

## NEWSLETTER TOPICS

ACA COLLECTION AGENCY RECOVERIES July 08

ACCESS TO CREDIT REPORTS Sept. 11

ADVERSE ACTION NOTIFICATION Sept. 11, Aug. 11, Feb. 10, Dec. 06, July 07, June 07, May 05, Nov. 06, Dec. 05, Sept 04

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) Jan. 12, Dec. 11, Nov. 11, Sept. 09

APPRAISALS Oct. 11, April 09, March 09

ARTA Feb. 10

ATM FRAUD Jan. 09

ATM (Fake) Jan. 09

AUDIT Aug. 09

AUTHENTICATION SERVICES 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 March 09, Dec. 08, July 08, Dec. 07

AUTO LOANS Aug. 10

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

BANK FEES Oct. 11

BANKS START TO LOWER FEES TO ATTRACT NEW CUSTOMERS Sept 06

BANERS SYTEMS' ARTA Oct. 07

BANK PROFITS March 08

**BANKRUPTCY:**

BAN March 08

BANKRUPTCY FILINGS HIT LOWEST IN 5 YEARS Sept 06

BANKRUPTCY FILINGS 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

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

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 BEFORE HOURS Dec. 10

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. 10, Dec. 07

CHECKS TO MORE EFFICIENT COMMERCIAL PAYMENT Oct. 06

CHECKING ACCOUNT HISTORIES Oct. 07

CIVIL JUDGMENTS April 05

COLLECTION AGENCY SUED Aug. 11, Jan. 11, July 08

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

COLLECTION REPORT Jan. 11, July 07, March 07

COMPARISON REPORT Aug. 10, May 10

COMPLIANCE Dec. 11 July 11

COMPREHENSIVE SEARCH April 07

CONSUMER CREDIT 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 Jan. 12, March 08, April 07

CONSUMER SPENDING Aug. 11, Jan. 11, Aug. 08

CORPORATE BORROWING Dec. 11

CORRECTING CREDIT REPORTS Sept. 10, Sept. 08

CORRECTLY PULLING CREDIT REPORTS Nov. 07

COSTS MORE TO BE POOR April 06

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 (other types) Aug. 11

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:**

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

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 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 AND CARD DEBT Feb. 07

CONSUMERS FEEL WELL-INFORMED BY CREDIT CARD APPLICATIONS May 07

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

DEFAULTS Dec. 11

Fraud March 11

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 11, April 10

CREDIT MONITORING SERVICES Jan. 07

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

CREDIT REPORT PRINTING Jan. 10

CREDIT REPORTING SERVICES April 07, March 07

CREDIT UNION PROBLEMS March 11

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 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 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  
DAMAGING CREDIT REPORTS Sept. 10, Aug. 10  
DATA BREACHES Dec. 11, Oct. 09  
DATA SHARING Sept. 11  
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 RELIEF INDUSTRY July 10  
DEBT SETTLEMENT COMPANIES Aug. 10, Jan. 10, Oct. 09, Nov. 08  
DEBTS FORGIVEN, TAXES INCREASED Aug. 06  
DECISION BASED LENDING June 07, Nov. 06  
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 June 10, Feb. 07  
DELINQUENCIES May 10, April 10 April 08 March 05  
DISPOSING OF A CONSUMER REPORT June 05  
DISPUTING CONSUMER CREDIT REPORTS 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 May 11  
DRIVER LICENSE HISTORY Jan. 10, Nov. 07  
ECONOMIC DOWNTURN Dec. 11  
EDA – ELECTRONIC DIRECTORY ASSISTANCE May 06, June 06  
EDUCATION VIDEOS Sept. 11, Aug. 11, July 11, June 11  
EMPLOYMENT May 11  
EMPLOYMENT CREDIT REPORTS July 11, 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 REQUIREMENTS Jan. 08

FAIR CREDIT REPORTING ACT MYTHS - May 08

FAIR CREDIT REPORTING ACT 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 Feb. 10, Dec. 09, Nov. 09, June 09, May 09

FDIC Aug. 11

FREDDIE MAC Feb. 10 Dec. 09, Nov. 09, June 09, May 09, April 09, March 09

FED SURVEY Oct. 10

FTC April 11, July 10, March 08

FTC and FCRA OCT 10

FEES FOR 2008 Nov. 09, Oct. 08, Nov. 07

FEES FOR 2011 Nov. 10

FEES FOR 2012 Nov. 11

FICO LAWSUIT Aug. 10

FINGER PRINT SEARCHES Oct. 09, July 09, Jan. 09

FLOOD & AVMs Oct. 11, April 09, March 09, Feb. 09, June 08, May 08, Jan. 07

FLORIDA FELON May 06

FORECLOSURES July 11, June 11, May 11, April 11, Dec. 10, Sept. 10, 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 Jan. 12, 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 RISK REVIEW Aug. 10

ID THEFT Feb. 11

ID VERIFICATION Dec. 09, June 07, May 07, April 07, Feb. 07, Jan. 07

IDV Aug. 10

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 Aug. 10, Sept. 09, July 09

LAYAWAY Nov. 11

LICENSE PLATE FEES Oct. 09

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 ORGINATION SOFTWARE Jan. 12

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

MARKETING DATA BASE Dec. 11

MEDICAL DEBT Nov. 10, Aug. 08, June 07, July 07

MERS Aug. 10

METRONET 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

MOBILE COMMERCIAL CREDIT CHECK IN US Jan. 07

MONEY FACTS Jan. 12, Feb. 11

MONEY SMART WEEK 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 Aug. 11, May 11, Dec. 06

MORTGAGE RATES March 05

MORTGAGE REPORTS Jan. 11, Aug. 10, 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 Dec. 10, Nov. 10, 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

PAY DAY LOANS Sept. 11

PAYMENT FRAUD June 08

PAYMENTS TO KCB Feb. 11

PEORIA CHAMBER BREAKFAST Aug. 06

PERMISSIBLE PURPOSE 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 July 11, March 11

RAPID RESCORE Nov. 09

REAL ESTATE TAX VERIFICATION Dec. 11

RECORD DEBT IN 2004 Jan. 05

RECOVERY Oct. 09

REDFLAG 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 Feb. 11

RENTBUREAU June 10

REPORTING OF BUSINESS ACCOUNTS June 05

REPORTING OF CONSUMER ACCOUNTS Oct. 07, June 05

REPORTING REQUIREMENTS - FANNIE MAE April 10

REPOSSESSIONS, LOAN DEFAULTS ON THE RISE July 06

RETAIL SALES Feb. 09

RISK BASED PRICING Feb. 11, Dec. 10, Oct. 10, Aug. 10

RISING DEBT, STRESS Nov. 06

RISING DELINQUENCIES Nov. 06

RISK BASED LENDING REGULATIONS Aug. 11, Feb. 10, Aug. 08

ROBOCALLS Nov. 11

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

SEVICES FROM KCB May 11, Dec. 10

SEMINAR 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 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 Dec. 11, Oct. 07

SOLD THEIR SOULS April 10

SPEAKERS FOR YOUR CIVIC GROUPS March 11, Oct. 10, Sept. 10, July 09, May 09, Nov. 08, Sept. 08 Aug. 08, Feb 08

STATUETTE OF LIMITATIONS

STUDENT LOANS Aug. 11

SUB PRIME LOAN STANDARDS Oct. 07, May 07

SUBSCRIBER AGREEMENTS March 11

TELEPHONE CONSUMER PROTECTION ACT June 11

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

TRANSUNION STUDY Jan. 11

TU RATE INCREASE Jan. 06

TYPEWRITER May 11

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 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