

FICO Grand Panjandrum David Howe Applauds Credit Karma for Removing Ad

SubscriberWise's David Howe notified Credit Karma about concerns with an ad that could mislead and misinform. According to iSpot.tv, the ad has been removed

ATLANTA, GA, USA, May 28, 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 company founder [David E. Howe](#) is publicly acknowledging [Credit Karma](#) for its

removal of a potentially misleading advertisement. The ad communicated to viewers a depiction of Credit Karma scores being used in a very common underwriting scenario that resulted in an immediate approval. The approval, as instantly communicated in the ad, would almost certainly violate FTC and federal consumer credit laws, including existing 'Red Flag' rules designed to mitigate identity theft (<http://www.prweb.com/releases/2014/05/prweb11881964.htm>)

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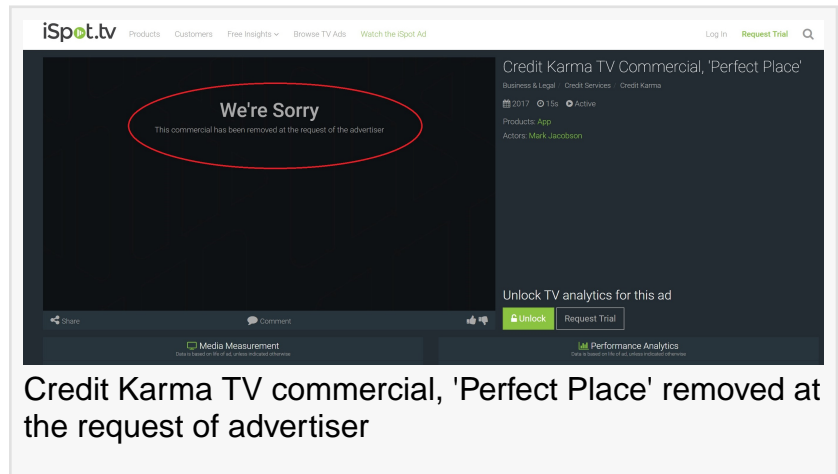
I applaud Credit Karma for its decision to remove an ad that I fully acknowledge was never intended to mislead or misinform the public in any way, but nevertheless included this possibility.”

David Howe, SubscriberWise founder and FICO maven

while also having the potential to inadvertently mislead viewers

(<http://www.businesswire.com/news/home/20170525006077/en/SubscriberWise-Founder-FICO-Highest-Achiever-David-Howe>),” confirmed David Howe, SubscriberWise founder and the worldwide highest credit scoring achiever since Alan Turing invented the computer age. “Yesterday I obtained a screenshot from iSpot.tv that indicated the ad ‘has been removed at the request of the advertiser’ only 48 hours after I contacted Credit Karma’s public relations department (<https://www.ispot.tv/ad/wlls/credit-karma-perfect-place>).

“I applaud Credit Karma for its decision to remove an ad that I fully acknowledge was never intended to mislead or misinform the public in any way, but nevertheless included this possibility,” continued Howe. “In reality, few consumers are aware of the myriad intricacies and stringent federal requirements that are part of every legal and permissible-purpose consumer credit transaction -- just like the scenario portrayed in the ad ‘Perfect Place’.



). The ad had the potential to mislead and misinform millions of viewers about how they might rely on their personal Credit Karma account, as well as the complex legal procedures required by creditors to process consumer-initiated credit and payment transactions.

“On Wednesday, May 25, 2017, I alerted Credit Karma with concerns that I had with an advertisement that, from my professional perspective, violated a number of FCRA rules

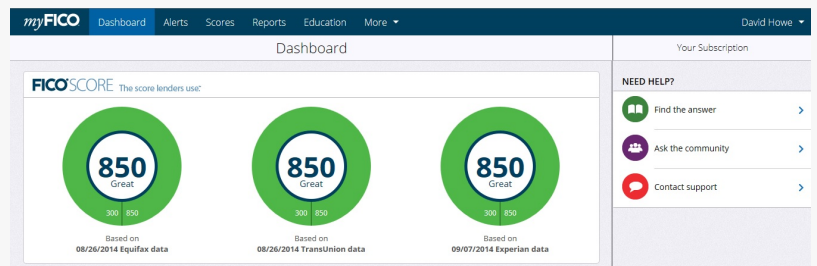
Related: About Credit Karma TV Commercial, 'Perfect Place': A real estate agent is taking this couple on a home tour, and when she opens the door their faces light up. When she insists on checking their credit, they're already one step ahead and have Credit Karma pulled up on a smartphone. They provide her with a free credit score in seconds and are able to score the perfect place. – source iSpot.tv.

“And while it’s certainly acceptable – even encouraged – to produce light-hearted and fun advertisements to communicate the importance of good credit, including the myriad circumstances consumers are impacted by credit every day, it’s also critical that these messages ultimately empower viewers with information that’s entirely accurate and informative in every way possible.”

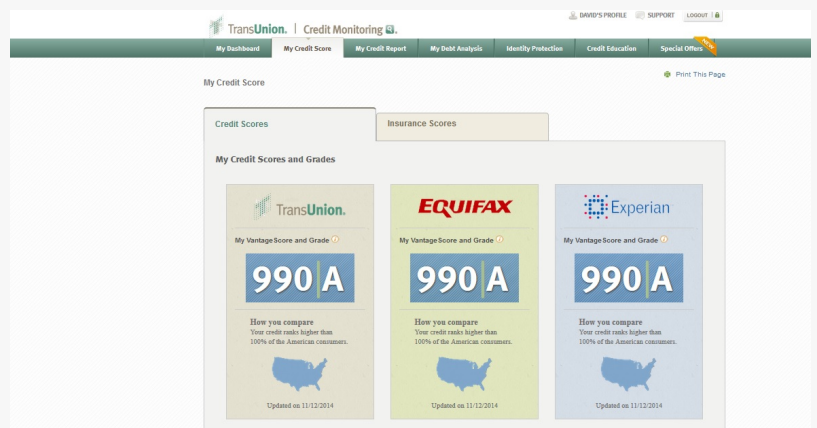
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Global Credit Czar and Child Protector David Howe



Howe obtains perfect FICO scores at Equifax, Experian, and TransUnion



Howe obtains perfect Vantage Scores at Equifax, Experian, and TransUnion

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