

FICO Secret Sauce Exposed by FICO GOAT and Credit Czar Howe

SubscriberWise CEO David Howe, the world's most successful credit scoring achiever, publishes the most extensive FICO video ever presented to world inhabitants

SAN RAFAEL, CA, USA, October 6, 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 a powerful new FICO and credit video production (<https://youtu.be/6HZTdL-EfOs>) from David E. Howe, SubscriberWise founder and the world's most successful FICO and credit scoring consumer since genius Alan Turing invented the computer age.

Throughout the 30 minute video the global credit GOAT and FICO grandmaster all-star triple-slam all-time world champion shares with consumers basic and fundamental credit knowledge, along with the granular Fair Isaac 'Leaves' that have proved so perplexing and confusing for many consumers including the majority of 'credit experts' cited regularly on blogs and in the media.



FICO GOAT and U.S. Credit Czar David Howe

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Therefore, given the control that FICO and credit have on my financial life and beyond, I've chosen to control it.”

FICO GOAT and credit magnate David E Howe

"FICO Scores and credit continue to play a pivotal role in the lives of millions and millions of consumers here and around the world," said [David Howe](#), SubscriberWise founder and U.S.A. Credit Czar. "And I'm one of those consumers. Therefore, given the control that FICO and credit have on my financial life and beyond, I've chosen to control it.

"In other words, FICO scores and credit they don't control me," Howe insisted.

"In the spirit of President Kennedy's call to the citizens of this country to 'ask not what the country can do for me, but what can I do for the country', today I reaffirm my bequest to the citizens of this world as their [honorary US and global Credit Czar](#). Today I offer this in-depth FICO insight and information – the FICO Secret Sauce – presented in theoretical and practical terms for the benefit of all.

"The FICO secret sauce and all the delicious details are ready for consumption," the Credit Czar concluded. "I hope it forever empowers and benefits all who view."

Watch now on YouTube:

<https://youtu.be/6HZTdL-EfOs>

Watch now on Facebook:

<http://www.facebook.com/CreditCzar>

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

The top screenshot is a 'myFICO' dashboard showing three FICO scores of 850, labeled 'Great'. The scores are based on data from 08/26/2014: Equifax, TransUnion, and Experian. The bottom screenshot is a TransUnion 'Credit Monitoring' dashboard showing three Vantage Scores of 990 A, labeled 'A'. The scores are based on data from 11/12/2014: TransUnion, Equifax, and Experian. Both screenshots include navigation menus and help options.

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

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

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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