



USA Baby Minder and FICO Supreme Minister David Howe Seeks FTC Reporting System following Unacceptable Equifax Request

SubscriberWise founder David Howe, the worldwide highest FICO achiever and national child keeper, asks the FTC for solution to protect children's identities

WASHINGTON, D.C., USA, April 17, 2017 /EINPresswire.com/ --

[SubscriberWise \(www.subscriberwise.com\)](http://www.subscriberwise.com), the nation's largest issuing CRA for the communications industry and the leading advocate for children victimized by identity fraud, announced today the personal plea from SubscriberWise founder and America's child identity guardian to the Federal Trade Commission for a reporting system to better protect known or suspected child fraud victims.

The plea follows a reply from national CRA Equifax that included information requests that were neither practical or possible for child guardian Howe to obtain for the purpose of file suppression.

The Credit Czar's initial effort in the case followed two separate crimes using the child's stolen identity at CenturyLink and MCTV, two Ohio operators that were also criminally victimized by the scam

<http://www.businesswire.com/news/home/20160918005047/en/U.S.-Credit-Czar-Howe-Notifies-CenturyLink-Law>).

Tragically, the evidence of victimization spans nearly the entirety of the innocent child's life.

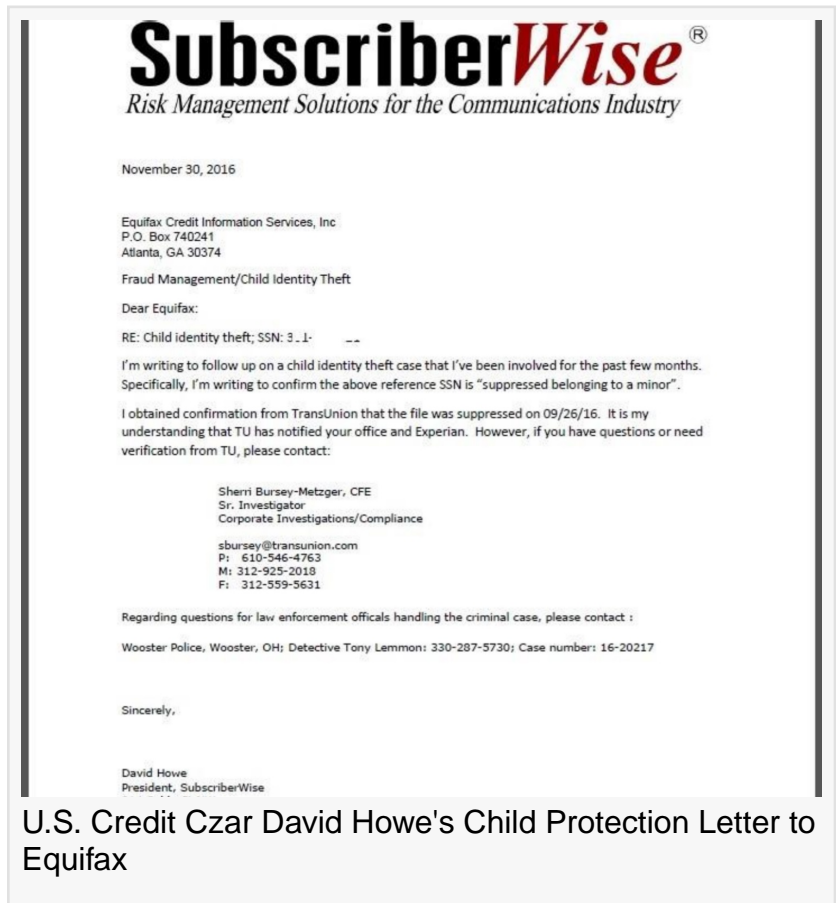
“

Police, parents, teachers, students, grandparents, sisters, brothers, aunts, uncles, friends – ANYONE could use the system to initiate an investigation”

Global Credit Czar and Child Protector, David E. Howe

“Today I reiterate my disappointment and discontent,” stated [David Howe](http://www.subscriberwise.com), SubscriberWise founder and America's child guardian. “I lift my voice for all child victims and I desperately hope that my comments result in a solution to better protect the most vulnerable and innocent among us.

“Last September I became engaged in a child identity fraud



investigation that involved theft of service and equipment from CenturyLink and MCTV. Regrettably, the number of child crimes I've been involved in is measured in the multiple hundreds.

“The issue that provoked me was the response that I received following a request to block the minor’s stolen identity,” Howe explained. “I’ve been stewing over the issue for months. On Easter Sunday I decided that continued silence will only perpetuate the suffering and despair that innocent children face endlessly in the U.S.A. Of course it’s true that I found the automated response highly insensitive and inappropriate, particularly after the long hours I committed to this case, including the vast evidence I gathered for law enforcement.”

Related: Howe Prepared to Brief President-Elect Trump on Federal Crimes Against Children, Creditors

Read Howe’s letter to Equifax:
<http://docdro.id/9mDTQR8>

Read Equifax’s reply to Howe:
<http://docdro.id/3Xesbn8>

“The solution I propose following the unsatisfactory response is a simple system for anyone to report a suspected child identity theft for investigation,” Howe continued. “Police, parents, teachers, students, grandparents, sisters, brothers, aunts, uncles, friends – ANYONE could use the system to initiate an investigation.

“The system would be available to the public and under the jurisdiction of the Federal Trade Commission:
<https://www.consumer.ftc.gov/blog/your-child-victim-identity-theft-were-serious>,” Howe said.

“With the current system, it’s a significant challenge to block a child’s illegal credit file.

122301367-FLT
DAVID HOWE
814 Cable Ct NW MW
Massillon OH 44647-4284

December 23, 2016

Re:DAVID HOWE
Dear DAVID HOWE:

Generally an individual under the age of 18 does not have a credit file. If you believe your child's information has been used to obtain credit, please mail a letter of explanation with a copy of the following to the address shown below:

- * A copy of the child's birth certificate.
- * A copy of the child's Social Security card or a document from the Social Security Administration that shows the child's Social Security number.
- * A copy of your driver's license or state issued id. (Must show proof of current address)
- * If you are not the parent of the minor, a copy of the document giving you legal authority to act on behalf of the minor child.
- * A copy of the SSA-89. You can obtain this form at www.ssa.gov or by calling 800-722-1213.

Please specify below your type of request:
_____ Request for Disclosure
_____ Request for Dispute (include specific concerns)
_____ Request for Fraud Alert
_____ Request for Security Freeze
_____ Request for Other(include specific concerns)

Equifax Information Services LLC - Minor Child
P.O. Box 105139
Atlanta, GA 30348-5139

To ensure that your request is processed without delay, please enlarge photocopies of any items that contain small print (e.g. driver's license, W2 forms, etc.). To avoid additional delays, keep in mind that if photocopies are not legible or contain highlighting, they may cause us to ask that you resubmit your request with more legible documents.

Thank you for the opportunity to assist you.

Equifax Letter To U.S. Credit Czar David Howe



U.S. Credit Czar Howe Seeks FTC System to End Stolen Futures!



Global Credit Czar and Child Protector David Howe

“This challenge is true for police, and true even for the U.S. Credit Czar,” Howe added.

“With the proposed system, when an investigation confirms the child’s criminal victimization – as the police have confirmed in the case that I reported to Equifax – then the federal law would mandate file suppression at the national repositories...Equifax, Experian, and TransUnion.”

About David Howe and SubscriberWise

U.S. Credit Czar David Howe is the highest achieving credit scoring consumer in global banking and financial history since human beings started to count on their fingers. 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 - 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.

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.

Having directly prevented more child identity thefts than any single individual including law enforcement professionals nationwide, David Howe is recognized as one of the most productive and engaged child identity theft experts of the 21st century. Howe’s expertise on the subject of identity theft

has been shared with virtually all levels of state and federal law enforcement agencies including field agents from the FBI. In 2014, Howe was contacted by IBM’s RedCell Counter Fraud and Financial Crimes

Intelligence organization for training and information concerning child identity fraud. During his long career in telecommunications, Howe has exposed some of the most complex banking and financial crimes the U.S.A. has ever known or contemplated

<http://www.businesswire.com/news/home/20150703005329/en/SubscriberWise-CEO-David-HoweBlows-Whistle-National>).

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.

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

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