



The ONE SOURCE for all your credit reporting needs

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HAPPY NEW YEAR

And we thank you for helping us provide you with the best credit reports in Central Illinois

QUALITY CREDIT REPORTS

When I bought the Kewanee Credit Bureau in 1989, I wanted to provide credit reports that contained all of the consumers' financial information. In the last 15 years, more than 100 banks, S & Ls, credit unions, finance companies and collection agencies, in the 21 counties we cover for Experian, have started reporting their accounts to us.

As March 1st approaches, (the date consumers in Illinois will be able to obtain their credit reports free, once a year) we encourage the few remaining institutions that don't report to us, to contact us, so we can get their data on file. We do not charge anything to report data to us.

If you are not reporting to us, consider this:

1. Your customers are not getting credit for the credit they have earned.
2. Your bad customers really appreciate your non-reporting of their delinquent or charged off accounts.
3. Many institutions make loans based on the debt-to-income ratio. So, if you are not reporting your accounts, you may be encouraging your present customers to become over extended.
4. Most consumers believe you are reporting their loans.

Call us today.

SEMINAR

We are planning to have our next seminar on April 12th from 1:00 to 3:30pm at Alpha Park Library in Bartonville. The Library is 2 miles south of I-474 on Airport Rd.

We will review:

- The Fair Credit Reporting Act
- The FACT Act
- How to get better information from your credit reports.

We will also review the different types of reports including:

- Consumer reports
- Merged reports
- Fraud searches
- Business reports
- Criminal background checks.
- Collection reports
- Social Security Searches
- Authentication Services
- People Searches

Our seminars will provide you with a better idea of the services and types of information available and how to use them. You will then be able to get the information and reports you need, without paying for information and services you don't need.

CONSUMER REVOLVING CREDIT STILL GROWING

After a torrid September, consumer revolving credit grew at a lukewarm 1.8% seasonally adjusted annualized rate in October, the Federal Reserve reported yesterday.

A month ago, the Fed said revolving credit grew at a

10% annual rate in September, but today's consumer revolving credit report revises that number up considerably, to 17.1%. No explanation for the September revision was immediately available, but the Fed frequently revises its initial figures.

October's revolving credit outstandings of \$788.9 billion are up 4.2% from \$757.5 billion in October 2003. Non-revolving consumer credit, excluding mortgage-related loans, grew at a 4.4% seasonally adjusted annualized pace in October. More than 80% of revolving credit is on credit cards. (2004-12-08 Thomson Media's CardLine creditcollectionworlds.com)

BANKRUPTCIES

	CH 7	Ch 9	Ch 11	Ch 12	Ch 13	Total
3Q '04	9,037	0	1,241	3	2,875	13,158
2Q '04	9,756	2	1,595	3	2,948	14,301
1Q '04	9,204	1	4,224	3	2,963	16,395
4Q '03	9,301	1	1,611	59	2,912	13,864
12 month						
Totals	37,298	13	8,671	68	11,698	57,718
12 months ending		12-03:				
	40,908	4	7,654	220	13,039	61,825
12 months ending		12-02:				
	46,496	7	9,210	168	14,159	70,040

CREDIT REPORT USAGE

Remember, if you don't pull at least one credit report each 6 months, Experian will drop your subscriber number. If that happens, you must sign new paper work.

EXPERIAN HAS PURCHASED CREDIT DATA OF ILL.

If you are called by an Experian representative, or if you have a problem pulling reports, call us.

SURVEY

Enclosed with this newsletter is a survey of our products and services. We hope the responses to this survey will help us continue to supply the best and fastest credit reporting services available.

SPEAKERS

If you need a speaker for your civic organization or school, give us a call.

KCB INFORMATION SERVICES HOURS

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

Consumer credit reports are from Experian.
 Business reports are provided from Experian.
 Residential Mortgage Credit Reports and Merged Credit Reports may contain information from: the Kewanee Credit Bureau, Experian, TransUnion and/or Equifax.
 Criminal Background checks are from the Illinois State Police, Credit Commander or CreditRetriever.
 Tenant Screening reports are from Credit Retriever.

The KCB Information Services has served businesses since 1928 and serves the following counties for Experian: Adams, Brown, Bureau, Cass, Fulton, Hancock, Henderson, Henry, Knox, LaSalle, Logan, Marshall, Mason, McDonough, Peoria, Putnam, Schuyler, Stark, Tazewell, Warren & Woodford.