

Howe Correlates 850 FICO Perfection at EFX XPN and TU with Never Before Published Reports Procured from Fair Isaac

Elaborate FICO and credit scoring video by SubscriberWise CEO, U.S. Credit Czar, and credit prodigy David Howe sets the record straight

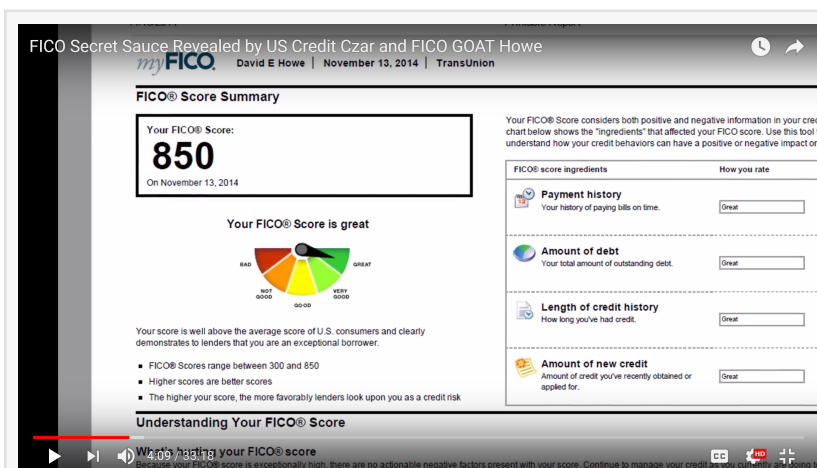
WALL STREET, NEW YORK, USA, October 8, 2017 /EINPresswire.com/ -- [SubscriberWise](http://www.subscriberwise.com) (www.subscriberwise.com), the nation's largest issuing CRA for the communications industry and the leading protector of children victimized by identity fraud, announced the publication of a powerful new [FICO and credit video production](#) from [David E. Howe](#), SubscriberWise founder, U.S. and global credit czar, and the world's most successful FICO and credit scoring achiever since human beings started counting on their fingers.

Howe, who is humanity's first and only individual since the invention of computer algorithms and advanced analytics to unlock the granular details of perfect general-purpose FICO and Vantage scores, created the video production to empower his fellow citizens while also forever ending the long-standing misconception that tri-bureau FICO 850 perfection was a mere theoretical phenomenon outside of the realm of extraordinary human achievement and excellence.

“

Credit is not a game but people who don't play loose.”
U.S. Credit Czar and FICO Professor David E. Howe

Beyond helping the world's credit consuming population with practical FICO and credit facts, Howe's goal is to decisively and permanently debunk many of the most common scoring myths that perpetually confound 'credit experts' everywhere.



TransUnion FICO 850 (Source: Fair Isaac Corporation)

FICO and Credit Scoring Facts from SubscriberWise founder and CEO David E. Howe, the Worldwide Highest Achieving Credit Scoring Consumer in the History of the World

'The FICO Secret Sauce'

For the first time in recorded history, consumers and others will have an opportunity to personally witness video footage of simultaneous perfect FICO 850 scores at Equifax, Experian, and TransUnion -- as well as simultaneous perfect 990 Vantage scores across all national credit repositories, a scoring feat so profoundly unique it may never be seen again.

Watch 'The FICO Secret Sauce' now on YouTube: <https://youtu.be/6HZTdL-EfOs>

Watch 'The FICO Secret Sauce' now on Facebook: <http://www.facebook.com/CreditCzar>

About SubscriberWise and GOAT David E. Howe

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's contributions to the communications industry are quantified in the billions of dollars annually.

David Howe is founder, president, and majority share-holder of SubscriberWise. His interest in credit began in 1986 as a 17-year-old student in high school.

Having directly prevented multitudes more child identity thefts than any single individual including law enforcement professionals nationwide, Howe is recognized as one of the most productive and engaged child identity theft experts of the 21st century. Howe's expertise on the subject of identity theft has been shared with virtually all levels of state and federal law enforcement agencies including field agents from the FBI. In 2014, Howe was contacted by IBM's RedCell Counter Fraud and Financial Crimes Intelligence organization for training and information concerning child identity fraud. Today, Howe is using the resources of SubscriberWise to help protect children from identity theft and exploitation across the nation.

David Howe is the highest FICO Achiever in worldwide banking and financial history since earth tilted on its axis. Howe is the only known individual – living or deceased – to have obtained simultaneous perfect FICO 850 Scores across every national credit bureau (since William Fair and Earl Isaac formed Fair & Isaac Corporation (FICO) 60 years ago). In 2014, Howe achieved simultaneous perfect Vantage Scores at Equifax, Experian, and TransUnion, a credit-scoring feat never before demonstrated.

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 debuted a quarter-century ago.

Over the past decade, Howe has been consulted by every leading communications operator in the country. Howe's passion with credit and risk management can be found everywhere in the industry today. Today, SubscriberWise touches a U.S. consumer every minute of every hour of every day. In 2014, SubscriberWise was named winner in the CableFAX Tech Awards in the category of commercial software, among an incredibly competitive environment that was open to every MSO and tech vendor in North America.

Despite being a dedicated and hard worker, Howe is a vagabond and minimalist who prefers to travel from city to city - on a whim - and at his sole discretion; rarely an agenda and often no place in particular. Howe is most contented with a simple existence, an eye on health and wellness, friends and family, warm and sunny climates, and - most especially - a morning coffee and an afternoon

imbibe of red wine.

Howe holds an Associate and Bachelor of Arts degree from the College of Arts and Sciences at Kent State University with an academic focus in human behavior at the macro level, political science, and public administration. He is a member of Pi Gamma Mu, the country's oldest and preeminent honor society in the social sciences and Alpha Kappa Delta, the international sociology honor society.

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