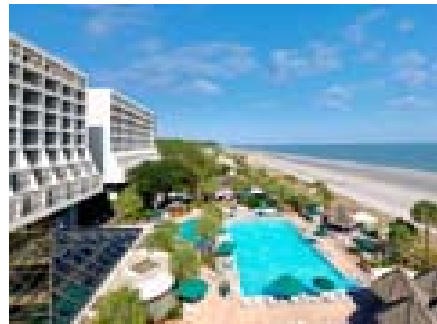




NCRA's 2005 ANNUAL CONFERENCE



HILTON HEAD MARRIOTT BEACH & GOLF RESORT

1 Hotel Circle, Hilton Head Island, SC 29928

TO BOOK YOUR ROOM Call or Register on-line

Phone: 843-686-8400 Fax: 843-785-3767

Time is short until the NCRA's 2005 Annual Conference!

The 2005 NCRA conference agenda will feature the two and a half days of education on the latest issues in credit reporting from the legal, regulatory and compliance fronts. We will once again feature Thursday afternoon and evening open for you to enjoy the charming southern hospitality, local shopping and unique island beach adventures that begin with the beautiful beaches outside your door.

CONFERENCE PACKAGE PREVIEW

- **Conference Registration Form**
- **Hotel Reservation Information**
- **NCRA OPEN Golf Registration**
- **Optional Thursday Group Activities**

NCRA's 2005 ANNUAL CONFERENCE REGISTRATION FORM

Hilton Head Marriott Beach & Golf Resort

1 Hotel Circle, Hilton Head Island, SC 29928

Phone: 843-686-8400 Fax: 843-785-3767

NOVEMBER 2nd, 3rd & 4th, 2005

Please list this information as you would have it appear on your badge and the registration list. Please type or print legibly.

Company _____
Address _____ City _____ State _____ Zip _____

Attendee Name _____ Spouse/Guest _____
E-Mail Address _____

Attendee # 2 _____ Spouse/Guest _____
E-Mail Address _____

Attendee # 3 _____ Spouse/Guest _____
E-Mail Address _____

Attendee # 4 _____ Spouse / Guest _____
E-Mail Address _____

Registration fee includes all conference sessions, meals and special events for one person
Spouse/Guest registration includes ONLY THE Marketplace Welcome Reception & Closing Feature Event Dinner

Table with 2 columns: MEMBER REGISTRATION and NON-MEMBER REGISTRATION. Rows include registration fees for Member, Additional Member, First Time Member, Spouse/Guest (Non Participating), and Fee for non group or off site reservations.

\$50.00 LATE REGISTRATION FEE REQUIRED IF POSTMARKED AFTER OCTOBER 17TH, 2005

PAYMENT OPTIONS: PAYMENT REQUIRED WITH REGISTRATION FORM

CHECK (Enclosed - Payable to NCRA, Inc.)

Credit Card Visa/MC or American Express

Please Note: All prices listed are for discounted check/cash payments. Credit card payments will be accepted at the non discounted rate of an additional \$15.00 per registration.

Name as it appears on credit card: _____

Credit Card Number: _____ Exp. Date: _____

Authorization

Signature: _____

CANCELLATION POLICY: Before Sept 30th, 2005 - Full refund From: Oct. 1 - 10th - 50% refund
NO REFUND will be issued to any cancellations after Oct. 10th.



CONTACT FOR HOTEL ROOM RESERVATIONS:

**NCRA 2005 ANNUAL CONFERENCE REGISTRATION FORM
Hilton Head Marriott Beach & Golf Resort**

1 Hotel Circle, Hilton Head Island, SC 29928
Phone: 843-686-8400 Fax: 843-785-3767
NOVEMBER 2nd, 3rd & 4th, 2005

GROUP NAME: NCRA OR NATIONAL CREDIT REPORTING ASSOCIATION



CATEGORY	\$ PER NIGHT
SINGLE OCCUPANCY	\$149.00
DOUBLE OCCUPANCY	\$149.00

- **FOR RESERVATIONS, PLEASE CONTACT THE MARRIOTT HOTEL DIRECTLY**
- **BE SURE TO SPECIFY NCRA WHEN REGISTERING TO RECEIVE CONFERENCE RATES AND OBTAIN YOUR REGISTRATION CREDIT FOR BOOKING GROUP LODGING * SEE NOTICE BELOW**

ROOMS MUST BE BOOKED NO LATER THAN OCTOBER 14TH!

Book online to receive your confirmation via email !

Click the following link to on-line room reservations:

<http://www.stayatmarriott.com/2005NCRA/>

*Important notice: NCRA has arranged for special group pricing with the hotel that includes a credit to NCRA to offset the cost of meeting room fees, audio video rentals and associated other group related hotel charges. Attendees booking hotel reservations outside of the NCRA program will be billed an additional \$50.00 per person on the registration form.



NCRA's 2005 ANNUAL GOLF TOURNAMENT

At the Palmetto Dunes Robert Trent Jones "Ocean Course"

Named South Carolina's "Golf Course of the Year" for 2003, the Robert Trent Jones Oceanfront Course remains an island classic. A \$3 million renovation in 2002 by former Jones protégé Roger Rulewich, has restored the Jones course to its original excellence. It remains one of Hilton Head's most popular layouts. Its beauty and character are accentuated by the par 5 10th hole, which offers a breathtaking panoramic view of the Atlantic Ocean. A unique feature of the Jones course is the addition of permanent junior tees.

Golf Magazine March 2003 – Pick of the Month

Course Statistics: Robert Trent Jones

TEES	YDS	PAR	RATING	SLOPE
Gold	7,005	72	74.3	138
Blue	6,570	72	71.6	131
White	6,122	72	69.1	122
Green	5,035	72	64.6	109





2005 NCRA OPEN GOLF REGISTRATION FORM

When: Thursday, Nov. 3rd, 2005
Where: Robert Trent Jones Course

Tee Time: 12:30 pm – shotgun
Entry Fee: \$165.00

2005 NCRA OPEN GOLF REGISTRATION

Individual _____ Handicap (with index) _____
Scores of Last 3 Games Shot _____

Pair Me Up With: _____

Foursome: 1. _____ 2. _____
3. _____ 4. _____

Shirt Size: _____

Club Rental Available (At an additional expense)

Dress Code: Golf shirts with Collars, golf slacks or golf shorts and Golf shoes with soft spikes.
Denim and blue jeans are NOT acceptable attire. Players not conforming to this policy will not be given access to the golf course.

**Please Note: All prices listed are for discounted check/cash payments.
Credit card payments will be accepted at the non discounted rate of an additional
\$10.00 per registration.**

_____ Check or _____ Charge:

Mail Check Payment to: NCRA, Inc. 125 E. Lake Street; # 200 - Bloomingdale, IL 60108

Name appearing on card: _____

Card Number: _____ Exp. Date: _____

Afternoon Tour of Historic Savannah -

12:00 pm

Depart from the hotel for the ride to beautiful Savannah. En route, your tour guide will discuss the ecology and culture of the area and give brief historic background on Savannah and the Carolina Low Country.

1:00 pm

Arrive at the Great Savannah Exposition for a brief rest stop before beginning our tour of historic Savannah, which is proud to boast having America's largest restored urban historical district.

Our tour will take us around several of the famous garden squares in this Planned city. Your guide will explain the history behind each square and how it was named. The significance of the various monuments and homes on the squares will also be discussed. We will visit on 19th century historical house museum from Savannah's Golden Age. Throughout the tour, special attention will be given to the church and cathedral architecture which Savannah is known for.

Next we'll have free time on famous River Street for shopping and browsing. This historic cobblestone street on Savannah's Riverfront it comprised of old cotton warehouses, which have been turned into charming shops, museums, antique stores, restaurants and pubs.

4:30 pm

Board the waiting Low Country Adventures, Ltd. Vehicles for the return trip to Hilton Head Island.

5:30 pm

Arrive on Hilton Head Island

Cost: \$55.00 per person/'based on a minimum of 8 guests

Includes: Round trip transportation, private tour of Savannah, entry fee to one house museum, taxes and service charges. (Lunch is not included in the price of this tour)

Deep Sea Fishing

Off Shore Fishing

35' Gullah Gal (6) people - 4 hours = Cost \$125.00 / person

Fish for: Kings, Spanish, Barracuda, Cobia, Grouper, Marlin, Etc.

(At this time of year shark fishing is very slow and not recommended)

Inshore Fishing

27' Wildcat (4) people - 4 hours = Cost \$140.00 / person

Fish for: Spanish, Blues, Jack Crevelle, Cobia, Sharks, Redfish, Trout, Etc.

Deposit of 50% is due at booking.

ALL boats are U.S. Coast Guard Licensed Captains, all tackle, bait and ice. Fish cleaned & bagged.
(boxed lunch, refreshments and gratuity are included in the price of these trips)

CANCELLATIONS: Weather cancellations are determined by the Captain.

**Horseback Riding
Lawton Stables**

Take a short ride to **Lawton Stables** where saddled horses are waiting for you. This guided trail ride takes you down beautiful paths through the Sea Pines Forest Preserve, where wildlife abounds. Guides point out unique plants, trees and animals indigenous to the South Carolina Low country. Surefooted horses wind through a route where you may see birds in the Rookery, the greenery of fertile swamps and the expanse of Lakes Thomas and Chapin. Arrive back at the stables sixty minutes later, (1 hour ride) feeling invigorated from this unique outdoor experience.

Cost: \$88.00 per person / 10 person minimum

Includes:

Round trip transfers, one hour guided trail ride through the Sea Pines Nature preserve, taxes and service charges. (lunch is not included in this trip)

Maximum of 20 guests per ride - 240 lb limit.

**Horseback Riding
Daufuskie Island**

1 1/2 hour ride on the beach at beautiful **Daufuskie Island**. Must be at least 16 or older, no beginners. Ride the sands of Daufuskie Island with an experienced trail guide. Enjoy the natural beauty, serenity and tranquil scenery of the perfect island escape. Blue waters and chance to see marine life as you ferry to the island.

Cost: \$159.00 per person/minimum of 8 guests.

Includes: round trip transportation, round trip ferry transportation 1 1/2 hour ride, taxes and service charges. Maximum: 10 - 12 people. (lunch is not included in this trip)

**IF MINIMUM PARTICIPATION NUMBERS ARE NOT MET
THE ACTIVITY OR TOUR MAY BE CANCELLED.**

**Payment for your activity must be made before October 10th to insure
minimum participation and secure our reservations.**

- Historic Savannah Tour - \$55.00 Deep Sea Fishing - \$125.00
- In-Shore Fishing - \$140.00 Horseback Riding – (nature preserve) Lawton Stables - \$88.00
- Horseback Riding – (Beach) Daufuskie Island - \$159.00

Credit Card Number: _____

**Signature
Authorization:** _____