

KEWANEE CREDIT BUREAU

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SECURITY

NEW HOURS

Our hours are now Monday through Friday from 9:00am to Noon and 1:00pm to 4:30pm. We are not open on Saturdays any more.

Most of our members are now using computers or terminals to get their credit reports. If you are not getting your automated reports, but would like to know more about the advantages, just give us a call. Three of the reasons more businesses are pulling automated reports are: 1. Credit reports are available 24 hours a day. 2. Each report is printed out in your office. 3. They cost less.

\$1 TRILLION

Fannie Mae (Federal National Mortgage Association) recently announced plans to commit \$1 trillion to help finance over 10 million homes for families and communities most in need. Fannie Mae has made a Commitment to ensure that their underwriting guidelines for lenders are clear, flexible and applied equally to all loan applicants.

"CHILD SUPPORT" COLLECTORS MAYBE EXEMPT FROM FD CPA

HB3836, introduced recently, seeks to amend the Fair Debt Collection Practices Act (FDCPA) by exempting child support collectors. The bill has been assigned to the House Banking, Finance and Urban Affairs Committee.

However, this legislation may not be necessary. A New York State Court decision, Haight Vs United States Acceptance Corp CIV 89-133-36, established that child support collections was not covered by the FDCPA, because it is not a creditor/debtor relationship, but rather a court ordered obligation.

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 BUREAU SERVICES

The Kewanee Credit Bureau offers more than Consumer Credit Reports. We try to provide all the services our members need.

Some of our services are:

- Social Security Searches
- Employment Reports
- Residential Mortgage C/R
- Credit Counseling
- TRW Business Credit Reports
- Collections
- Consumer Credit Reports
 - On line via Computer
 - Orally over the Phone
- Instant updates of individual files

In the next few months you will be able to change the format of the consumer credit reports that you get by computer.

Say Good-bye!

Angela Rogers last day is May 13th. She started with us as a co-op student and stayed with us after she graduated. We wish her the best of Luck in her new Job.

Diane Ebens, Office Manager
Larry Nelson, Pres.