

# FICO and Vantage Global Highest Achiever in Perpetual Human History Responds to Equifax Breach with YouTube Video

*SubscriberWise founder, U.S.A. identity fraud expert, and the highest credit scoring consumer since earth tilted, David Howe provides info and advice*

ATLANTA, GA, UNITED STATES OF AMERICA, September 11, 2017 /EINPresswire.com/ -- [SubscriberWise: https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do](https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do)

"In addition to monitoring one's credit report regularly, there are two important and proactive options that victims should evaluate and consider immediately," said [David Howe](#), president of

SubscriberWise and a national authority on child identity theft. "The first and less dramatic step is a 'fraud alert'. A fraud alert allows creditors to obtain a credit report but they must take steps to verify the consumer's identity as indicated by instructions in the alert.



Global Credit Czar and Child Protector David Howe

"The second and much more aggressive step is a 'credit freeze'," continued Howe. "And this is the approach recommended for any of the 143 million potential Equifax affected victims."

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*SubscriberWise founder and child identity guardian David Howe*

"A credit freeze (also known as a security freeze) locks down the credit report. Essentially it prevents creditors from obtaining a credit report entirely. It also requires the victims themselves to take additional steps when applying for credit," explained Howe. "For example, consumers who have placed a freeze on their credit report will have to either obtain a 'credit lift' for a prospective creditor or provide the creditor with a pin or code to access the file when applying for a loan or other application that involves accessing a consumer credit report."

Watch and listen to the [Credit Czar](#) explain fraud alerts and credit freeze: <https://www.youtube.com/watch?v=yqTm3koC0oU>

See if your personal information is potentially impacted:

<https://www.equifaxsecurity2017.com/potential-impact/>

Place a freeze:

\* TransUnion: <https://www.transunion.com/credit-freeze/place-credit-freeze>

\* Equifax: <https://www.freeze.equifax.com/>

\* Experian: <https://www.experian.com/freeze/center.html>

Related: FICO Prodigy, Credit Professional, and Identity Theft Expert says Annual Credit Reports Insufficient Following News from Retailers of Data Breaches:

<http://www.prweb.com/releases/2014/10/prweb12251032.htm>

About SubscriberWise and GOAT David E. Howe

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

David Howe is founder, president, and majority share-holder of SubscriberWise. His interest in credit began in 1986 as a 17-year-old student in high school.

Having directly prevented multitudes more child identity thefts than any single individual including law enforcement professionals nationwide, 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. Today, Howe is using the resources of SubscriberWise to help protect children from identity theft and exploitation across the nation.

David Howe is the highest FICO Achiever in worldwide banking and financial history since earth tilted on its axis. Howe is the only known individual – living or deceased – to have obtained simultaneous perfect FICO 850 Scores across every national credit bureau (since William Fair and Earl Isaac formed Fair & Isaac Corporation (FICO) 60 years ago). In 2014, Howe achieved simultaneous perfect Vantage Scores at Equifax, Experian, and TransUnion, a credit-scoring feat never before demonstrated.

Howe has obtained FICO Professional Certification and is also the first and only citizen of the world to describe and report the details of the 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. The first general-purpose FICO scores debuted a quarter century ago.

Over the past decade, Howe has been consulted by every leading communications operator in the country. 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.

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.

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