

FICO Global Grand Panjandrum David Howe Clarifies Bloomberg 'Myth' and NBC News Story

SubscriberWise founder and USA credit magnate Howe expands and corrects oversimplified content for the benefit of the credit consuming public

MIAMI, FL, USA, June 1, 2017 /EINPresswire.com/ -- [SubscriberWise](#), the largest issuing CRA for the communications industry and the nation's leading advocate for children victimized by identity fraud, announced today critical insight, including clarification and correction involving recently published national news stories, from company founder and global master-champion all-time worldwide highest FICO and Vantage Score achiever [David E. Howe](#).



Global Credit Czar and Child Protector David Howe

The analysis and insight from the FICO Certified Pro and [U.S. Credit Czar](#) follows two national stories involving explicit credit misinformation reported by NBC News and Bloomberg.

“

Scoring is all about predictive analytics derived from math and science. It's nothing to do with conspiracy except when those who don't understand the technology attempt to explain it.”

SubscriberWise founder and FICO Supreme Master David Howe

According to Liz Weston, author of *Your Credit Score*, "there is no advantage to carrying a balance over to the next month."

Regrettably, similar information was presented in an NBC News story a few days later, with the following specific misinformation: "More than two in five (41 percent) mistakenly believed that carrying a small balance on a credit card month to month could help improve a person's credit scores" (<http://www.nbcnews.com/business/consumer/many-americans-are-still-totally-confused-about-credit-scores-n764121>).

Read the full article on LinkedIn:

<https://www.linkedin.com/pulse/subscriberwise-founder-usa-credit-magnate-howe-expands-david-howe>

[credit-magnate-howe-expands-david-howe](#)

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. In 2009, SubscriberWise and TransUnion announced a joint

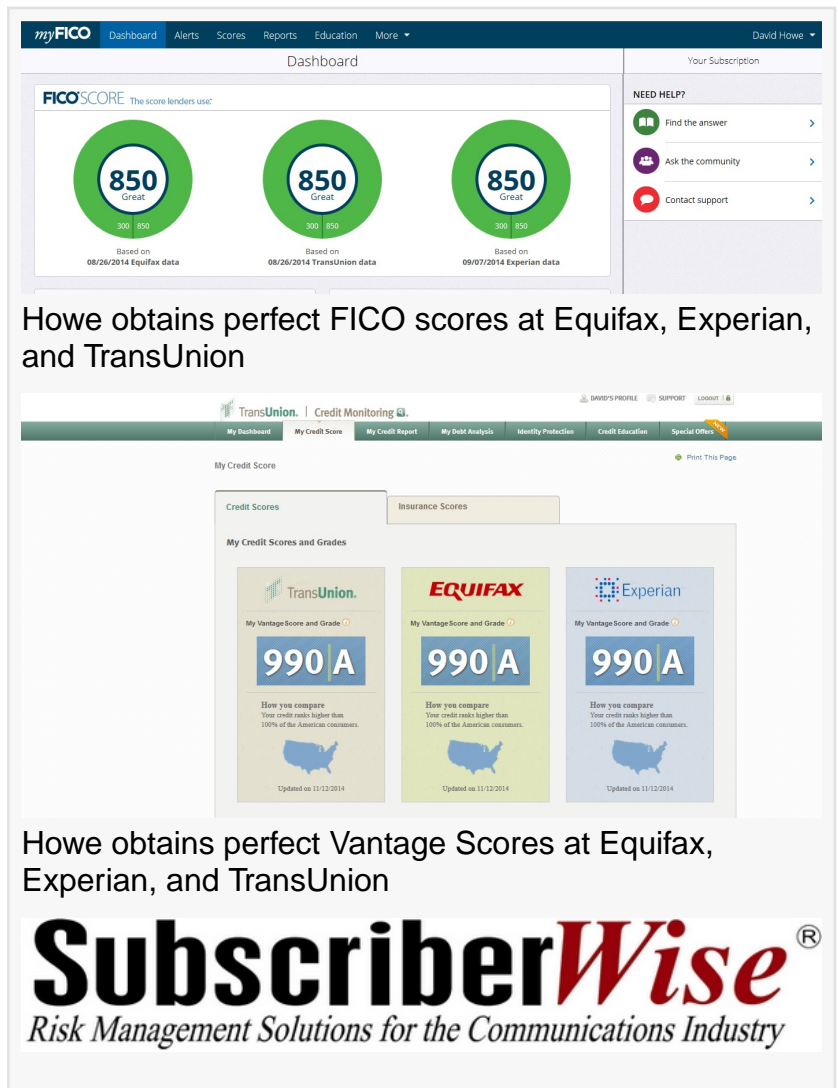
marketing agreement for the benefit of America's cable operators. Today SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

SubscriberWise was founded by David Howe, who is a consultant and credit manager for MCTV, where he has remained employed for two decades. At MCTV, Howe manages the bad debt and equipment losses on annual sales in excess of \$60 million. His interest in credit began in 1986 as a 17-year-old student in high school.

Today, Howe is the highest FICO and Vantage Achiever in global banking and financial history.

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The image displays two screenshots of credit monitoring dashboards. The top screenshot is from myFICO, showing three FICO scores of 850, each labeled 'Great'. The scores are based on data from Equifax (08/26/2014), TransUnion (08/26/2014), and Experian (09/07/2014). The bottom screenshot is from TransUnion Credit Monitoring, showing three Vantage Scores of 990 A, each labeled 'Perfect'. The scores are based on data from TransUnion, Equifax, and Experian, all updated on 11/12/2014. The TransUnion dashboard also includes a comparison stating 'Your credit ranks higher than 100% of the American consumers.'

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

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

SubscriberWise[®]
Risk Management Solutions for the Communications Industry

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

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