

Credit Czar David Howe Recommends Credit Karma

The founder of the largest issuing CRA for telecom and the highest credit scoring consumer since the invention of the computer, David Howe endorses Credit Karma

SAN FRANCISCO, CA, U.S.A., September 4, 2016 /EINPresswire.com/ -- "I've been a [Credit Karma](#) member for nearly three years," confirmed [David Howe](#), [SubscriberWise](#) founder and the nation's leading protector of children victimized by identity fraud. "In addition to the weekly Vantage score updates with TransUnion and Equifax data, I rely on Credit Karma for credit monitoring and any important or critical changes to my TransUnion credit report.



David Howe of SubscriberWise

"I'm also recommending Credit Karma because of its use of the Vantage 3.0 model. Along with competing FICO models, I have a significant amount of professional experience with Vantage 3.0, and I'm constantly analyzing its performance with payment behavior of telecommunications customers. This latest model is more consistent for consumers because it imitates the industry-leading FICO model regarding the promoted, and familiar, score range of 300 to 850. Before Vantage 3.0, Credit Karma members would obtain scores with a range of 501 to 990. The unfamiliar score ranges increased confusion for many consumers.

“

Today, Credit Karma gets the Credit Czar's endorsement."
David Howe, SubscriberWise founder and child protector

"FICO's latest score, FICO Score 9, is more closely aligned to the Vantage 3.0 used by Credit Karma," explained Howe. "Both Vantage 3.0 and the FICO Score 9 treat medical and paid collections differently and more favorably, particularly compared to older FICO models (<https://globenewswire.com/news-release/2014/11/21/685481/10109509/en/FICO-9-SubscriberWise-is-first-in-Nation-to-Integrate-the-New-Score-for-Consumer-Initiated-Underwriting-MCTV-is-first-Communications-Operator-to-Utilize.html>). However, Credit Karma members should understand that the scores their creditors are using are likely FICO models that continue to weigh unpaid medical and other unpaid collections more adversely. As an example, Bank of America and Discover Card each currently offer its customers a free FICO 8 Score as part of the 'FICO Score Open Access'.

"Consumers who have only medical collections, for example, would likely have a lower FICO 8 score compared to the scores generated at Credit Karma," continued Howe.

“Today, Credit Karma gets the Credit Czar’s endorsement,” Howe said. “Among the personalized recommendations, the platform contains educational resources and other tools that can help consumers boost their scores and achieve steady progress towards their credit and financial goals.

“Yes, it’s a great resource for individuals with all levels of credit and financial understanding,” Howe concluded. “True even for the Credit Czar and humanity’s highest achieving FICO and Vantage scoring consumer since Alan Turing invented the computer age: (

<http://blogs.scientificamerican.com/guest-blog/how-alan-turing-invented-the-computer-age>).”

Follow Credit Czar on Facebook: www.facebook.com/CreditCzar

About SubscriberWise

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

SubscriberWise is a U.S.A. federally registered trademark of the SubscriberWise Limited Liability Co.

Media Relations
SubscriberWise
330-880-4848 x137
email us here

This press release can be viewed online at: <http://www.einpresswire.com>

Disclaimer: If you have any questions regarding information in this press release please contact the company listed in the press release. Please do not contact EIN Presswire. We will be unable to assist you with your inquiry. EIN Presswire disclaims any content contained in these releases.

© 1995-2018 IPD Group, Inc. All Right Reserved.