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(12) **United States Design Patent** (10) **Patent No.:** **US D847,840 S**
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(54) **DISPLAY SCREEN OR PORTION THEREOF WITH A CREDIT SCORE SIMULATION INTERFACE**

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(**) Term: **15 Years**

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(51) **LOC (11) Cl.** **14-04**

(52) **U.S. Cl.**
USPC **D14/486**

(58) **Field of Classification Search**

USPC D14/485-495; D20/11; D21/324, 325
CPC G06F 3/048; G06F 3/0481; G06F 3/04817;
G06F 3/0482; G06F 3/0483; G06F 3/04842;
G06F 3/0485; G06F 3/04855; G06F 3/0486;
G06F 3/0488; G06F 3/04886; G06F 9/4443; G06F 17/211;
G06F 17/212; H04N 5/783; G06Q 30/0276;
G06Q 20/10; G06Q 30/02; G06Q 40/025; H04L 51/046

See application file for complete search history.

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(57) **CLAIM**

The ornamental design for a display screen or portion thereof with a credit score simulation interface, as shown and described.

DESCRIPTION

FIG. 1 is a front view of an embodiment of a display screen or portion thereof with a credit score simulation interface showing a first image of the new design;

FIG. 2 is a second image thereof;

FIG. 3 is a third image thereof;

FIG. 4 is a fourth image thereof;

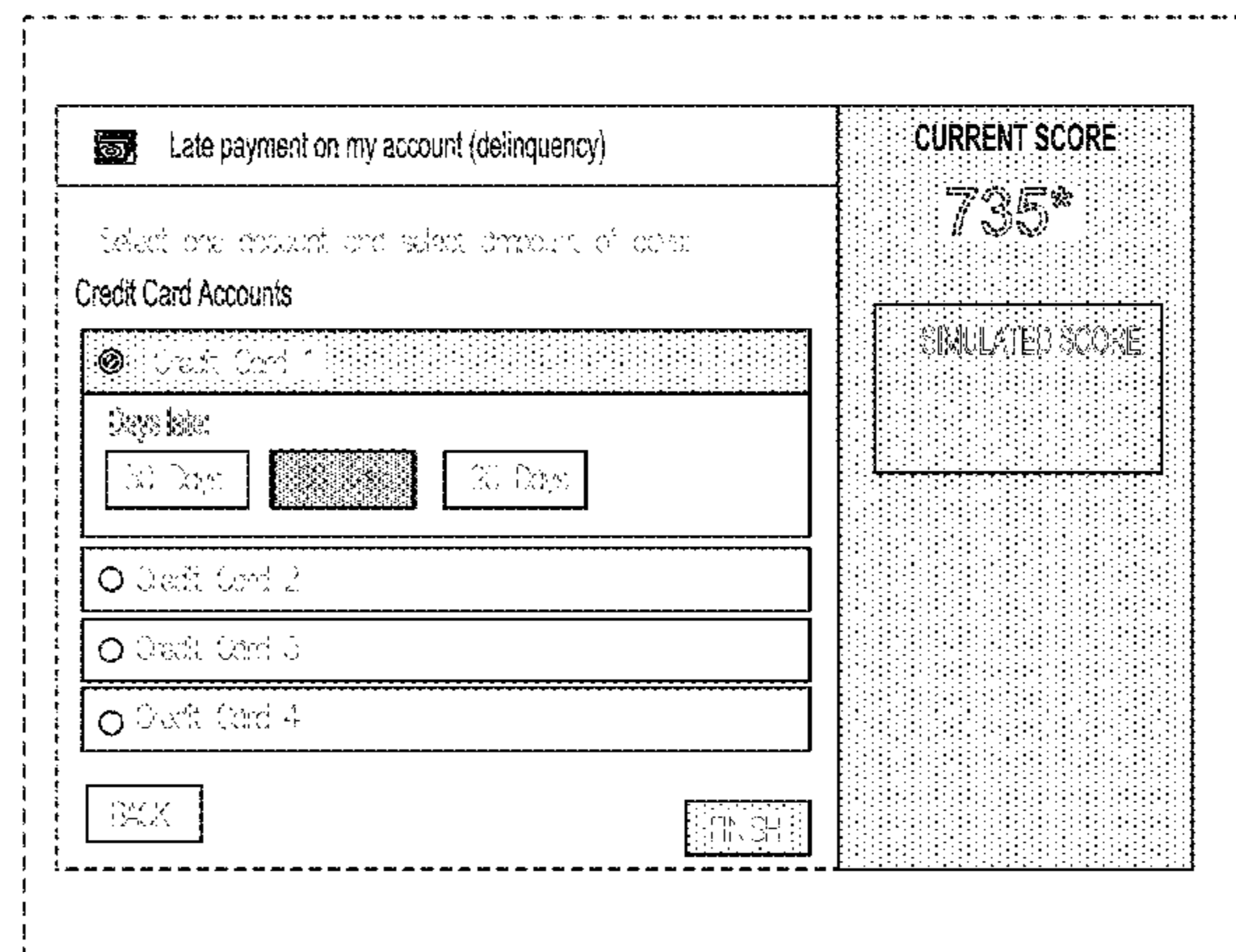
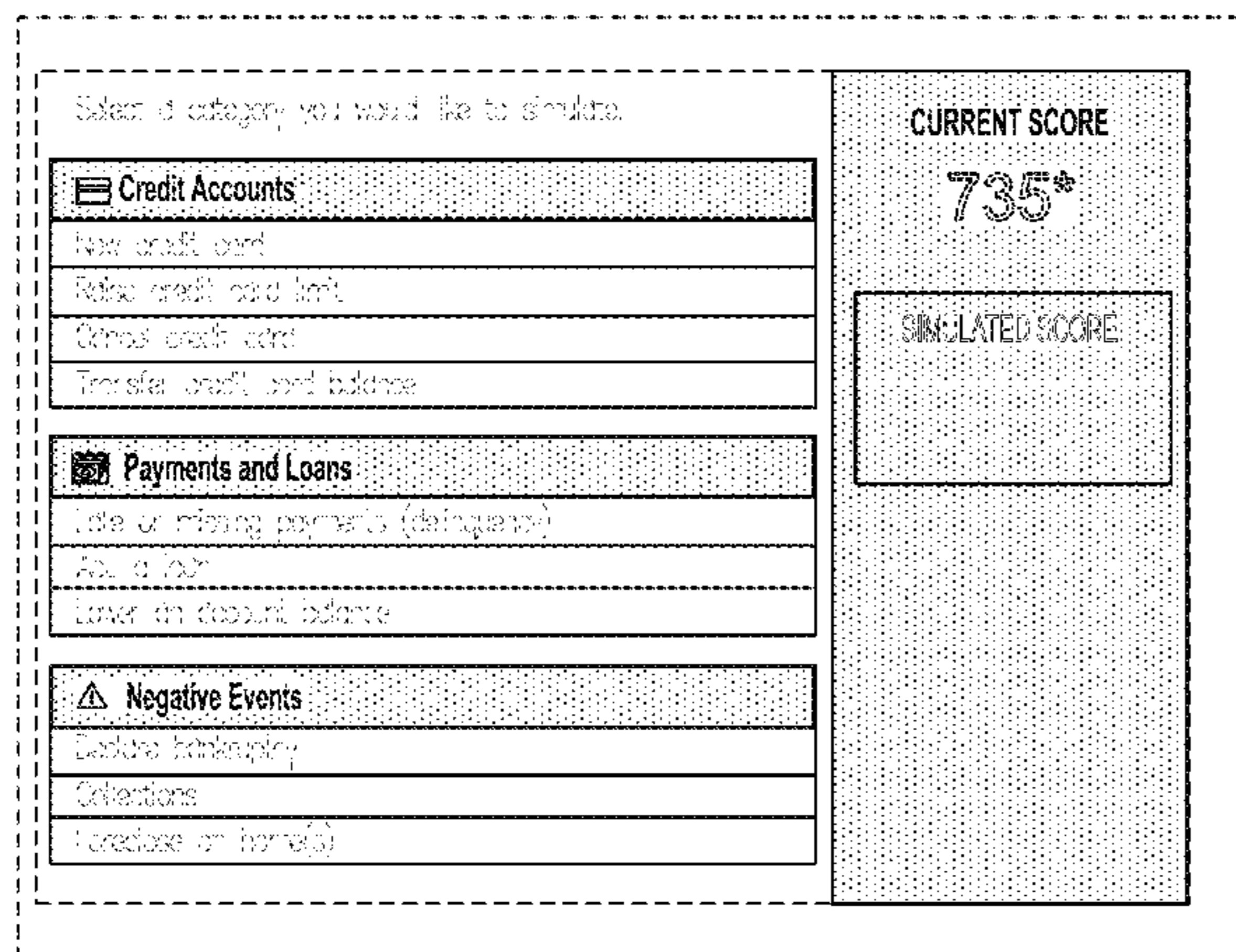
FIG. 5 is a fifth image thereof; and,

FIG. 6 is a sixth image thereof.

The appearance of the transitional image sequence transitions between the images shown in FIGS. 1-6. The process or period in which one image transitions to another image forms no part of the claimed design.

The peripheral broken line depicted in FIGS. 1-6 and showing of the display screen or portion thereof is included for the purpose of illustrating environment structure and forms no part of the claimed design. All other broken lines depicted in FIGS. 1-6 form no part of the claimed design.

1 Claim, 6 Drawing Sheets



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Select a category you would like to simulate:

<input checked="" type="checkbox"/> Credit Accounts
New credit card
Raise credit card limit
Cancel credit card
Transfer credit card balance
<input type="checkbox"/> Payments and Loans
Late or missing payments (delinquency)
Add a loan
Lower on account balance
<input type="checkbox"/> Negative Events
Declare bankruptcy
Collections
Foreclose on home(s)

CURRENT SCORE

735*

SIMULATED SCORE

FIG. 1

The screenshot displays a user interface for simulating a credit score. At the top left, there is a camera icon and the text "Late payment on my account (delinquency)". Below this, a prompt reads "Select one account and select amount of days:". Underneath, the section "Credit Card Accounts" lists four options: "Credit Card 1", "Credit Card 2", "Credit Card 3", and "Credit Card 4", each with an unselected radio button. At the bottom left, there is a "BACK" button, and at the bottom right, there is a "FINISH" button. On the right side of the interface, a shaded area displays the "CURRENT SCORE" as "735*" and a "SIMULATED SCORE" box which is currently empty.

FIG. 2

The screenshot displays a user interface for simulating the impact of a late payment on a credit score. The main title is "Late payment on my account (delinquency)". Below this, a prompt asks the user to "Select one account and select amount of days:". Under the heading "Credit Card Accounts", there are four radio button options: "Credit Card 1" (selected), "Credit Card 2", "Credit Card 3", and "Credit Card 4". Below the selected account, a "Days late:" section contains three buttons: "30 Days", "60 Days", and "90 Days". At the bottom left is a "BACK" button and at the bottom right is a "FINISH" button. On the right side of the interface, the "CURRENT SCORE" is shown as "735*", and a shaded box labeled "SIMULATED SCORE" is positioned below it.

FIG. 3

The screenshot displays a user interface for simulating a credit score based on a late payment. At the top left, there is a camera icon and the text "Late payment on my account (delinquency)". Below this, a prompt reads "Select one account and select amount of days:". Under the heading "Credit Card Accounts", there are four radio button options: "Credit Card 1", "Credit Card 2", "Credit Card 3", and "Credit Card 4". The "Credit Card 1" option is selected. Below the selected option, a "Days late:" section contains three buttons: "30 Days", a shaded "60 Days" button, and "90 Days". At the bottom left, there is a "BACK" button, and at the bottom right, there is a "FINISH" button. On the right side of the interface, a shaded area displays the "CURRENT SCORE" as "735*" and a box labeled "SIMULATED SCORE" is positioned below it.

FIG. 4

Raise the credit limit on my credit...

Select one account and enter an amount:

Credit Card 1

Enter new limit:	Current limit:	Current balance:
\$ 7000	\$ 1,500	\$ 1,500

Credit Card 2

Credit Card 3

Credit Card 4

CURRENT SCORE
735*

SIMULATED SCORE

FIG. 5

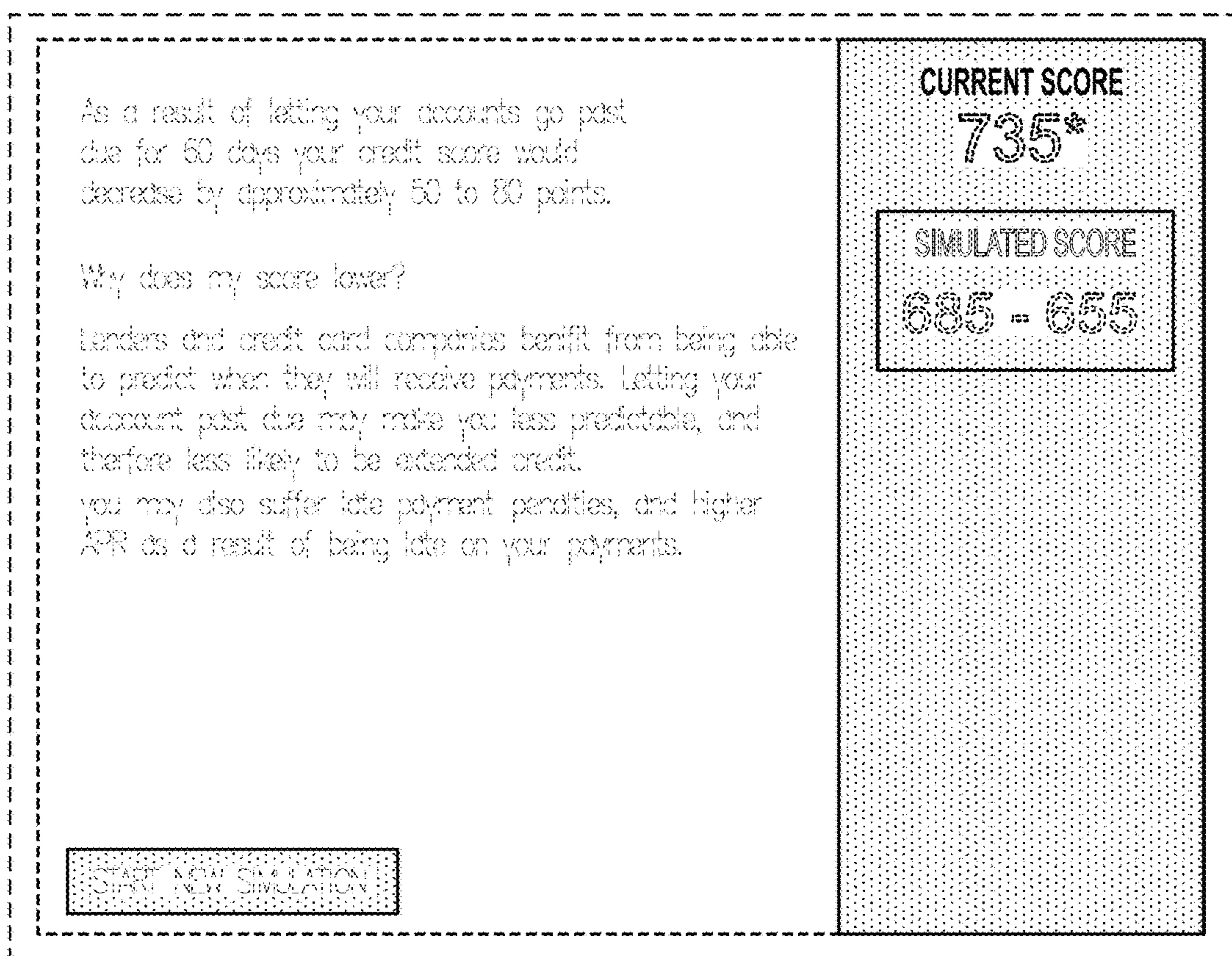


FIG. 6