

KCB INFORMATION SERVICES

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BAD LAWS!!

FANNIE MAE

About the only service we have not been able to offer is Fannie Mae access for Mortgage Credit Reports. We are in the process of applying with Fannie Mae for our members to have access to Fannie Mae approved Credit Reports.

If you would like to access Fannie Mae through our mortgage reports, please call us at 309-852-2574.

OUR WEB PAGE

If you haven't made our web page one of your favorites, mark it on your web browser today!!

www.kewaneecreditbureau.com

This is where we announce our new services and we post special notices and warnings we receive regarding the credit industry. If you find your name on our web pages and let us know where you found it, you could win our monthly web page door prize!

At the end of each month, we will draw the name of one person who has pulled a Merged Credit Report, RMCR, or a flood report from us during the last month. Each time you pull one of these reports, you will increase your chances of winning.

Also, each month we will insert somewhere in our web pages, the name of one or two people who are authorized to pull credit reports. If their company has pulled any reports and if, before the end of the month, they call us and identify themselves, and can tell us where they saw their name, they will also win a gift.

BUSINESS ACCOUNTS

If you have business receivables or if you need to check the credit of current or potential business customers, call us today. You can report your accounts to Experian Business Reports. You can also pull Experian Business Credit Reports through us.

Congress is presently discussing two new laws that would make reporting and getting accurate reports very expensive, if not impossible.

Rep. Gary Ackerman (D-NY) proposed an amendment to HR-3951, the Financial Services Regularity Relief Act of 2002.

The amendment requires depository institutions to notify consumers when they report adverse or potentially adverse information to consumer reporting agencies.

Even though this will probably not get passed, it indicates a very unfavorable direction that this congress is leaning toward.

The other bill is S-1742 and S-848. Both would severely limit the use of Social Security numbers by financial institutions and credit bureaus.

EMPLOYMENT CREDIT REPORTS CRIMINAL BACKGROUND CHECKS

Are you hiring new employees or promoting current employees without doing a complete background check? Do you rely on written or telephone checks of their references? Well, these **may not be enough** to get a complete picture. **Employment Credit Reports** help show the financial character of the prospect. **Criminal Background Checks** are obtained through the Illinois State Police and will give you a history of any criminal activity in the State of Illinois.

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.

*RICH PEOPLE PLAN FOR FOUR GENERATIONS
POOR PEOPLE PLAN FOR SATURDAY NIGHT*