

Credit Czar for the United States of America and FICO Baron David Howe Applauds FierceCable and Questex for Remedy

Editor's 'defamation disaster' is promptly corrected and credit magnate proclaims the good deed for all to know

WASHINGTON, DC, UNITED STATES OF AMERICA, March 27, 2018 /EINPresswire.com/ -- <u>SubscriberWise</u>, the nation's largest issuing CRA for the communications industry and the leading protector of children victimized by identity fraud, announced today the prompt and satisfactory remedy of a civil harm



involving commercial defamation, false assertions, and a highly dehumanizing headline and depiction.

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Life is not meant to be easy, my child; but take courage - it can be delightful" George Bernard Shaw "Less than seventy-two hours ago I made a clear, loud, and very public demand to right a wrong," stated <u>David Howe</u>, SubscriberWise founder and self-proclaimed USA Credit Czar (<u>https://www.businesswire.com/news/home/20160722005647/</u> <u>en/FICO-Pro-David-Howe-Seeks-Obama-Appointment</u>). "Not only for the commercial interests of a nationwide organization that today, directly or indirectly, impacts virtually every person in the USA, who has or who will apply for communications

services involving a federally compliant credit product, but - MOST IMPORTANTLY - to forever be on the side of justice, tolerance, and dignity for all.

Related: <u>https://www.businesswire.com/news/home/20180324005027/en/SubscriberWise-CEO-Demands-Contrition-Correction-Questex%E2%80%99s-Executives</u>

"Fierce's <u>Editor-in-Chief Mike Dano</u>, he responded to my public demand with speed and contrition," continued Howe. "Mike acknowledged to me that the initial story and image failed to meet the media outlet's internal publication guidelines. He called to tell me that the headline and image were indeed retracted and revised.

"I sincerely appreciated hearing this news. I also am grateful for Mr. Dano's candor and personal call.

"Today I want the record to reflect the Credit Czar's genuine appreciation," Howe affirmed.

Related: <u>https://www.businesswire.com/news/home/20180326005980/en/SubscriberWise-Founder-USA-Credit-Czar-Donates-1000.00</u>

"Yes, the story and the depiction were revised almost immediately after the public demand for correction was made." Howe acknowledged. "Now, the headline and image accurately reflect the scientific and expert observations of SubscriberWise. To be more specific -observations, analysis, best practices, and award-winning business-rulestechnology that span more than a decade and flow out of a highly complex and federally FCRA-regulated organization that is today a leading, necessary, and profoundly critical component of the U.S.A. elaborate credit and financial underwriting systems.

Related: Federal Trade Commission and SubscriberWise Reduce Risk of Identity Theft for U.S. Consumers and Children: <u>http://www.prweb.com/releases/2014/05/</u> <u>prweb11881964.htm</u>.

"A system, to be sure, that includes hundreds of thousands of federally regulated, score-driven, unbiased and objective decisions -- impacting huge segments of the USA communications industry each and every year and



David Howe, global Credit Czar and FICO Baron

SubscriberWise Risk Management Solutions for the Communications Industry

delivering hundreds of millions of dollars in increased cash-flow, capital equipment mitigation, and quantifiable operational efficiencies for cable and telephone operators across this nation.

"On behalf of the Credit Czar's (<u>https://www.youtube.com/watch?v=uxYIFMlkzFM</u>) and SubscriberWise's industry colleagues, peers, friends, vendor and technology partners, and others -including executives and employees of the American Cable Association, the National Cable Television Cooperative, NTCA – The Rural Broadband Association, the Fair Isaac Corporation, Equifax, Experian, and TransUnion – as well as on behalf of the women and men who own and operate the nation's communications companies, I thank Questek and FierceCable for their immediate and dramatic remedy of their initially hurtful and defamatory labeling that had the possibility to adversely impact myriads of customers -- we and the organizations named above -- collectively rely upon and proudly serve - directly or indirectly - each and every day.

"And finally...on behalf of a particular colleague and friend "Mike" who contacted me directly (listen: <u>https://soundcloud.com/user-370781554/colleague-to-credit-czar</u>) and who I believe was also personally impacted and harmed by the publications 'defamation disaster', here's to you my friend.

"Yes, make no mistake, this is for you Mike...for your spouse...for your family...and for those you know and love. It's also for all other victims who may not have a voice anywhere and everywhere," Credit Czar Howe concluded.

About David Howe and SubscriberWise

U.S. Credit Czar David Howe is the highest achieving credit scoring consumer in global banking and financial history (<u>https://www.youtube.com/watch?v=6HZTdL-EfOs</u>) 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.

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