



The ONE SOURCE for all your credit reporting needs

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THE FAIR CREDIT REPORTING ACT

The FCRA requires users of credit data to provide contact information for the credit reporting company whose information was used to make a decision to decline an application for credit or to take adverse action against a consumer

Please check your company's notifications to verify that you are providing the following contact information to your potential or existing customers:

If the report you pulled was from Experian, use:

Experian
701 Experian Parkway
PO Box 2002
Allen TX 75013
1-888-397-3742

If the report you pulled was from CSC/Equifax, use:

CSC Credit Services
Disclosures
PO Box 619044
Dallas TX 75261-9044
1-800-305-7868 or
1-888-766-0008

If you pulled a MCL, Merged Mortgage report from us, use:

KCB Information Services
11 N 6th St., Suite A
Pekin IL 61554
1-888-852-2574

If you have pulled an Experian or an Equifax report, you **must provide the consumer with that credit bureaus' information**, but you can also give them our name, address and phone number.

If you wish, you can add the free credit report web site to your adverse action notices:
www.annualcreditreport.com

EXPERIAN-GALLUP PERSONAL CREDIT INDEXSM SURVEY

68% of consumers say they are optimistic about their financial situation in the coming year.

57% look forward to earning more money.

6% expect to see a decline in their pay.

30% of workers anticipate getting a promotion.

36% hope to earn a higher credit score.

2% think their score will decline.

When thinking about the new year, consumers anticipate the following: making home

improvements (50%), paying off all their debts (38%), buying a new vehicle (21%), moving at least 10 miles away (20%), going back to school (19%), getting a new job (18%), buying a new home (13%), and among those with a mortgage, refinancing their home (6%).

14% of consumers who have a credit card, only pay the minimum amount. The overall amount of credit card debt has declined slightly. Currently the average debt is \$4,072; last year it was \$4,243.

According to a survey from Capital One, 37.1% of consumers did not know what a "good" credit score was and 35.1% responded incorrectly when asked to define a "good" score. 43% of people in their 30s could identify a "good" score, only 13.6% of consumers above the age of 70 could. Less than half of all consumers review their credit report annually and 23% have never seen their report. (CDIA Communicator, Dec. 2005)

WE ARE A FULL SERVICE CREDIT BUREAU!!

Just because some salesman or woman says that their credit services are cheaper and better than ours, it isn't always true.

We may not always offer the lowest fees, but usually we do. And no one can offer the personal service that we provide.

I have talked to several creditors in the last 60 days who had signed up for services from some other organizations without check with us first. In each case we offered the same or better version of the same products at a lower price.

Whether you are looking for criminal background check, checking account history reports, consumer credit reports, merged and mortgage credit reports or flood reports, we try to offer everything a creditor needs to make better financial decisions.

SPEAKERS

If you need a speaker for your civic organization or school, give us a call. Our current topics are: ID Theft and free and not so free credit reports and how and when to get them.

KEWANEE PHONE NUMBER

The phone number 309-852-2574 will be disconnected on January 1, 2006. You can still reach us at 888-852-2574, or 309-353-5527. Our fax line, 309-353-5541 remains unchanged. And we still do not have voice mail or a menu system. You will get a real person to help you when you call us.

KCB INFO SERVICES HOURS

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

KCB Information Services offers: Consumer credit reports, Business Credit reports, Employment Credit reports, Residential Mortgage Credit Reports, Merged Credit Reports, Criminal background checks, Tenant Screening Reports, Flood Zone Determination, Flood Life of Loan Certification, Identity Authentication and eFunds Debit Reports.

The KCB Information Services has served businesses since 1928 and serves central Illinois for Experian and Equifax.

Integrity without knowledge is weak and useless, and knowledge without integrity is dangerous and dreadful.
Samuel Johnson, English writer (1709-1784)