

# SubscriberWise Founder and the Nation's Highest Achieving FICO Consumer in U.S. History: It's Time to Expand the ECOA

*Following the landmark civil rights ruling prohibiting marriage discrimination, SubscriberWise says its time to include sexual orientation in the ECOA.*

WASHINGTON, D.C., U.S.A., June 28, 2015 /EINPresswire.com/ -- [SubscriberWise](#)®, a leading provider of analytics driven subscriber decision management technology and the nation's largest issuing consumer reporting agency for the communications industry, announced today that the company will begin lobbying lawmakers to expand existing protections of the [ECOA](#) to include sexual orientation following the historic majority ruling of the Supreme Court on Friday, June 26, 2015, prohibiting marriage discrimination against same-sex couples in all 50 states.



David Howe of SubscriberWise

“Four decades ago, in 1974, the Equal Credit Opportunity Act (ECO) was implemented to ‘make credit equally available to all creditworthy individuals without regard to sex or marital status’,” said David Howe, founder of SubscriberWise. “The statute also makes it unlawful to discriminate on the basis of race, color, religion, national origin, age, or because an individual receives public assistance.

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*David Howe*

“As a spokesperson for the nation's largest issuing consumer reporting agency for the communications industry, I am proud to announce SubscriberWise's stated desire and objective for an expansion of the Equal Credit Opportunity Act. Specifically, SubscriberWise believes that the ECOA should

be revised immediately to include language that extends protection on the basis of sexual orientation,” Howe stated.

“The important protections of the ECOA evolved because of bias and ignorance against many of our fellow citizens who were too often marginalized over a long and often dark past,” continued Howe. “Looking back on the historical record, the majority of us can now fully appreciate the harmful and unjust consequences of discrimination.

“For young people in particular, many couldn’t envision a society where credit and opportunities were denied to individuals because of divorce, race, or religion...to name a few. And for the vast majority of these bright and thoughtful young people growing up today, the notion of denying constitutional, civil and human rights to individuals who just happen to love others of the same sex seems equally repulsive and shameful.

“It should be noted that the overwhelming majority of us - including the corporations and creditors of this nation - engage with equity and fairness toward others with eager and complete adherence to the protections outlined in the ECOA,” concluded Howe. “However, the inclusion of sexual orientation will serve not only as a worthy and overdue protected class but also as a symbolic gesture to perpetuate the reality that immutable and permanent human characteristics like race and sexual orientation should never be used to hurt, harm, or marginalize any one of the nation’s law abiding citizens whose contributions, diversity, and strengths benefit this country and the world in profoundly positive ways.”

### About SubscriberWise

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

David Howe is founder and president of SubscriberWise. He is also a consultant and credit manager for MCTV. At MCTV, Howe manages the bad debt and equipment losses on annual sales in excess of \$60 million. During his 19-year career at MCTV, Howe has reviewed more than 50,000 credit submissions. His interest in credit began in 1986 while a 17-year-old student in high school.

Howe is the only known individual – living or deceased – to have obtained simultaneous perfect [FICO](#) 850 scores across every national credit bureau. Howe has also obtained simultaneous perfect Vantage scores at Equifax, Experian, and TransUnion.

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 were debuted a quarter century ago.

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