

KEWANEE CREDIT BUREAU

206 1/2 W. 2nd St. / PO Box 93 / Kewanee IL 61443 309-852-2574 fax: 309-852-0995
11-B N. Sixth St. / PO Box 305 / Pekin IL 61555 309-856-6630 fax: 309-347-1351
Web page: www.kewaneecreditbureau.com e-mail: lnelson@ocslink.com

MARCH 31, 1993

As many of you know, we are now offering direct computer access of Credit Reports. You can pull Credit Files via your computer or data terminals. If you don't have a computer or terminal, we can rent you one for as little as \$35.00 per month.

There are several advantages to using the terminal or computers.

First, you get a written report each time. You get the names of the reporting companies. And you don't need to decipher someone's hand writing.

Second, you get the report instantly. No more waiting on hold while Diane pulls the report for you.

Third, it's cheaper.

Forth, the report can be tailored to your needs.

There are many features that can be added to the regular Credit Report.

"**Direct Check**" gives the Subscriber's Name, Address and phone number for all the trade lines and the inquiries.

"**FACS+**" tells you how many inquiries have been made using the same social security number and the address.

"**Profile Summary**" contains 16 different category totals. Such as; "**Total Installment debt**", "**Total R/E Balance**", "**Total Revolving Balance**", "**Past Due Amount**" and "**Scheduled Mo. Payments**." The one I like is: "**Revolving Credit Available %**." At a glance you know how much of the revolving credit the consumer has used. If you want more information on the new Credit Reports, please call.

SECURITY

We keep a list of each person that is authorized by your company to receive Credit Reports. If someone leaves, let us know so we can remove their name. And if

someone new is authorized to receive or order reports, we need to know that, also. If you are assigned an authorization code and you suspect a problem or potential problem, let us know. We can change your password, but your Subscriber Number will remain the same.

Credit Reports that you receive from us are to be considered private and confidential information. They should not be given or shown to the consumer or even to any other employee that doesn't need the information. Never throw away Credit Reports. They should be shredded or destroyed in some other manner.

STATS OF INTEREST

Recent Credit Quality Indicators*

	July '92	July '91
Aggregate Chargeoff	5.66%	5.83%
Aggregate Delinquencies	5.68%	5.43%
Aggregate Payment Rates	11.73%	10.49%
Major Issuers Chargeoffs	5.26%	5.26%
Major Issuers Delinquencies	5.51%	5.27%
Major Issuers Payment Rate	12.90%	11.54%

Data for credit card backed securities that have been outstanding for at least one year.

Major issuers are: Citibank, 1st Chicago Corp. and MBNA.

*Percentage of dollars outstanding.
(Source: Moody's Investors Service)

KEWANEE CREDIT BUREAU HOURS

Our Hours are:
Monday - Fri. 9:00am to 4:30pm.
(closed Noon to 1:00pm)
Saturday 9:00am to Noon

Diane Ebens, Office Manager
Larry Nelson, Pres.