

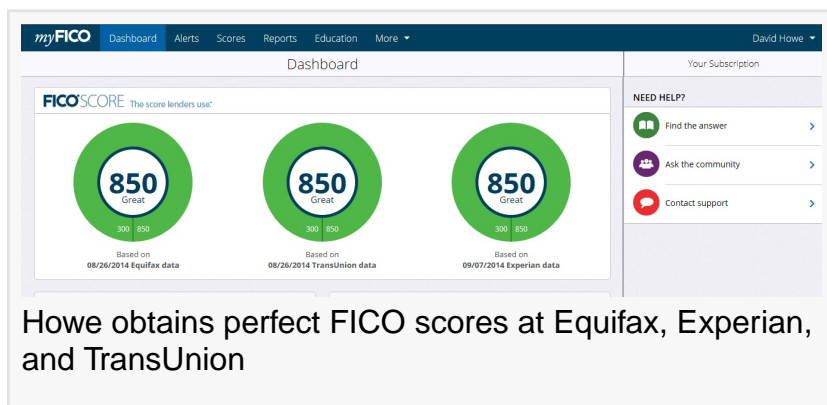
Thumbs Up for myFICO from SubscriberWise Founder and the Nation's Highest Achieving Credit Consumer in U.S. History

FICO prodigy and the only consumer to achieve simultaneous perfect FICO scores across every national repository, comments on myFICO and its latest enhancement.

FORT MYERS, FL, U.S.A., February 5, 2015 /EINPresswire.com/ --

[SubscriberWise](#), the nation's first issuing consumer reporting agency for the communications industry and a leading provider of analytics-driven subscriber risk management technology, announced today the company president is applauding the additional

[FICO](#) score versions now available to consumers at [myFICO.com](#).



Howe obtains perfect FICO scores at Equifax, Experian, and TransUnion

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With every system launch, SubscriberWise offers a training module that includes specific information about credit reports and FICO scores.”

David Howe

“Credit scores drive many decisions,” said David Howe, president and founder of SubscriberWise. “And this fact is profoundly true today as more and more organizations rely on industry-specific credit scores for underwriting and regulatory compliance. FICO’s decision to make additional FICO score versions available to consumers is a move that SubscriberWise strongly supports.”

“With every system launch, SubscriberWise offers a training module that includes specific information about credit reports and FICO scores,” continued Howe. “This information is

designed exclusively for the customer service agents, managers, and others who will interact with the technology everyday. And like FICO, SubscriberWise is committed to providing and expanding credit education and information. Its information that empowers not only our member operators but also the customers they serve,” Howe emphasized.

According to FICO, anyone who buys a product with a base FICO Score 8 from myFICO.com now also receives up to 10 additional FICO Score versions — five based upon Equifax data and five based upon Experian data. These include prior versions of the base FICO Score, as well as industry-specific FICO Score versions for auto and credit card lending decisions. An additional five FICO Score versions based upon TransUnion data will be available to myFICO customers in the coming weeks

“While FICO Score 8 is the most widely used credit score in America, the thousands of lenders using FICO Scores also can use different versions for particular credit risk decisions,” said Jim Wehmann, executive vice president for Scores at FICO. “By making these scores available along with FICO Score 8, we have created the most complete consumer credit score product ever available, and set a

new standard for consumer empowerment. Consumers should accept no less.”

“I’m anticipating that FICO will soon add its latest – and most important – FICO 9 score to the mix,” continued Howe. “Consumer access to FICO 9 scores would provide individuals suffering under medical debt and/or paid collections a potentially – and perhaps dramatically – more favorable score. And if more consumers could benchmark FICO 9 to other (older) FICO versions, this may be the catalyst for increased market adoption which could translate into more favorable terms for the nation’s credit consuming population.

Yes, I agree with Mr. Wehmann that consumers should accept no less,” Howe concluded.

SubscriberWise was the first organization in the nation to launch FICO 9 (<http://www.prweb.com/releases/FICO9/SubscriberWise/prweb12346792.htm>). To date, the company has processed tens of thousands of FICO 9 scores for consumers across the nation.

Consumers who want to learn the granular details behind the perfect FICO scores should view the following video: <http://www.youtube.com/watch?v=4sny-172p9Q>

About SubscriberWise

SubscriberWise® launched as the first U.S. issuing consumer reporting agency exclusively for the cable industry in 2006. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America's independent cable operators. Today SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

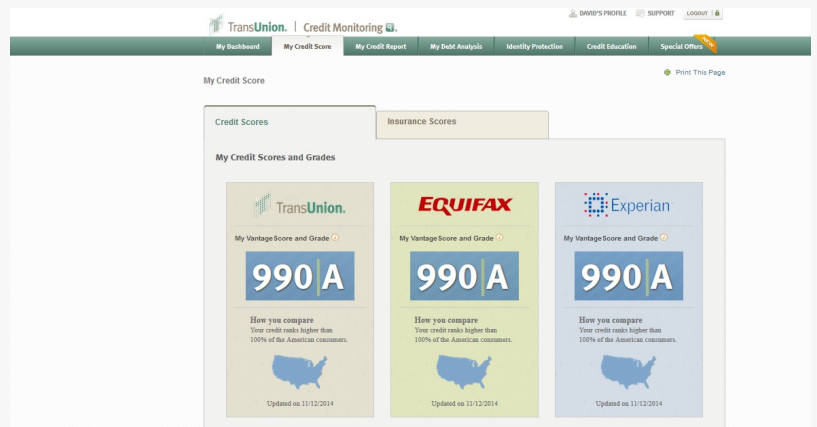
SubscriberWise contributions to the communications industry are today quantified in the tens of millions of dollars annually.

David Howe is founder and president of SubscriberWise. He is also a consultant and credit manager for MCTV. During his 18-year career at MCTV, Howe has reviewed more than 50,000 credit submissions. His interest in credit began in 1986 while a 17-year-old student in high school.

Howe is the only known individual – living or deceased – to have obtained simultaneous perfect FICO 850 scores across every national credit bureau. Howe has also obtained simultaneous perfect



Global Credit Czar and Child Protector David Howe



Howe obtains perfect Vantage Scores at Equifax, Experian, and TransUnion

Vantage scores at Equifax, Experian, and TransUnion. Howe has obtained FICO Professional Certification and is also the first and only citizen of the world to describe and report the details of the perfect FICO and Vantage scores to U.S. reporters.

Howe produced and published two videos on the subject of perfect credit: FICO 850 Credit Report Facts and FICO Scores: The Facts. The first general-purpose FICO scores were debuted a quarter century ago.

SubscriberWise is a U.S.A. federally registered trademark of the SubscriberWise Limited Liability Co.

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