

# KCB INFORMATION SERVICES

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## ON-LINE CREDIT REPORTS

I hope this will answer some of the questions we have been receiving regarding our internet credit reports.

There are three types of reports we offer over the internet:

•**Consumer Credit Reports** (through Experian).

•**Merged and Mortgage Credit Reports** (through our office).

•**Flood Reports** (through First Lenders).

The **Consumer Credit Report** passwords and user names are issued by Experian. When you request a new user, Experian takes about 2 weeks to assign a new user name and password. Experian requires passwords to be changed each 90 days. If you do not use your account within 180 days, your name is dropped from their files. We suggest that you log in at least each month or every other month to keep the account active. You do not need to pull a report to keep your name active, just log in. Also when you log on, you must pull a report within a few minutes or you will be automatically logged out. For security reasons, you can not log on and leave the screen open or in the back ground.

The **Merged and Mortgage Credit Report** program is managed by our office. We issue user names and pass words. You will be asked to change your password each three months. You will not be dropped from the system if you do not use it. We issue the user names and passwords. When you add a new user, let us know if you have a user name and password you like. User names and passwords are usually assigned the same day we receive new user request.

The format of the **Merged and Mortgage Reports** are determined by KCB Information Services. If you wish a different order or form, let us know.

The **Flood Reports** are provided by First Lenders Equity. We offer both Flood Determination and Life of Loan. The user names and passwords are assigned by our office and we usually assign the new user name and password the same day we receive a request. If you have a name and password you like, let us know.

## MORTGAGE TRADE-LINE DISPUTE RESOLUTION

We can now offer "trade line dispute verification" on Merged & Mortgage Reports. The process takes four to seven days and the fee is \$35.00 per trade line per bureau, plus a \$15.00 remerge fee for the new report. Obviously this is not something you would want to do unless there was a chance to substantially change the credit score.

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

No one found their names on our web page this month. Two new names will be posted by the 5th.

## STATUTE OF LIMITATIONS

The Fair Credit Reporting Act has no time statue for keeping a credit report. However, a consumer has 60 days to dispute the adverse action, if any, so we advise that our members keep all reports for 60 days.

## 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.