

# Public Service Presentation Links Scoring Factors with Perfection: FICO 850 Combination Unlocked for All

*SubscriberWise founder and USA Credit Captain David E. Howe continues to shape FICO and world financial history through educational bequest to fellow citizens*

DENVER, CO, USA, October 18, 2017 /EINPresswire.com/ -- [SubscriberWise](http://www.subscriberwise.com) ([www.subscriberwise.com](http://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 the most informative, instructive, and insightful [FICO and credit video production](#) ever presented to the U.S.A. and global adult credit consuming population.

The 30-minute in-depth presentation covers a general overview of the primary credit scoring factors correlated to simultaneous tri-bureau FICO 850 perfection at Equifax, Experian, and TransUnion.

Beyond the common sense talking points that are known to many, [Credit Captain Howe](#) goes far-beyond the self-proclaimed 'credit experts' and describes the granular details that consistently generate the highest possible credit scores across every known, and even little known, scoring models – educational, industry, and otherwise.

Related: This Guy Put Out a Press Release About Getting a Perfect Credit Score:

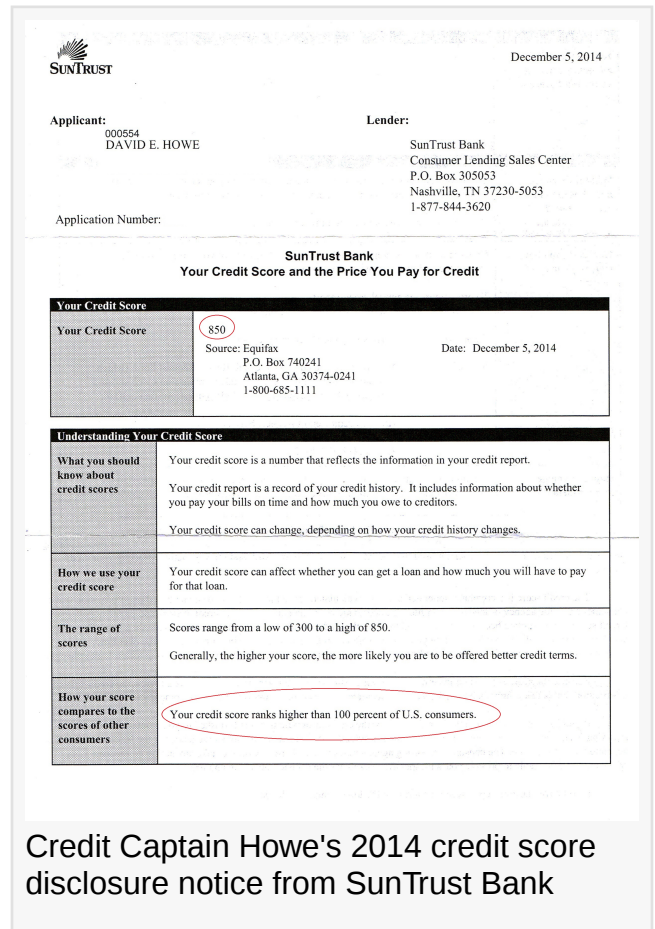
<http://blog.credit.com/2014/04/this-guy-put-out-a-press-release-about-getting-a-perfect-credit-score-80430/>

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Credit is not a game but people who don't play loose.”  
*Credit Captain and FICO Highest Achiever David Howe*

The presentation evolved over a 3-year period and depicts Howe's personal credit rankings in the 99th percentile and higher across industry and educational scoring models. In 2014, for example, SunTrust Bank mailed Howe a federally mandated 'credit score disclosure notice' informing him that “Your credit score ranks higher than 100 percent of U.S. consumers.” The notice also documented the existence of perfect 850 lender-based FICO scores.

Related: Man Achieves Perfect Credit Score, Issues Press Release:



**SunTrust Bank**  
December 5, 2014

**Applicant:**  
000554  
DAVID E. HOWE

**Lender:**  
SunTrust Bank  
Consumer Lending Sales Center  
P.O. Box 305053  
Nashville, TN 37230-5053  
1-877-844-3620

Application Number:

**SunTrust Bank**  
**Your Credit Score and the Price You Pay for Credit**

| Your Credit Score        |                                                                                                                 |
|--------------------------|-----------------------------------------------------------------------------------------------------------------|
| <b>Your Credit Score</b> | 850<br>Source: Equifax<br>P.O. Box 740241<br>Atlanta, GA 30374-0241<br>1-800-685-1111<br>Date: December 5, 2014 |

| Understanding Your Credit Score                                 |                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>What you should know about credit scores</b>                 | Your credit score is a number that reflects the information in your credit report.<br>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.<br>Your credit score can change, depending on how your credit history changes. |
| <b>How we use your credit score</b>                             | Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.                                                                                                                                                                                                                        |
| <b>The range of scores</b>                                      | Scores range from a low of 300 to a high of 850.<br>Generally, the higher your score, the more likely you are to be offered better credit terms.                                                                                                                                                                                |
| <b>How your score compares to the scores of other consumers</b> | Your credit score ranks higher than 100 percent of U.S. consumers.                                                                                                                                                                                                                                                              |

**Credit Captain Howe's 2014 credit score disclosure notice from SunTrust Bank**

<https://www.thestreet.com/story/12785585/1/man-achieves-perfect-credit-score-issues-press-release.html>

The presentation concludes with commentary from the Credit Captain asking consumers to constantly pursue the standard of excellence while also never agonizing over credit and recognizing there are always options.

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>



Global Credit Czar and Child Protector David Howe

#### About SubscriberWise

SubscriberWise® launched as the first issuing consumer reporting agency exclusively for the cable industry in 2006. The company filed extensive documentation and end-user agreements to access TransUnion's consumer database. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America's cable operators (<http://newsroom.transunion.com/transunion-and-subscriberwise-announce-joint-marketing-agreement>). Today SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

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

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