



United States of America Credit Czar David Howe Endorses FBI Digital Defense Advice

SubscriberWise founder, national child identity guardian, and FICO prof David Howe shares advice offered by FBI Portland

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I just left Capitol Hill with the agenda of protecting and defending America's babies and minor children from identity theft and other crimes impacting our citizens and visitors alike"

Credit Czar and child ID guardian for USA, David Howe

[SubscriberWise](#), the nation's largest issuing CRA for the communications industry and the leading protector of children victimized by identity fraud, announced today [U.S. Credit Czar David Howe's](#) personal endorsement and re-distribution of information related to advice offered by the the [FBI](#) Portland Office.

Specifically, the FBI is encouraging consumers to review consumer credit reports in order to build a digital defense against identity theft.

Read the FBI Tech Tuesday: Building a Digital Defense with Credit Reports by FBI Portland: [https://www.fbi.gov/contact-us/field-offices/portland/news/press-releases/fbi-tech-tuesday-](https://www.fbi.gov/contact-us/field-offices/portland/news/press-releases/fbi-tech-tuesday-building-a-digital-defense-with-credit-reports)

[building-a-digital-defense-with-credit-reports](https://www.fbi.gov/contact-us/field-offices/portland/news/press-releases/fbi-tech-tuesday-building-a-digital-defense-with-credit-reports)

In addition, the Credit Czar is sharing the following link that contains tips for preventing and responding to identity theft from the National Cybersecurity and Communications Integration Center: <https://www.us-cert.gov/ncas/tips/ST05-019>.

Related: FBI Interviews SubscriberWise CEO --

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

"A colleague shared the information published by the Portland FBI and thought I would find it interesting and informative," said David Howe, USA Credit Czar and the nation's most engaged identity guardian for babies, for girls, and for boys. "Of course, he was right. I did find the information informative. Moreover, I found the information consistent with the many messages that Credit Czar has been proclaiming to his fellow citizens for the past many years.

"I also found the timing to be quite germane," added the Credit Czar. "I just finished a stroll through the halls of power on Capitol Hill with the agenda of protecting and defending America's babies and minor children from identity theft and other crimes impacting our citizens and visitors alike (<https://www.docdroid.net/pTRjA9t/memo.pdf>).

"So yes, the Credit Czar is indeed endorsing the advice offered by the FBI as it relates to building a digital defense," concluded Howe. "The Credit Czar is encouraging consumers to regularly review their consumer reports while also remaining knowledgeable and aware of their financial health and sensitive information."

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 Credit Czar and National Child Identity Guardian for Babies for Girls and for Boys

David Howe is among the world's most productive and engaged identity fraud experts of the 21st century. Over the past two decades, Howe has directly confronted more child identity thieves than any single individual in human history. His expertise on the subject of identity theft has been shared with virtually all levels of state and federal law enforcement agencies. In 2014, Howe provided training and information concerning identity fraud to IBM's RedCell Counter Fraud and Financial Crimes Intelligence team.

Howe is also the highest achieving FICO scoring consumer in worldwide banking and financial history: <https://www.youtube.com/watch?v=6HZTdL-EfOs>. 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 - known 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.

David Howe coined the term “community-made millionaire” (while dismissing any notion of “self-made”) and uses this to describe himself and his corporate and financial successes. It may be perceived by some as arrogant, but its purpose is to motivate anyone who is reaching for their goal(s)...whatever those goal(s) may be. Howe makes it a point to admonish any person who would sell another short for pursuing their personal goals and ambitions.

"My clothes may be funny, but they're making me the money!" - Liberace

Howe was and is unsuccessful at sports and athletics; he lamented his lack of physical prowess as a boy. But thanks to his family, his friends, his co-workers, his education, his continued interest in learning, culture, and travel - as well as an uncle and scholar of American jurisprudence - who mentored and motivated him constantly...Howe reached several of his personal goals.

But the bar is set high and there will always be an agenda and an ambition for David E. Howe. 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. 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.

Professor Howe produced and published a number of videos on the subject of perfect credit including: FICO 850 Credit Report Facts and FICO Scores: The Facts (<https://www.youtube.com/watch?v=4sny-172p9Q>).

If USA Credit Czar David E. Howe can do it, then you can do it!

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