

KCB INFORMATION SERVICES

The one source for all your credit reporting needs

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BAD CHECKS

Have you been stuck with any bad checks? If you have you need to contact your US Congressman. Tell them that the new Bankruptcy Act should have a section stating that NSF & Closed Checking Accounts will not be included in Bankruptcy.

Currently under the law, as it was explained to me, the debt owed by a bad check can be discharged in bankruptcy, but the criminal act of writing a bad check is not discharged. The problem is that very few States Attorney offices pursue bad checks and those that do, won't do it after bankruptcy. WE NEED TO COMPLAIN, TO AND GET OUR, US REPRESENTATIVES TO CORRECT THIS FLAW IN THE LAW AND EXEMPT BAD CHECKS AND THE DEBT OWED BY THE BAD CHECKS FROM BANKRUPTCY!

CONSUMER CREDIT REPORTS

Our web page has links to Experian, TransUnion and Equifax. Now you can let your customers know that all they need to remember is our web page and they can order, over the internet, their own credit reports.

OUR WEB PAGE

If you haven't made our web page one of your favorites, mark it on your web browser today!! Remember, **if you find your name** on one of our web pages, you will be a winner of a **great prize!** Jan and Wayne didn't find their names last month.

Experian Announces Major Enhancements to Its Business Owner Profile

Experian® has added Fraud Shield capabilities and the Name Matching Service from the Office of Foreign Assets Control (OFAC) to its Business Owner Profile. Experian's Business Owner Profile connects the credit history of business owners to the credit history of their business. These additional enhancements will help financial institutions reduce risks associated with application fraud and more easily comply with government imposed regulations.

"Losses from fraud have been estimated at more than \$35 billion yearly in the United States," said Rick Quintana, vice president of Experian's Business Information Solutions group. "Our enhanced Business Owner Profile provides a first line of defense for clients who depend upon us for the most accurate,

current and comprehensive business and proprietor credit information available anywhere."

Business Owner Profile uniquely combines Experian's expertise in consumer and business credit reporting to help users determine the creditworthiness of business owner applicants while screening for potential fraud.

Fraud Shield launches a comprehensive series of checks, searches and counters to screen every credit application and instantly recognizes warning signs and critical discrepancies. These indicators include showing that consumer credit was established before the age of 18, that credit was established prior to the social security number issue date and that there is a high probability the social security number belongs to another consumer. Other indicators include telephone numbers that are inconsistent with addresses, and inconsistencies with driver's license information.

The automated, online Office of Foreign Assets Control (OFAC) Name Matching Service offers a quick and convenient way for users to comply with U.S. Government-imposed regulations in the event a customer's name appears on the Treasury Department's listing of Specially Designated Nationals and Blocked Persons. Experian strongly urges its clients to follow their own policy and procedures for handling the OFAC message indicators. More information is available at the OFAC Web site, www.treas.gov/offices/enforcement/ofac/automation/index.html.

"With OFAC data constantly changing amid an ever-increasing level of government scrutiny, we wanted to provide an effective, no-cost way for our business-to-business clients to comply with regulations," said Quintana.

www.kewaneecreditbureau.com

KCB INFORMATION SERVICES 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.
Criminal Background checks are from the Illinois State Police.

The KCB Information Services 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.