

# KEWANEE CREDIT BUREAU

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## WE ARE A FULL SERVICE CREDIT BUREAU

Why do we call ourselves a Full Service Credit Bureau?

We try to offer every service a business or individual would want from a Credit Bureau.

We offer: TRW Business Credit Reports.  
TRW Consumer Credit Reports.  
TU Consumer Credit Reports.  
Equifax Credit Reports.

As an independent Credit Bureau, we are a member of the three major national bureaus and we can offer reports from all three.

Creditors and individual consumers can get Residential Mortgage Credit Reports that comply with Federal regulations regarding mortgage loans and the secondary market. These complete and current mortgage reports are primarily for mortgage lenders.

We are open six days a week so our subscribers and consumers can obtain credit reports at times convenient to them. We also offer direct, computer access to credit reports. We can provide a terminal or you can use any computer with a modem to access credit files seven days a week.

We encourage all landlords, creditors and collection agencies to list their accounts on our credit files. Some credit bureaus do not allow local collection agencies to list their files on the debtors records.

If a consumer just wants to look at their file or if they have a question or need to make a correction or addition to their file, they can do it during our business hours six days a week. We are here to discuss and explain the contents of their report. You have a real person to talk to here, not an automated phone system that never lets you speak to anyone.

## CONSUMER SPENDING

If a consumer has a credit problem, Diane Ebens runs the Kewanee Credit Counseling Service. Her experience has helped many consumers out of their financial problems.

## CONSUMER CREDIT REPORTS CAN BE USED FOR BUSINESS TRANSACTIONS

Does the Fair Credit Reporting Act permit a company to obtain a consumer credit report of the president of an agency that they do business with? According to a Federal Judge in Maryland, it does permit such a request, as long as it is made for purely a business transaction. Sec 604(3) of the FCRA states "a credit reporting agency may furnish a report to one who has a legitimate business need for the information in connection with a business transaction involving the consumer. From ACB Communicator. (Cambridge Title Company vs Transamerica Title Ins Co., D. Md 1992)

## WE CONTINUE TO EXPAND OUR CONSUMERS FILES

More and more, businesses are listing their customers open accounts with us each month. Some of them are:

Annawan State Bank  
State Bank of Toulon  
Peoples National Bank of Kewanee  
First Bank of Princeton  
First State Bank of Mendota  
First National Bank of LaSalle  
IVCS Collection Service.  
Compaction America Employees C U

If you want your accounts recorded on the credit files of TRW, just call us.

## CREDIT REPORT SOFTWARE

RACE software is now available. RACE will access TRW and the other two national repositories of credit information. RACE will work on most IBM compatible computers that have a hard drive. Call us for more info.

## KEWANEE CREDIT BUREAU HOURS

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

Diane Ebens, Office Manager  
Larry Nelson, Pres.