

# KCB INFORMATION SERVICES

The one source for all your credit reporting needs

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## UPCOMING SEMINARS

Our next seminar on Tuesday, May 13th, will be on **Compliance with the FCRA** and on our **MortgageCreditLink (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.

## WHAT TYPE OF CREDIT REPORT DO YOU NEED?

We offer **Employment Credit Reports** and **Employment Criminal Background Checks**. All you need to do is to read the newspapers and see how important it is to hire financially responsible people to handle your money!

If you are a landlord or if a landlord is a customer, we have several types of **credit reports, tenant screening, Criminal background checks and Eviction Notice searches**.

We also offer **Experian Business and Experian Business Owners Credit Reports**. Business report data comes from a variety of sources, including: State public records, county court houses, bankruptcy courts, Standard and Poors and tapes from financial institutions, collection agencies and other businesses.

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!**

Danna B. and Tim S. didn't find their names last month.

I hope the changes I made in the web pages have made it easier to get information on our credit reporting services and products.

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

## BANKRUPTCY STATISTICS

4TH QUARTER 2002:

CH 13	CH 12	CH 11	CH 7	BUS.	NON BUS.	TOTAL
116,148	179	2,772	275,999	9,500	385,629	395,129

4TH QUARTER 2001:

111,416	17	3,171	250,298	10,013	354,908	364,971
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The total bankruptcies for 2002 were 1,576,131 up 5.6% from the 1,491,724 filed in 2001. ([abiworld.org](http://abiworld.org))

## OLD COMPUTERS & PRINTERS & MODEMS?

Are your old computers and old computer equipment setting around gathering dust? Would you like to get rid of them? Central Illinois Access is a non-profit company that takes old computers, printers and other electronic equipment, repairs them and gives them to disabled and lower income people and organizations. You may even get a taxable deduction. Call them at 309-999-1113. We also have a link to their web page on our web page.

## DIAL UP ACCESS

*If you are presently using the internet for access for your credit reports, disregard this section. You will not have any change to your service!*

We have been notified by Experian that the **dial up access for Experian Credit Reports will end by the end of 2003**. The 800#s and the local dial up numbers will be disconnected. The only way to access reports will be by the internet or by calling or faxing our office.

## 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.