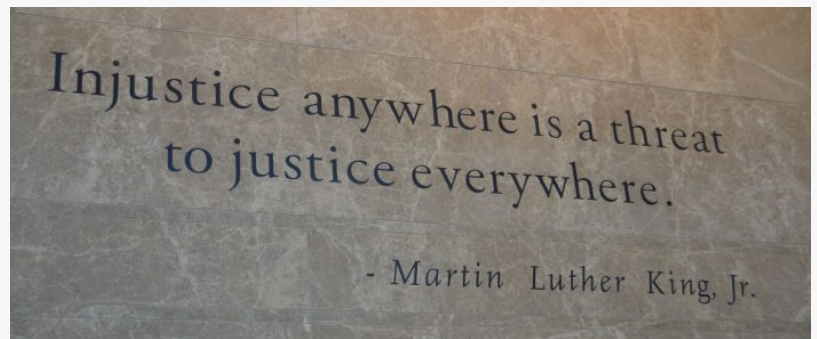


# FICO Professor Alerts Stoneberry, Citibank, and Massillon Police of Child Credit Report and Federal Application Fraud

*Massillon Police confirm victim is 14-year old minor after Credit Czar Howe provides law enforcement agency proof of criminal activity starting in November 2017*

WASHINGTON, D.C., UNITED STATES OF AMERICA, May 19, 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 confirmation of a suspected child identity theft and synthetic credit report exposed by SubscriberWise founder and [U.S. Credit Czar David Howe](#).



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While hard to believe, there are at least 200 child victims every day in this nation”

*David Howe, SubscriberWise CEO and USA child identity guardian*

The fraud was initially identified after a manual review of a suspicious consumer credit report involving identity elements that were suspected – and later confirmed – belonging to a minor child. In addition to the fraudulent consumer credit report that was first created in November 2017, Howe was able to obtain audio evidence of the federal application fraud and child identity theft which was also provided to law enforcement as part of the official criminal investigation.

Massillon Police Officer Tim Anderson investigated the crime and later confirmed the child's age and identity within days of obtaining the criminal evidence. Officer Anderson reached the Credit Czar by telephone in Orlando, Florida, and directly provided the details of the crime, including the child's minor age, on Friday, May 18, 2018. Massillon Police Case No: 18-10717

Related: FBI Interviews SubscriberWise CEO --

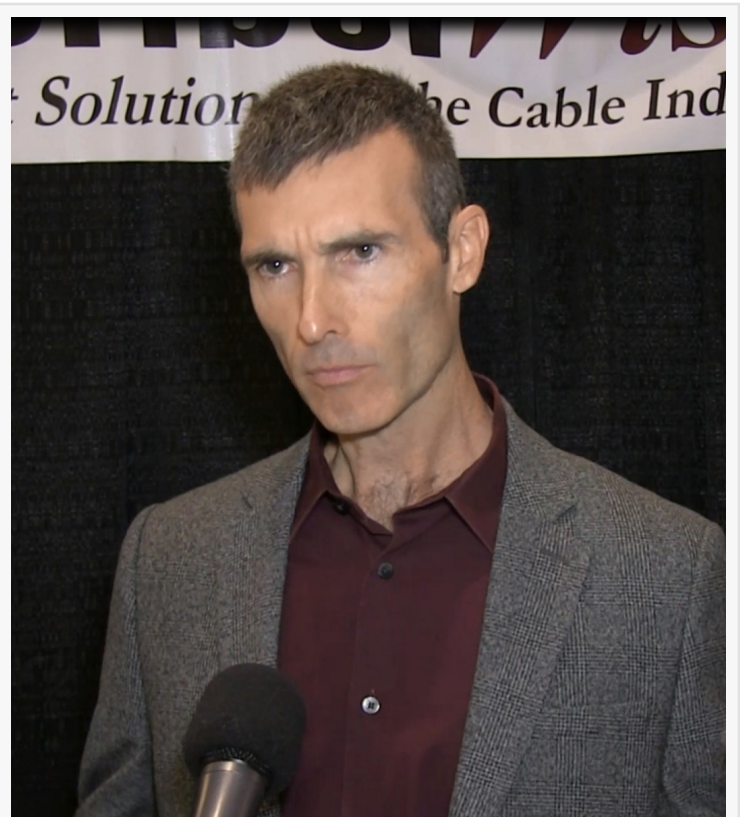
<https://www.businesswire.com/news/home/20150606005019/en/FBI-Interviews-SubscriberWise-CEO>

The Credit Czar intends to provide other law enforcement agencies with evidence of the crime in an effort to locate and identify the perpetrator, as well as alerting the nation's big 3 credit bureaus Equifax, Experian, and TransUnion of the synthetic credit report.

Related: SubscriberWise founder, FICO certified professional, and child-identity protector, David Howe has availed himself to President Obama and the American people as their Special Credit Envoy -- <https://www.businesswire.com/news/home/20160722005647/en>

"I hate to be a broken record, but here we go again," lamented David Howe, America's child identity guardian for babies for girls and for boys. "Once again there's another child victim and once again a profound measure of culpability rests on the shoulders of our Congress. Yes, there is simply no excuse that Congress doesn't adopt the common sense approaches to child identity theft that we've been relentless advocating (<http://www.viodi.tv/2016/04/28/child-identity-theft/>). While hard to believe, there are at least 200 child victims every day in this nation.

"And it's important to note in this particular child identity fraud, there is the existence of a credit report. In other words, this is the more dangerous and predatory scenario because automated underwriting systems will often process these synthetic reports without any contradictory Red Flags. The result is approval and very often eventual loss for the creditor. Worse, the unpaid accounts typically make their way into the hands of collection agencies and ultimately – very negatively – impact the child's credit rating. It also often means that the child will suffer in silence longer after the crime has been identified.



David E Howe, SubscriberWise founder and FICO Professor

"Today I spoke with the fraud departments over Citibank and Stoneberry," Howe acknowledged. "I provided all the relevant details after confirming the federal application fraud with each creditor. Each representative I spoke with was extremely concerned, very helpful, and agreed to provide the police report and other relevant information to their appropriate personnel. I thanked the agents for their concern and suggested that each follow up with local police.

"For the record, the same can be said about Officer Anderson over MPD regarding his concern and desire to investigate. I most appreciate the time he provided me at headquarters, along with his careful attention to detail regarding the various items of evidence provided for the investigation," emphasized Howe.

"In most jurisdictions, it's been my experience over the past decade and counting, police will not pursue the federal application fraud -- but they will have state and local laws that relate to the identity theft. That was exactly the case for Massillon Police," Howe added.

"Once again I'll ask the question is Congress listening," Howe continued rhetorically. "I certainly hope so. And to members of Congress -- don't be surprised if you soon see the United States Credit Czar on the steps of Capitol Hill in the very near future advocating for this latest child victim. Indeed, each of you is about to get an ear full from an angry constituent and a fellow USA citizen as you continue to demonstrate a flagrant disregard for this child safety crisis.

"Please, Congress, meet with your Credit Czar now! You too, President Trump! Please meet now! Our innocent babies, girls, and boys, they can't wait forever. They've suffered alone and in silence long enough," [concluded Credit Czar Howe](#).

Related: FICO Prof David Howe Says Financially Disadvantaged Children Victimized Compared to Children from Resourceful Families --

<https://www.businesswire.com/news/home/20180105005876/en/Financially-Disadvantaged-Children-Victimized-Exclusively-SubscriberWise-Founder>

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## 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. TransUnion approved the request as part of a pilot project in 2007. 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. The NCTC helps nearly 1000 members nationwide.

SubscriberWise was founded by David Howe who is the credit manager for MCTV, where he has remained employed for two decades.

SubscriberWise contributions to telecom are quantified in the billions of dollars annually

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