



The ONE SOURCE for all your credit reporting needs

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OUR NEXT SEMINAR

Our seminar will be up to you. What topics would you like? Consumer Credit Reports, Merged & Mortgage Reports, Credit Scoring, Fraud Searches, Criminal Background Checks, Identification Validation and Checking Account History Verifications, Business Credit Reports, or something else? What is the best day for you? Let us know.

THE FOLLOWING SERVICES ARE DESIGNED TO HELP YOU VALIDATE THE INFORMATION PROVIDED BY NEW AND CURRENT CUSTOMERS.

AUTHENTICATION SERVICES

(Available to users of Experian reports)

Authentication Services, help you to comply with the Patriot Act and allows you to verify identifying information: Name, Address, SSN, Date of Birth, Phone Number and DL. It provides screening for high risk addresses, OFAC and gives you a Verification Score.

Authentication Services's data base includes: Telephone & area code files, Social Security Administration, Business addresses and phone numbers, Credit Bureau Header Data, Drivers License data, Post Office Change of Address files, High risk addresses and phones, and OFAC SDN list.

The Verification Score range is 1-999. The lower score indicates higher likelihood of fraud.

METRONET SEARCH OPTIONS

(Available to users of Experian reports)

EDA – Electronic Directory Assistance

Search for a phone number electronically through the EDA provider.

Input 1) last name only; or 2) first and last name **AND** 1) city, state; or 2) zipped.

The search will return:

- Four published phone numbers, the names, complete addresses and phone numbers for up to 10 listings
- For reverse phone number lookups, input the phone number only and if the phone number is published, it will return the name and address

SURNAME SEARCH

Search for a last name by zip code, city, state, metropolitan area, or nationwide.

Input any of the following: 1) last name only; or 2) first and last name; or 3) first initial and last name. The search will return:

- Name with complete address
- Phone number (if available)
- Length of residence (Time on file displayed in years)

ADDRESS SEARCH

Input name and complete address. The search will return:

- Confirmation of name and address
- Change of address information (if available)
- Telephone number (if available)
- Length of residence (time on file displayed in years)
- Household members (if available)
- Household members month/year of birth (if available)

SOCIAL SECURITY NUMBER VERIFICATION SEARCH

Search a social security number.

Input a social security number. The search will return:

- Name and most current address associated with the inputted SSN or
- Notification of deceased social security number or
- Notification of valid or invalid social security number
- Current Phone number at best address if available

Additionally, if your Experian Profile ID is GLB approved (based on your company's use of data), the SSN search will return:

- Up to two prior addresses for the SSN that you are searching
- Current Occupants and Phone numbers at the prior 2 addresses if available
- Approximate date of SSN issue
- State of Issue
- Date of Birth if available

NEIGHBOR SEARCH

Input complete address. The search will return:

- Names and addresses for up to 30 neighbors
- If person moved, names and addresses for up to 30 new and 30 former neighbors
- Telephone numbers (if available)
- Length of residence (Time on file displayed in years)

NEW! BEST ADDRESS SEARCH

Search for the best consumer address available in File One's credit header information. Use of this search is only available if your Experian Profile ID is GLB approved (based on your company's use of data). If a new address is found, the MetroNet files are then automatically searched to see if a current

telephone can be provided for the new address. Input client supplied name and address (and optionally SSN). The search will return:

- Best name and address
- Social Security Number
- Date range the address has been reported to Experian (xx/xx to xx/xx)
- Phone number, if available for the best address
- Up to 9 additional addresses that have been reported between the input address and the current best address
- Date of birth, if available
- Date of (Death) Benefits Paid, if applicable
- Age, if available

NEW! FILE ONE PHONES

Search for a phone number in Experian's credit repository database, File One. Use of this search is only available if your Experian Profile ID is GLB approved (based on your company's use of data). The search will return:

- Up to three telephone numbers
- Type of telephone number indicator when available (i.e. Residential Phone)

PHONE SEARCH

Reverse phone search. Input phone number and if a published number, the search will return:

- Name with complete address
- Length of residence (Time on file displayed in years)
- Household members (if available)
- Household members month/year of birth (if available)

BUSINESS SEARCH

Search for a business name by zip code, city, state, metropolitan area or national

Input business name. The search will return:

- Business name, complete address, phone number (if available), and SIC code

SIC CATEGORY SEARCH

Search an SIC category by zip code, city, state, metropolitan area or national

Input SIC category. The search will return:

- Business name, complete address, phone number (if available) and SIC code

eFUNDS

Have you signed up for eFunds, yet? Don't pay too much!! Call or e-mail us today. Also Check out the sample on our web page.

When should you use an eFunds ChexSystems Report?: eFunds ChexSystems is the primary database used by banking institutions to report NSF history, overdrafts, close-for-cause accounts and other pertinent information. This



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report should always be used to assess the potential for similar abuse.

With eFunds, you are able to: SCREEN potential applicants for past account abuse, i.e., NSF Check History, closed-for-cause and other pertinent banking history. VALIDATE applicant information and VERIFY negative banking history.

BUSINESS CREDIT REPORTS

We offer a variety of business credit reports through Experian Business:

* **Business Profile.** the BP's Summary provides a quick overview of the business's credit behavior. The Trade payment information sections provides timely and accurate view of the business's credit performance by business category, UCC information, background information, Standard and Poor's information, and misc. other information on the company.

* **Business Summary** is a credit snapshot showing a summary of trade information, collection data, derogatory public records.

It classifies them into one of categories:

Acceptable,

Caution-due to payment performance or legal records.

Caution -not credit active.

Warning- Derogatory payment performance or derogatory legal records.

Serious risk

Commercial IntelliScore scores range from 0 to 100, with the higher scores representing a lower risk. The report also provides a summary of Current Days Beyond Terms (DBT), Monthly Average DBT, Highest DBT in past 6 Months, Trade Account Balances, Average Balance in past 5 quarters, Recent High Credit, and several other summaries.

* **Business Profile and Commercial Score.**

* **Business Owner Profile** provides a combined Business and Consumer credit report.

* **Business Profile, Business Owner Profile and Commercial Score.**

* **Corporate Record** data base provides registration information about a business, Data, collected from the Secretary of State.

* **Uniform Commercial Code (UCC).**

* **Fictitious and DBA search.**

* **Bankruptcy, Judgment and Lien Search.**

If you wish to pull Business Reports or if you wish to report your business accounts to Experian Business services, just call or e-mail us.

APPLICATIONS' RETENTION

This is just a reminder, applications used to pull credit reports must be kept for 25 months.

Inquiries are kept on the credit report for 24 months. If a consumer were to dispute your right to pull their credit report, you will need to produce a copy of an application showing you had their approval to pull a report.

PASSWORDS & ACCESS

I know we have said it before. If you are logging in to Experian for consumer or business loans, Experian requires you to change your password each 90 days. If you do not log in within the 90 days, your account will be changed to inactive. **If you do not log in within 180 days, you will be dropped.**

We recommend you log in on the first of each month, even if you have no reports to pull. By logging on and then logging out, you will keep the account and the user name active.

If you have opened a new office or have closed one, please let us know, so we can update your records.

If you have an employee who is no longer pulling reports or is no longer with your business, either lock their access or call us so we can remove their access.

FLORIDA FELON FILES FOR BANKRUPTCY 18 TIMES

For those who doubt there is at least some abuse of the bankruptcy system, consider Enid Alameda.

Alameda, a Seminole County resident and convicted felon, filed for bankruptcy 18 times using nine different social security numbers over the last decade, according to a report in the Orlando Sentinel. On Monday, a federal judge sentenced her to one year in prison, the maximum sentence allowed.

Alameda, already serving probation on state

charges of insurance fraud and grand theft, had plead guilty to one count of making a false oath in connection with a bankruptcy filing.

Before she was sentenced, Alameda's lawyer pleaded with the judge for a lenient sentence, citing her bipolar diagnosis and sick child who has a brain tumor. But the judge said only Alameda was to blame. (2006-04-21, www.creditandcollectionsworld.com)

CONSUMERS MAKING MORE LATE PAYMENTS, EXPERIAN

Consumers are having more problems managing their debt, according to a study from Experian Consumer Direct. Late payments increased 19.2 percent during the past two years, Experian discovered.

During that time, consumer debt rose 12.5 percent to an average of \$11,669 in February of this year, the study outlines. Average consumer debt, to include both revolving debt and installment loans, stood at an average of \$10,371 in February 2004, the study states.

The average number of late payments rose in that two-year period from 0.78 to 0.93 while the average number of credit cards fell slightly to 3.11 from 3.17.

Speaking of the overall study findings, Ty Taylor, president of Experian Consumer Direct said in a statement: "This shows that as consumers took on more financial responsibility, they were not able to manage it effectively. However, on a positive note, our study also revealed that during the same time period, each year consumers applied for credit less often and opened fewer credit cards." (2006-05-24, credit&collectionsworld.com)

KCB INFO SERVICES HOURS

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

KCB Information Services offers: Consumer credit reports, Business Credit reports, Employment Credit reports, Residential Mortgage Credit Reports, Merged Credit Reports, Criminal background checks, Tenant Screening Reports, Flood Zone Determination, Flood Life of Loan Certification, Identity Authentication and eFunds Debit Reports.

The KCB Information Services has served businesses since 1928 and serves Central Illinois for Experian and Equifax.

"For a list of all the ways technology has failed to improve the quality of life, please press three." -- Alice Kahn