

# Captain Credit and GOAT FICO Howe Feels Real Good after Some LUV from Southwest Airlines and a Turbulent Start

*Grand Poobah of credit scoring and America's ID guardian for babies for girls and for boys, spreads joyous news of precious LUVin from Southwest Airlines*

'LUV' FIELD, DALLAS, TEXAS, May 11, 2018 /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 the welcome LUV voucher from Southwest Airlines following an early morning notification of a flight cancellation scheduled for departure the same afternoon at 4:00 PM. The airline extended a \$200.00 LUV credit for future travel after cancellation of flight #481.

The flight was scheduled, non-stop, from Orlando International Airport (MSO) to Louis Armstrong New Orleans International Airport (MSY) on Monday, April 23, 2018, and was canceled about 6 hours ahead of departure for 'mechanical' reasons.

"This is remarkable to have a corporate citizen respond with a generous, but otherwise proper and indicated credit after a flight had to be canceled for mechanical reasons," said [David Howe](#), SubscriberWise founder, child ID guardian, and the world's most successful FICO (<https://youtu.be/6HZTdL-EfOs>) and Vantage scoring achiever since humans

started counting on their fingers. "And most profound concerning this LUV gesture, I didn't even have to ask to get a little LUVin. It came unexpectedly about a week or so after the cancellation.

“

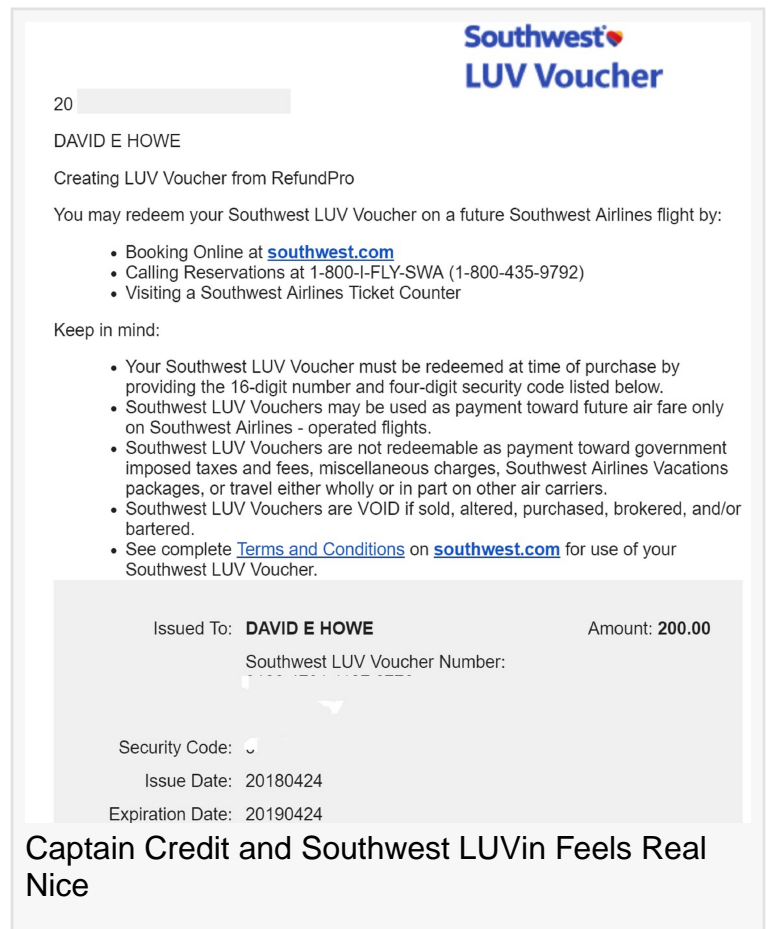
So much Southwest LUVin and feeling so very nice.

Thanks Southwest for being a good corporate citizen.”

*Credit GOAT and child identity guardian David Howe*

“I think I must have pinched myself at least a dozen times, just to make sure I wasn't dreaming of the LUV that popped into my INBOX,” the GOAT said jokingly.

“Admittedly, I did make a quick call to the airline to discuss my concerns, but I reached the reservation desk so I never actually spoke to anyone directly from customer service; the agent suggested that I would need to call that department. And because time



The screenshot shows a Southwest LUV Voucher issued to DAVID E HOWE for an amount of 200.00. The voucher number is partially obscured by a grey box. Below the number, there is a dropdown menu for the Security Code, and the issue date is 20180424 and the expiration date is 20190424. The text 'Captain Credit and Southwest LUVin Feels Real Nice' is overlaid at the bottom of the screenshot.

Southwest LUV Voucher

20 [REDACTED]

DAVID E HOWE

Creating LUV Voucher from RefundPro

You may redeem your Southwest LUV Voucher on a future Southwest Airlines flight by:

- Booking Online at [southwest.com](https://southwest.com)
- Calling Reservations at 1-800-I-FLY-SWA (1-800-435-9792)
- Visiting a Southwest Airlines Ticket Counter

Keep in mind:

- Your Southwest LUV Voucher must be redeemed at time of purchase by providing the 16-digit number and four-digit security code listed below.
- Southwest LUV Vouchers may be used as payment toward future air fare only on Southwest Airlines - operated flights.
- Southwest LUV Vouchers are not redeemable as payment toward government imposed taxes and fees, miscellaneous charges, Southwest Airlines Vacations packages, or travel either wholly or in part on other air carriers.
- Southwest LUV Vouchers are VOID if sold, altered, purchased, brokered, and/or bartered.
- See complete [Terms and Conditions](#) on [southwest.com](https://southwest.com) for use of your Southwest LUV Voucher.

Issued To: **DAVID E HOWE** Amount: **200.00**

Southwest LUV Voucher Number: [REDACTED]

Security Code: [REDACTED]

Issue Date: 20180424

Expiration Date: 20190424

Captain Credit and Southwest LUVin Feels Real Nice

was limited and my agenda was full, I actually forgot about it and never pursued the matter again.

“The LUV, it turned out, was a pleasant and totally unexpected gesture. It was really appreciated.

“Of course, we all understand that planes break,” Howe continued. “And we all, certainly, appreciate safety ahead of convenience and schedule. No doubt about it. We also know that there can be no ‘corner cutting’ as it relates to the mechanical integrity and overall reliability of a flight. It all goes without saying. Moreover, most of us have experienced these situations and understand that frustration and anger are just normal human responses. It all quickly passes once things return to normal.

“But at the same time, the airline industry must have some financial responsibility when they are unable to meet the carriage agreement because the plane is broken or because they don’t have crew, or for some other non-weather-related or extraordinary event like the mass-power outage at Atlanta International Airport recently,” insisted Howe.

“For example, in my own case -- after I received an early morning text notification of the flight cancellation -- I still needed to act decisively and quickly. I was scheduled to speak at a conference in New Orleans on Wednesday, but I had other demands for my time and schedule, so this presented a genuine concern.

“And that’s exactly why I had a flight for Monday,” acknowledge Howe. “So that I could accommodate a demanding and hectic schedule that otherwise offered little opportunity for flexibility and change. I therefore immediately canceled the Orlando flight and I immediately booked a non-stop flight at nearby Tampa.

“Nearby, meaning about 80 miles and a 90 minute drive, Howe added.

“But, first I had to return a rental to the Orlando airport. Why? Surprise! The car rental company wanted to charge over \$100.00 to change the return from Orlando to Tampa; this despite the fact that I could return the car to Orlando and instantly book another for a rate dramatically cheaper. And that’s what I did, I returned the car to Orlando and booked another reservation – one way to Tampa to purposely ensure the car rental company didn’t profit substantially from my uncontrolled situation which was so easy to exploit.

“I then had to book another vehicle for the one-way drive to Tampa. The entire process was relatively painless but nevertheless time consuming and challenging for my Monday ‘heavy’ workload. It was also not free. The total cost that was a direct result of the cancellation in Orlando by Southwest Airlines was approximately \$80.00 with the rental, tolls, and fuel.



David Howe, global Credit Czar and FICO worldwide all-star greatest all-time highest achieving champion MVP

“And that’s why I so appreciate this unexpected but welcome LUV from Southwest Airlines,” Howe emphasized. “It’s not only a great gesture for a company to act like a responsible corporate citizen -- but it’s actually entirely appropriate. In other words, a consumer who is truly compromised in ways that are financially impactful – and can be substantiated with receipts and other documentation – beyond the mere time burdens that flow from these inevitable events, they should receive reasonable compensation. After all, the airlines are always eager to assess fees when the ‘shoe is on the other foot’.

“When, for example, a passenger may need an earlier flight -- expect to pay for the change. It’s never a good-faith gesture. Indeed, I can’t think of any situation when I requested such a compromise that the airline didn’t require payment. So, it’s tit for tat.

“Charge me for my circumstance and compensate me for your circumstance. Fair enough.

“That’s why it’s high praise for Southwest from the Credit Captain and FICO highest flyer – yes, the highest FICO flyer literally!

“I wonder,” Howe surmised. “Would the senior executive management over Enterprise Holdings and their companies National Car Rental and Alamo Car Rental take some notes from Southwest Airlines? Would a sit down with Southwest management and Enterprise management for best practices and tips prove fruitful for both organization and consumer? I certainly think it would. I certainly know good corporate citizenship by Enterprise Holdings would have made a world-of-difference in my own UGLY case with the car rental behemoth.

“And if Enterprise executive management including CEO Pamela M. Nicholson is happening to read this message then I have a simple message that the Credit Captain would like to impart in the strongest possible terms: When an agent or a manager or anyone else in the organization tells a customer they are going to do something, then, DAMN IT, do it! Yes, had your employees simply followed through on their commitment, then you wouldn’t be in this hot mess. You’d also be LUVed,” concluded the Captain Credit and America’s Identity Guardian of babies, girls, and boys.

See more about [Enterprise and the related CIVIL THEFT](#) case making its way through the civil justice system in Lee County Florida, the scene of the predatory encounter.

About SubscriberWise and Captain Credit Howe

U.S. Credit Czar David Howe is the highest achieving credit scoring consumer in global banking and financial history (<https://www.youtube.com/watch?v=6HZTdL-EfOs>) 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 three videos on the subject of perfect credit: FICO 850 Credit Report Facts and FICO Scores: The Facts; and The FICO Secret Sauce.

SubscriberWise contributions to the communications industry are today quantified in the billions of dollars.

Media Relations  
SubscriberWise  
330-880-4848 x137  
email us here

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