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Risk Management Solutions for the Communications Industry

FICO Highest Achiever Howe to President Trump: Federal ECOA Expansion May Protect You Too

SubscriberWise founder explains President Trump's vulnerability – in conjunction with existing federal protections – while lobbying for ECOA Executive Action



SubscriberWise founder and America's child identity guardian David Howe honoring and remembering Pulse victims

ORLANDO, FL, USA, July 2, 2017 -- [SubscriberWise](#), the largest issuing CRA for the communications industry and the nation's leading advocate for children victimized by identity fraud, today announced a personal plea from SubscriberWise founder and FICO global GOAT [David](#)

[Howe](#) to President Trump concerning the federal Equal Credit Opportunity Act. The plea is for an Executive Action to immediately expand the existing [ECOA](#) laws to include sexual orientation and gender identity as a protected class.

According to the credit industry magnate and FICO supreme master champion, the expansion of the decades' old law would serve not only as an important and eternal national honor to the Pulse Nightclub victims – America's sisters and brothers from the Orlando LGBTQ community who were tragically and senselessly murdered on June 12, 2016 – but also as a guarantee that no citizen, including President Trump who just happens to have the dominant heterosexual orientation, will ever be victimized by discrimination with respect to any aspect of a transaction involving credit because of sexual orientation or gender identity.

“One year after the horrific massacre at Pulse Nightclub in Orlando, the United States of America continues to have a federal Equal Credit Opportunity Act that remains incomplete and inadequate,” argued David Howe, SubscriberWise founder, national child guardian, and the worldwide highest FICO Achiever since Alan Turing - the phenomenally complex and persecuted gay genius whose contributions to humanity are so far-reaching and so profound they can never be fully contained or appreciated by mere mortals - invented the computer. “And what a sad indictment this is for the U.S.A. because expanding the existing ECOA is one of the most immediate and obvious ways our government can continue to right the wrong of this nation's long and disgusting behavior involving intolerance and discrimination against our LGBTQ sisters and brothers.

“Yes, after more than 40 years since its enactment, SEXUAL ORIENTATION remains a class that's conspicuously missing from ECOA protections. This is critically significant because each and every one of us is, in fact, vulnerable without its inclusion,” Howe noted.

“Although it is a reasonable argument that the inclusion of sexual orientation may be more symbolic in today's society where science, truth, and reason continue to advance against laws and policies evolved from superstition, fear, and ignorance -- it nevertheless doesn't change the reality that the failure to define and protect this specific class leaves all American's more vulnerable – including even President Donald J. Trump.

“Consider these facts for a moment,” continued Howe. “Today, it's actually legal for a banker to deny President Trump – and any applicant for that matter – a loan or credit product simply because of the human being's innate and immutable sexual orientation.

“Moreover, many American's are unaware that it's legal for creditors to discriminate against another individual – regardless of their creditworthiness – simply because of a personal bias, aversion or other ignorant notions related to an unchangeable human ontology known as sexual orientation,” Howe emphasized. “In fact, many American's simply are in disbelief about this reality when they first learn that this legal discrimination exists in modern society today. The same can be said about gender identity.

“So, to be clear, just because President Trump happens to be intrinsically and, perhaps, exclusively attracted to women, a banker who otherwise may not like or approve of this permanent sexual orientation that Mr. Trump has absolutely no choice over, he or she could legally deny his loan on this basis.

“On the other hand, just because President Trump has been married and divorced on multiple occasions, this circumstance cannot be a basis for denial because MARITAL STATUS is a declared and legal status contained in our federal ECOA laws.

“And that's a great thing, this marital status ECOA protection,” declared Howe. “Because we know

that many individuals who are divorced, they too have been subject to criticism, judgment, and discrimination from others.

“We also know that those who eventually will get divorced, they also may suffer the wrath and intolerance from moralists, institutions, and others perched high in their ivory towers of self-righteousness and judgment.

“As a society, we absolutely don’t want loans denied now and in the future because some banker may decide divorce is a justification for discrimination. That’s exactly what happened before ECOA protections.

“To be sure, it’s no coincidence...no accident...that lawmakers – many of whom share President Trump’s divorced marital status – they were eager and certain about having this ECOA protection written into the law. Many of them - most of them - they are old enough to remember well when such discrimination was mainstream.

“Those lawmakers, they certainly didn’t want to be discriminated against when they made application for credit and the banker discovered their divorce,” acknowledged Howe.

“Of course, it’s also a great thing that the banker cannot deny President Trump a loan because he’s on the record and open about his religious beliefs (<http://www.politico.com/story/2017/04/has-trump-found-religion-in-the-oval-office-237239>).

“The banker, as a point of fact, also cannot legally deny the President credit approval simply because he is a male.

“Yes, just like RELIGION, it’s illegal to discriminate based on SEX. And make no mistake, there’s a reason – with a historical record that includes subordination, inequity, and injustice against women – that justifies this protective inclusion in the ECOA.

“The banker cannot deny a loan because President Trump is a senior citizen, having accumulated more than 71 years of existence.

“In summary, the banker cannot deny a loan or credit application because of President Trump’s race, color, religion, national origin, sex, marital status, age, because he may have received income from a public assistance program, or because the President has in good faith exercised any right under the Consumer Credit Protection.

“All excellent protections,” Howe affirmed. “And all borne out of necessity because of ignorant ideas involving ignorant inequities against otherwise entirely creditworthy applicants.

“Unfortunately, though, because SEXUAL ORIENTATION is not a protected class in the ECOA, a banker could legally deny a loan simply because President Trump just happens to be attracted to the opposite sex.

“It’s hard to believe, but sadly it’s true.

“Yes, I do hope that President Trump is aware of his own vulnerability to discrimination. I also hope he doesn’t take the existing protections for granted because one never knows what the future may hold.

“Finally, I hope the President hears this plea and expeditiously uses his authority to expand the ECOA to include sexual orientation, not only to protect his unique gender identity and sexual

orientation – human characteristics that he, like each one of us, has absolutely no choice over – but to protect the same for every U.S.A. citizen everywhere,” concluded the GOAT.

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 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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