



Equifax Data Breach Victims: Get a CLUE

USA Credit Czar David Howe, SubscriberWise CEO and child guardian, encourages his fellow citizens to access the little-known personal report called C.L.U.E.

IRVINE, CA, USA, November 1, 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 important advice and consumer empowerment from company founder and U.S. Credit Czar [David E. Howe](#). The global FICO panjandrum and credit baron is encouraging consumers to become aware of the United States federal FACT Act.

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Following the Equifax breach, I recommend consumers generally become more familiar with personal and consumer reports while also learning how to better protect themselves”

*U.S. Credit Czar David E.
Howe*

According to the Credit Czar, the FACTA entitles a consumer to obtain one free copy of her/his consumer file from certain consumer reporting agencies during each 12-month period. Included in the FACTA is the right to access consumer reports that involve personal property and auto histories that impact

an individual's rates and access to insurance products.

"Next year - before my automobile insurance renewal period - I plan to rate shop to determine if there's a more competitive price for my personal insurance requirement," acknowledged David Howe, founder and CEO of SubscriberWise and America's child identity guardian. "And just like I've done with my personal credit and FICO scores over the past couple of decades, I keep tabs on another personal report that impacts my financial life."

Related: U.S. Credit Czar Howe Reveals FICO Secret Sauce: <https://youtu.be/6HZTdL-EfOs>

"The personal report that I obtain and carefully review is called a [C.L.U.E. report](#)," Howe continued. "C.L.U.E. is an acronym for Comprehensive Loss Underwriting Exchange. It's similar to a consumer credit report. Fortunately, it's federally regulated for our protection like consumer credit reports. The CLUE report is a claims history database generated by a company called LexisNexis. (<https://www.lexisnexis.com/en-us/home.page>). The report is accessed by insurance companies to retrieve any claims information during underwriting or for reviewing an insurance policy.

"According to LexisNexis, The C.L.U.E. Personal Property report provides a seven year history of losses associated with an individual's personal property. The C.L.U.E. Auto report provides a seven year history of automobile insurance losses associated with an individual," Czar Howe added.

"Today I recommend that every consumer obtain her/his report on a regular basis, but particularly before shopping for insurance or if renewal rates change unfavorably and unexpectedly. (https://personalreports.lexisnexis.com/fact_act_disclosure.jsp).

"Moreover, following the massive data breach at Equifax involving the compromise of extremely sensitive personal information, I recommend consumers generally become more familiar with

personal and consumer reports while also learning how to better protect themselves.

Related: Equifax Massive Data Breach: FICO World Master Champion and U.S. Credit Czar David Howe Responds: <https://www.linkedin.com/pulse/equifax-massive-data-breach-fico-world-master-champion-david-howe/>

"Consumers who have not filed any claims against their auto or property insurance companies in the last 7 years, they should have no entries on the report. Any entries that are present, they should be reviewed for accuracy and disputed and removed if not accurate," Czar Howe concluded.

Get a C.L.U.E.: https://personalreports.lexisnexis.com/fact_act_disclosure.jsp

About David Howe and SubscriberWise

David Howe is among the world's most productive and engaged identity fraud experts of the 21st century. Over the past two decades, Howe has directly confronted more child identity thieves than any single individual in human history. His expertise on the subject of identity theft has been shared with virtually all levels of state and federal law enforcement agencies. In 2014, Howe provided training and information concerning identity fraud to IBM's RedCell Counter Fraud and Financial Crimes Intelligence team.

Howe is also the highest achieving FICO scoring consumer in worldwide banking and financial history since earth tilted on its axis. Howe intends to demystify consumer credit and credit scores for individuals everywhere by sharing his story and experiences. Credit and credit scores impact many areas of one's financial life. Excellent credit offers rewards and opportunities; adverse credit limits choices and costs real money.

Hearing the facts about credit scores from the only citizen of the world - living or deceased - known to have achieved simultaneous perfect FICO 850 scores across every national repository and simultaneous perfect Vantage scores at Equifax, Experian, and TransUnion - as well as having obtained rankings in the 100th percentile across virtually every scoring model on the market – is intended to empower and encourage consumers who may be struggling with their credit and eager to get back on their feet.

Pursuing perfect credit is hardly the point and it shouldn't become an obsession; rather it is the fact that it's possible. It requires patience and extremely careful financial maneuvers over a very long period. And because no person can control life events, set-backs are inevitable. David Howe proves it's attainable despite his own challenges and life events during his near half-century existence on planet earth. Howe has literally invested decades with countless hours and thousands of dollars pursuing and mastering personal credit and FICO scores in particular. The effort has paid off and has not gone unnoticed.

David Howe coined the term "community-made millionaire" (while dismissing any notion of "self-made") and uses this to describe himself and his corporate and financial successes. It may be perceived by some as arrogant, but its purpose is to motivate anyone who is reaching for their goal(s)...whatever those goal(s) may be. Howe makes it a point to admonish any person who would sell another short for pursuing their personal goals and ambitions.

"My clothes may be funny, but they're making me the money!" - Liberace

Howe was and is unsuccessful at sports and athletics; he lamented his lack of physical prowess as a boy. But thanks to his family, his friends, his co-workers, his education, his continued interest in

learning, culture, and travel - as well as an uncle and scholar of American jurisprudence - who mentored and motivated him constantly...Howe reached several of his personal goals.

But the bar is set high and there will always be an agenda and an ambition for David E. Howe.

Howe is the founder, president, and majority share-holder of SubscriberWise, the nation's first and largest issuing CRA for the communications industry. 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. Howe was among the first professionals in the nation to obtain the FICO Professional Certification. Howe was interviewed on the subject of perfect credit by BankRate.com and The Motley Fool and is the first and only citizen of the world to describe the details of 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 (<https://www.youtube.com/watch?v=4sny-172p9Q>).

If David E. Howe can do it, then you can do it!

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