

# FICO Prodigy, Child Guardian, and Telecom Executive, David E. Howe seeks Credit Czar Appointment from Obama White House

*SubscriberWise founder and FICO Certified Professional David Howe has availed himself to President Obama and the American people as their Special Credit Envoy.*

ORLANDO, FL, U.S.A., July 23, 2016 /EINPresswire.com/ -- [SubscriberWise](#)®, the nation's largest issuing consumer reporting agency for the communications industry and the U.S.' leading protector of children victimized by identity fraud, announced today that the company founder has contacted the Obama White House in response to President John F. Kennedy's January 1961 Inaugural Address urging American citizens to participate in public service.

“On Thursday, July 21, 2016, I notified the White House and President Obama of my desire to serve the U.S. citizens, at the pleasure and behest of the President – and to continue into the next administration – as the Special Credit Envoy for the United States of America,” stated [David Howe](#), founder and president of SubscriberWise.

“Although it was nearly 8 years before my birth, in January 1961 President John F. Kennedy eloquently articulated to his fellow American's to ‘Ask not what your country can do for you - ask what you can do for your country’.

“I’ve accepted President Kennedy’s challenge and I’ve asked President Obama to execute this appointment at his administration’s earliest opportunity.

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The ultimate objective is to advance a nationwide and comprehensive understanding of credit.”

*David Howe, FICO Pro and SubscriberWise CEO*

“For the entirety of my life, I’ve been on the receiving end of the benefits of this country. Despite a few challenges and life events, including a spinal cord injury that has progressed into significant right hand atrophy and neuropathy, I’ve known no hardship or adversity. Unfortunately, the same cannot be said for too many of our citizens who continue to struggle on a day-to-day basis,” Howe lamented.

“Nor have I served in this country’s military and therefore was



David Howe SubscriberWise CEO and FICO Pro

never subject to the ultimate sacrifice - unlike our most courageous women and men who valiantly paid the highest price or who boldly committed to give their life during their honorable service to our nation.

“Yes, I deeply respect and honor every noble hero – including a cousin who has sustained permanent injury while serving overseas - for the courage and sacrifice each has given,” emphasized Howe.

“And for these reasons, I’ve decided it was time to answer President Kennedy’s plea. I decided it was time to offer the President and the citizens of this nation – as a permanently voluntary and public service bequest – the education, training, and, in particular, credit expertise that I’ve been fortunate to receive and which has continued to provide opportunity throughout my life.

“The ultimate objective is to advance a nationwide and comprehensive understanding of credit,” explained Howe. “Every individual should understand how to master and control credit – including the dominate FICO score – to maximize their financial position. Every individual should understand that credit can be redeemed – and know how to redeem it – no matter how adverse their credit or situation may be. Every individual should understand their federal rights and legal remedies. Every individual should understand how businesses leverage data and analytics to generate billions of decisions every year, including the significant impact these decisions can have on their financial lives. And, importantly, this understanding should evolve from practical credit education that’s taught in the nation’s classrooms and educational institutions,” Howe insisted.

“As the prospective special credit envoy, I’ve outlined the following action items for President Obama that would commence this appointment:

- Credit education curriculum for the nation’s secondary educational institutions
- Regulatory compliance and enforcement
- Credit disclosures including increased awareness and information for consumers
- Expansion of federal identity protections for consumers
- Child SSN protection at the federal level
- Expansion of the ECOA for LGBTQ

“On consideration of President Kennedy’s powerful plea a half century ago, I’m well prepared and ready to expand credit education beyond SubscriberWise and its industry professionals to include the citizens of this nation,” concluded Howe. “I appreciate President Obama’s consideration and look forward to his Executive decision.”

## 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. TransUnion approved the request as part of a pilot project in 2007. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America’s cable operators. Today SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative. The NCTC helps nearly 1000 members nationwide.

SubscriberWise was founded by David Howe who is the credit manager for [MCTV](#), where he has remained employed for two decades.

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

## Media Relations

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