

KCB INFORMATION SERVICES

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Oct. 31, 2002 Vol. 10, # 10

OUR WEB PAGE

TENANT SCREENING

As of November 1, 2002, if you have checked out our web page, you will have noticed our new ON-LINE service: Tenant Screening.

Tenant Screening is not just a credit report. It offers much more information and is designed for landlords large and small.

Our **Tenant Screening** service provides:

- Social Security Fraud Check
- Quick Age Verification
- Public Records:
 - Evictions.
 - Employment.
 - Judgments.
 - Legal actions.
 - Tax liens.
- Credit Report.
- Instant Recommendation of applicant's ability and willingness to pay along with acceptance, low acceptance, conditional acceptance or adverse action letters.
 - Criminal reports (31 states, including Illinois - instantly, the rest, usually in 24 hours).
 - Sexual Predator Searches.
 - Terrorist Database Searches.
- 100% Fair Housing Compliance.
- and Management Reports.

We will have a seminar to explain the Tenant Screening Reports on Thursday Nov. 21 at Alpha Park Library in Bartonville at 1:00pm. Space is limited, so call us today to make your reservations.

STATUTE OF LIMITATIONS

Last month I said the Fair Credit Reporting Act (FCRA) said nothing regarding how long you must keep credit reports and applications. However, since then, I found that the Equal Credit Opportunity Act states that you must keep the application and any credit reports pertaining to the application for 25 months.

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

www.kewaneecreditbureau.com

No one found their names this month so we will put two more on one of our pages by the 5th of November.

CREDIT REPORT DEFINITIONS

KOB. Have you seen the initials "KOB" on the credit report? They mean Kind of Business. Experian assigns KOB code to each trade line. The KOB code describes the type of transaction the trade line represents. Examples could be: BC for Bank Credit Card. FM for finance (or credit union) mortgage. DC for Dept Store credit card. More examples are on our web page.

MAXIMUM. Maximum tells you the worst rating over 13 months ago, for Format 2 members or over 25 months ago for Format 1 members. If the picture of ratings (the Cs, 1s, 2s, etc) is for 25 months, you are getting format #1.

Credit bureaus file by name, address, social security number & dob. Many trade lines are not submitted with a social security number. Always input as many addresses as possible. Since many people move so often, it is possible to have a dangling trade line. Until the information on the one address is associated with the other known addresses, that one trade line may not appear on any report.

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.