



Big 3 National Credit Bureau Consumer Reports Shared Through Public Bequest from Credit Magnate and FICO Minister

The most successful and highest scoring consumer credit reports in the history of mathematics offered for all by SubscriberWise founder and CEO David E. Howe

WALL STREET, NEW YORK , USA, October 24, 2017 /EINPresswire.com/ -- [SubscriberWise](#), the nation's largest issuing CRA for the communications industry and the leading protector of children victimized by identity fraud, announced today the full release of company founder [David Howe](#)'s personal and confidential consumer credit reports from Equifax, TransUnion, and Experian. The never-before published reports were procured at Fair Isaac's '[myFICO](#)' consumer credit site and span a multi-year period.

The reports reflect the most successful and highest achieving consumer credit reports ever scored in the worldwide history of financial and banking underwriting. Moreover, the 850 FICO reports – with the credit profiles and utilization documented – will generate relative exceptional rankings in the 99th percentile and higher across every scoring model in existence, offering further categorical proof that models are highly consistent when data scored is also consistent.

Except for redacted personally identifying and account information, the comprehensive credit reports depict a number of different scoring scenarios. The relatively common scoring scenarios include the impact of a single hard (voluntary) inquiry – and the subsequent 3-point increase after the removal of the inquiry a few days later. Also depicted are reports that include accounts scored with and without balances indicated (utilization), and a FICO Tri-Bureau report that unequivocally proves the benefit of having a revolving account balance at the moment a score is generated.

Related: SubscriberWise Founder Howe Proves FICO Score Benefit from Carrying Balances while Ending Misinformation Published by Bloomberg, NBC, and LA Times:

https://www.youtube.com/watch?v=mgXOb-dq_4o&t=2s

See the FICO 850 reports:

- Equifax850FICO_Full.pdf: <https://www.docdroid.net/FrebpKL/equifax850fico-full.pdf>
- Experian850FICO_Full.pdf: <https://www.docdroid.net/TQFTKmo/experian850fico-full.pdf>
- TransUnion850FICOFull.pdf: <https://www.docdroid.net/LuI9BOf/transunion850ficofull.pdf>

See the FICO inquiry reports:

- Experian_FICO_03-31-2014_with one inquiry.pdf: <https://www.docdroid.net/ulrn5Yq/experian-fico-03-31-2014-with-one-inquiry.pdf>
- Experian_FICO_04-02-2014_with no inquiry and 3-point increase.pdf: <https://www.docdroid.net/TCY9PeN/experian-fico-04-02-2014-with-no-inquiry-and-3-point-increase.pdf>

See the FICO utilization reports:

- TransUnionFICO_Full_No_Debt_52_Point_Loss.pdf:

<https://www.docdroid.net/2v3lSel/transunionfico-full-no-debt-52-point-loss.pdf>

- TransUnionFICO_Full_Revolving_Balance__37_Point_Increase.pdf:

<https://www.docdroid.net/NbZyrMH/transunionfico-full-revolving-balance-37-point-increase.pdf>

See the FICO Tri-Bureau report:

- FICO850x3 Score 3-Report View - Printable Version with Proof of Point Loss from Not Carrying a Revolving Balance.pdf: <https://www.docdroid.net/arXNm1k/fico850x3-score-3-report-view-printable-version-with-proof-of-point-loss-from-not-carrying-a-revolving-balance.pdf>

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.

Media Relations

SubscriberWise

330-880-4848 x137

email us here

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