



The ONE SOURCE for all your credit reporting needs

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**Feb. 28, 2005 Vol. 13, # 2**

## SEMINAR

We are planning to have our next seminar on April 12th from 1:00 to 3:30pm at Alpha Park Library in Bartonville. The Library is 2 miles south of I-474 on Airport Rd.

We will review:

The Fair Credit Reporting Act and The FACT Act.

Getting better information from your credit reports.

The different types of reports including:

- Consumer reports
- Collection reports
- Merged reports
- Social Security Searches
- Fraud searches
- Authentication Services
- Business reports
- People Searches
- Criminal background checks.

Our seminars will provide you with a better idea of the services and types of information available and how to use them. You will then be able to get the information and reports you need, without paying for information and services you don't need.

We will have a speaker from Experian. She will explain several new services from Experian.

## EXPERIAN REPORTS (more changes)

Further interpretation of the FCRA and FACT Act have necessitated several new changes.

1st If Employment credit reports, we will be assigning you a new subcode and log in for Employment reports and Social Security searches for employment purposes.

2n If you are pulling consumer reports and reporting your accounts monthly, we will be assigning you a new subcode when requesting consumer reports .

3rd If you wish to do a Soc. Security Search for Employment purposes, you will need an additional subcode and log in name.

4th FCRA requires the purpose of the credit inquiry to be included in the inquiry. If you are using Experian's Subscriber Services web page, you need to enter the TYPE code for the purpose of the credit inquiry.

A brief list of the type (purpose)

codes are listed on our web page under INFORMATION LINKS and COMMON CODES. A complete list of codes are also listed on our web page under PRODUCTS SERVICES.

## EXPERIAN ERROR CODES

We have received several error members have received when pulling reports.

The first error code is: "RM # - BLOCKED". It means you have requested a Risk model (ie: Fair Isaac) that has not been turned on for you. If you receive this, just call us and we can turn it on.

The other error code is "T - Missing or Invalid." This means you did not enter the "Purpose" or "Type" code of the inquiry. See #4 under "EXPERIAN REPORTS (more changes)" in the first column of this newsletter.

## EXPERIAN BILLS

Many of our members have received past due bills from Experian. I have seen bill from 3¢ to \$600.00.

Experian billed Credit Data of Illinois and we paid Credit Data. It appears that Credit Data has been slow in paying Experian.

If you receive a bill from Experian, please don't pay it. Either fax or mail it to us.

## SPEAKERS

If you need a speaker for your civic organization or school, give us a call.

## BILLS MAKING IT HARDER TO ERASE DEBT SET TO CLEAR CONGRESS

Republican leaders in Congress began clearing the way yesterday for swift passage of legislation backed by the credit card industry and opposed by consumer groups that would make it harder for consumers to wipe out debt through bankruptcy.

Twice in the last seven years, bankruptcy bills have passed both the House and Senate, only to face ultimate defeat. In one case, President Bill Clinton refused to sign the legislation, saying it was unfair to consumers. In 2002, House Republicans initially backed the bill but then voted it down after an amendment was attached that sought to prevent individuals from

using bankruptcy to shield them from fines imposed for illegal antiabortion protests.

Now two nearly identical bills have been introduced in Congress in the last week that are essentially the same as what House and Senate negotiators worked out in the last Congress, but lacking the controversial abortion amendment. The absence of the amendment, plus the Republican leadership's decision to begin deliberation now, early in the legislative cycle, has industry officials and lawmakers hoping a bill can become law within weeks.

"This legislation eliminates some of the opportunities for abuse that exist under the current system," Sen. Charles E. Grassley (R-Iowa), the chief champion of the bill, said yesterday during Judiciary Committee hearings.

Chairman Arlen Specter (R-Pa.) said the committee will vote on the bill next week. It will then go to the full Senate for a vote.

House Judiciary Committee Chairman F. James Sensenbrenner Jr. (R-Wis.) introduced a similar bill yesterday. He has said he will wait for the Senate to act before proceeding. President Bush has said he will sign the legislation. (Feb. 17, 2005  
CollectionIndustry.com)

## KCB INFORMATION SERVICES HOURS

Monday - Friday 9:00am to 4:30pm

Consumer credit reports are from Experian.  
Business reports are provided from Experian.  
Residential Mortgage Credit Reports and Merged Credit Reports may contain information from: the Kewanee Credit Bureau, Experian, TransUnion and/or Equifax.  
Criminal Background checks are from the Illinois State Police, Credit Commander or CreditRetriever.  
Tenant Screening reports are from Credit Retriever.

The KCB Information Services has served businesses since 1928 and serves the following counties for Experian: Adams, Brown, Bureau, Cass, Fulton, Hancock, Henderson, Henry, Knox, LaSalle, Logan, Marshall, Mason, McDonough, Peoria, Putnam, Schuyler, Stark, Tazewell, Warren & Woodford.

*"Never be afraid to try something new. Remember that a lone amateur built the Ark. A large group of professionals built the Titanic."*  
Dave Berry