Automated Valuation Models) March 09, June 08

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

BANKS START TO LOWER FEES TO ATTRACT NEW CUSTOMERS Sept 06

BANERS SYTEMS' ARTA Oct. 07

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

BANK PROFITS March 08

BANKRUPTCY:

- BAN March 08
- BANKRUPTCY FILINGS HIT LOWEST IN 5 YEARS Sept 06
- BANKRUPTCY FILINGS 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
- COMMERCIAL BANKRUPTCY BACK ON THE RISE Sept 06
- CONCEALMENT OF ASSETS March 07
- CONSUMER BANKRUPTCIES Aug. 07

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

PERSONAL BANKRUPTCY FILINGS PLUNGE 69% July 06

TOP 10 BANKRUPTCY MYTHS DEBUNKED Jan. 06

MEDICAL DEBT July 07

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

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

BUSINESS CREDIT REPORTS Jan. 09, May 06

BUSINESS OWNERS April 09

BYTESOFTWARE Feb. 10

CELL-PHONE SPAM IS NOW A CRIME Sept. 05

CHARGE OFFS Dec. 07

CHECKS TO MORE EFFICIENT COMMERCIAL PAYMENT Oct. 06

CHECKING ACCOUNT HISTORIES Oct. 07

CIVIL JUDGMENTS April 05

COLLECTION AGENCY SUED July 08

CONSUMER CREDIT Dec. 09, Sept. 09, May 09, Feb. 09, Aug. 06, Sept. 05

COLLECTION REPORT July 07, March 07

COMPARISON REPORT May 10

COMPREHENSIVE SEARCH April 07

CONSUMER CREDIT 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 WORSENING March 08, April 07

CONSUMER SPENDING Aug. 08

CORRECTING CREDIT REPORTS Sept. 08

CORRECTLY PULLING CREDIT REPORTS Nov. 07

COSTS MORE TO BE POOR April 06

CREDIT BUREAU AUDIT OCT. 09, Sept. 09

CREDIT BUREAU EXPERIAN TO GO PUBLIC March 06

GET THE BEST INFORMATION FROM A CREDIT REPORT..Dec. 06

CREDIT BUREAU CONTACT INFORMATION March. 06, Jan. 06, July 07

CREDIT BUREAU DATA SORTING ORDER Dec. 06

CREDIT BUREAU ERRORS Dec. 09

CREDIT BUREAUS MISLEADS CONSUMERS FOR PROFIT Sept. 07

CREDIT BUREAUS: FRIEND OR FOE? July 06

CREDIT BUREAU MYTHS July 06

CREDIT CARDS:

ADVANTA CANCELS May 09

AMERICANS CARRY 10 OR MORE CREDIT CARDS Feb. 07

BANKS CUT CARD HOLDERS 8.09

CREDIT CARDS Sept. 08

CREDIT CARD CHARGEOFFS March. 06

CREDIT CARD DEBT 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 AND CARD DEBT Feb. 07

CONSUMERS FEEL WELL-INFORMED BY CREDIT CARD APPLICATIONS May 07

DELINQUENCIES June 10, Dec. 09, Aug. 09, June 09, Dec. 08, June 08

FEDS TO BAN COMMON CREDIT CARD PRACTICES - May 08

LATE CARD PAYMENTS June 07, May 06

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

CREDIT ERROR April 10

CREDIT MONITORING SERVICES Jan. 07

CREDIT REPORT FORMATS Nov. 08, April 08

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

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

CREDITXPRT June 10, June 08 Oct. 06, June 06, July 06

CREDIT SCORES:

AVERAGE CREDIT SCORE LOWER WITH ONE LATE AUTO PAYMENT June 07

CONFUSING SCORES May 09, June 05

COMMON ERRORS DEC. 09, April 08

CONGRESS STUDIED May 10

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

CREDIT SCORE STATEMENT Nov. 05

DROP IN JAN 10 Feb. 10

FAIR ISAAC CREDIT MANIPULATION June 07, April 06

FAIR ISAAC SUES CREDIT BUREAUS Oct. 06

FICO 08 March 08

CREDIT SCORES: THE SILENT KILLER Aug. 07

MINIMUM REQUIREMENTS March 08

PURPOSE CODES: Feb. 08

RAPID RESCORE

SEMINARS: July 09, June 08 May 08 Oct. 07

STABILIZED July 09

UNDERSTANDING CREDIT SCORES June 09

VANTAGESCORE LAW SUIT July 09

CRIMINAL AND SEX OFFENDERS SEARCHES Jan. 06

CRIMINAL BACKGROUND CHECKS May 10, Jan. 09, Dec. 08, Nov. 08, Oct. 08, Oct. 07, Aug. 07, April 07

CROSS VIEW Dec. 09, April 05

DATA BREACHES Oct. 09

DEADBEAT PARENTS

DEALING WITH DEADBEAT CUSTOMERS July 06

DEBT COLLECTORS Sept. 09 (phony), Feb. 09

DEBT COMPLAINTS IN ILLINOIS Feb. 10

DEBT, HOUSEHOLD Dec. 08

DEBT THIS HOLIDAY SEASON Nov. 06

DEBT SETTLEMENT COMPANIES Jan. 10, Oct. 09, Nov. 08

DEBTS FORGIVEN, TAXES INCREASED Aug. 06

DECISION BASED LENDING June 07, Nov. 06

DEVICE DISABLES CAR IF PAYMENTS ARE LATE Nov. 06

NEW CAR LOAN DELINQUENCY RATE RISES March 07

DELETING ACCOUNTS June 10, Feb. 07

DELINQUENCIES May 10, April 10 April 08 March 05

DISPOSING OF A CONSUMER REPORT June 05

DISPUTING CONSUMER CREDIT REPORTS June 10, June 09, July 07, July 05, Jan. 08

DISPUTING RULES March 10

DO-NOT-CALL VIOLATORS Nov. 07

DRIVER LICENSE HISTROY Jan. 10, Nov. 07

EDA – ELECTRONIC DIRECTORY ASSISTANCE May 06, June 06
EMPLOYMENT CREDIT REPORTS Jan. 09, April 08, Aug. 07, March 05
EQUIGUARD - March 09, June 08, May 08
E-VERIFY Nov. 09
EXPERIAN CUSTOM SOLUTIONS SUITE March 07
EXPERIAN ERROR CODES Feb. 05
FACT ACT FEES Jan. 06, March 05
FCRA CERTIFICATIONS Nov. 08, Oct. 08
FDIC June 10
FAIR CREDIT REPORTING ACT INQUIRY REQUIREMENTS May 07
FAIR CREDIT REPORTING ACT - USER REQUIRMENTS Jan. 08
FAIR CREDIT REPORTING ACT MYTHS - May 08
FAIR CREDIT REPORTING ACT Dec. 05
FAIR DEBT COLLECTION AGENCY ACT Sept. 09, Dec. 07
FAKE ATMs Jan. 09
FALSE CREDIT REPORTING SUIT Sept. 07
FANNIE MAE ERRORS July 05
FANNIE MAE Feb. 10, Dec. 09, Nov. 09, June 09, May 09
FREDDIE MAC Feb. 10 Dec. 09, Nov. 09, June 09, May 09, April 09, March 09
FTC March 08
FEES FOR 2008 Nov. 09, Oct. 08, Nov. 07
FINGER PRINT SEARCHES Oct. 09, July 09, Jan. 09
FLOOD & AVMs April 09, March 09, Feb. 09, June 08, May 08, Jan. 07
FLORIDA FELON May 06
FORECLOSURES April 10, Dec. 07
FRAUD COMPLAINTS March 08
FRAUD SEARCHES Dec. 09
FREE ANNUAL CREDIT REPORTS Aug. 05, April 05
FRIVOLOUS DISPUTES Sept. 08
GALLUP Dec. 05
HACKERS Aug. 09
HELP WANTED July 09, April 09
HOME MORTGAGE FORECLOSURES June 06
HOME-EQUITY LOAN DELINQUENCIES INCREASE Oct. 06
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

[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 VERIFICATION](#) Dec. 09, June 07, May 07, April 07, Feb. 07, Jan. 07

[INCOME INSIGHT](#) Nov. 09

[INCOME VIEW](#) Nov. 09

[INCOME TAX VERIFICATION](#) Nov. 09, Oct. 09

[INSTANT UP DATE](#) Aug. 07, July 07, June 04, Nov. 04

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

LATE PAYMENTS Aug. 09, Nov. 06

LAW SUITS Sept. 09, July 09

LICENSE PLATE FEES Oct. 09

LIFELOCK March 10

LOCAL DEBT COLLECTORS PERFORM BETTER THAN NATIONAL AGENCIES March 07

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

LOAN CALCULATORS Sept. 06

LOAN MODIFICATIONS Nov. 09

LOAN RATES TO MILITARY PERSONNEL Oct. 06

LOAN TYPE Aug. 06

LOANSIQ June 08

LOANS PQ June 09, Nov. 06, Oct 06, Sept. 06, June 05, May 05, June 04, July 04, Sept 04, Nov. 04,

LOCKED OUT July 09

MADOFF PRISON NUMBER March 09

MEDICAL DEBT Aug. 08 June 07, July 07

METRONET May 07, March 07, Jan. 07, May 06, June 07, July 07, Feb. 07, Dec. 06

MILITARY PERSONNEL FINANCIAL SERVICES PROTECTION ACT Oct. 06

MOBILE COMMERCIAL CREDIT CHECK IN US Jan. 07

MONEY SMART WEEK 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 Dec. 06

MORTGAGE RATES March 05

MORTGAGE REPORTS April 09, March 09, Feb. 09, Jan. 08, Sept. 07, Nov. 05, May 05

MORTGAGE LENDERS March 10

MORTGAGE TRIGGERS Oct. 07

NEW JOINT CREDIT SCORE FOR SALE TO CONSUMERS Aug. 06, April 06

NOTICES TO CONSUMERS Aug. 08

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

OPEN HOUSE Sept. 09

ORDERING MORTGAGE REPORTS Nov. 09

OVER DRAFT FEES Aug. 08

OUT LOOK FOR 2009 Dec. 08

PAYMENT FRAUD June 08

PEORIA CHAMBER BREAKFAST Aug. 06

PERMISSIBLE PURPOSE July 09, Nov. 08, Sept. 07, Aug. 06, July 07

PREDICTION, WORST FOR 2008 Dec. 08

PRESCREEN, INSTANT March 07

PRINTING CREDIT REPORTS Dec. 07

RAPID RESCORE Nov. 09

RECORD DEBT IN 2004 Jan. 05

RECOVERY Oct. 09

REDFLAG Aug. 09, April 09, Jan. 09, Sept. 08, Aug. 08, July 08

REFINANCING SOAR TO EIGHT MONTH HIGH Sept 06

REISSUE FEES (Secondary) Jan. 07, Dec. 06

RENTBUREAU June 10

REPORTING OF BUSINESS ACCOUNTS June 05

REPORTING OF CONSUMER ACCOUNTS Oct. 07, June 05

REPORTING REQUIRMENTS - FANNIE MAE April 10

REPOSSESSIONS, LOAN DEFAULTS ON THE RISE July 06

RETAIL SALES Feb. 09

RISING DEBT, STRESS Nov. 06

RISING DELINQUENCIES Nov. 06

RISK BASED LENDING REGULATIONS Feb. 10, Aug. 08

SCAMS - MORTGAGE June 10

SECOND MORTGAGE LOAN PROCESSING June 08

SECURITY AGREEMENT Feb. 09

SECURITY RESTRICTIONS ON USER ID's Feb. 07

SEMINAR June 10, Aug. 09, July 09, April 08

SKIPTRACING July 07, May 06

SITE INSPECTIONS Oct. 5, Sept. 05

SLOWER BORROWING April 06

SMALL BUSINESS OWNERS Jan. 10

SMALL-BUSINESS OWNERS PAID BILLS LATE Sept 06

SOCIAL SECURITY TIPS April 06

SOCIAL SECURITY SEARCH July 07

SOFTWARE VENDORS Oct. 07
SOLD THEIR SOULS April 10
SPEAKERS FOR YOUR CIVIC GROUPS July 09, May 09, Nov. 08, Sept. 08 Aug. 08, Feb 08
SUB PRIME LOAN STANDARDS Oct. 07, May 07
THIN CREDIT FILE April 09
TIPS ON PULLING CREDIT REPORTS Dec. 07
TRADE LINE VERIFICATIONS May 05
One TRILLION DOLLARS April 09
TRENDS IN CONSUMER BORROWING Nov. 06
TRANSUNION NEW OWNER May 10
TU RATE INCREASE Jan. 06
TWITTER May 09
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 July 09, May 07, Sept. 06
WELLS FARGO AND TRANSUNION...FALSE CREDIT REPORTING Aug. 06
WELLS FARGO TO OPEN INDIA IT FACILITY Aug. 06