

# KCB INFORMATION SERVICES

The one source for all your credit reporting needs

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## UPCOMING SEMINARS

We will be conducting **two seminars this Spring.**

The first seminar will be on **Business Credit Reports**. The seminar will be on Thursday, March 27 at 1:00pm at the Alpha Park Library.

Our speaker will be Tony Milani from Credit Data of Illinois. He will present the new reports for small and for larger businesses and management tools available with the business credit reports. If you advance any credit to your business customers or if you make loans to small or large businesses, the business credit reports can make your job much easier.

Space is limited so call us today to make your reservation. There is no fee for this seminar.

The second seminar will be on **Compliance with the FCRA** and on our **Mortgage CreditLink (MCL), Merged and RMCR program.**

We will conduct a brief review of the FCRA and we will review and explain many of the unique features of our MCL mortgage program. If you are a current user or if you are looking for the best on-line merged/RMCR system, you will want to attend.

We will review Instant View, RMCR upgrades, Supplementals, trade line verifications and the trade line and delinquent summaries. We will also review the different LOS interfaces, the different loan calculators available and the instant updates of disputed trade lines.

Call us for a reservation. There is no fee for this seminar.

## EMPLOYMENT CREDIT REPORTS

Are you hiring and promoting financially responsible people? The Employment Credit Report is a valuable tool to use when evaluating potential employees. **Yes, you can legally obtain an employment credit report. The Fair Credit Reporting Act makes it legal.**

I make this point, because I have had Personnel Officers and Human Relations Officers tell me that it was against the law to check on an applicants credit. It is not against the law, in fact we have many police departments, sheriff departments,

municipalities and businesses pulling Employment reports each month.

We can also do criminal back groundchecks through the Illinois State Police and in most other states.

## TENANT SCREENING

We are still hearing from many landlords, that they did not know they could pull credit reports on their potential tenants. We have several services designed for landlords.

The first is the regular consumer credit report.

The second is the Tenant Screening report, designed for landlords. This programs gives an approval or two conditional approvals or a rejection and the appropriate letters for the actions. It also can provide several management reports each month.

The Third service is the Criminal Background Check.

The fourth service is the Eviction Notice Search.

If you are interested or if you know anyone who would be interested in these services, please call us.

## 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.

[www.kewaneecreditbureau.com](http://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.

"A set back is the opportunity to begin again more intelligently."  
Henry Ford