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(12) **United States Design Patent**
Poschel et al.

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(54) **DISPLAY SCREEN OR PORTION THEREOF WITH A CREDIT SCORE SIMULATION INTERFACE**

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(73) Assignee: **Equifax Inc.**, Atlanta, GA (US)

(**) 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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(Continued)

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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.

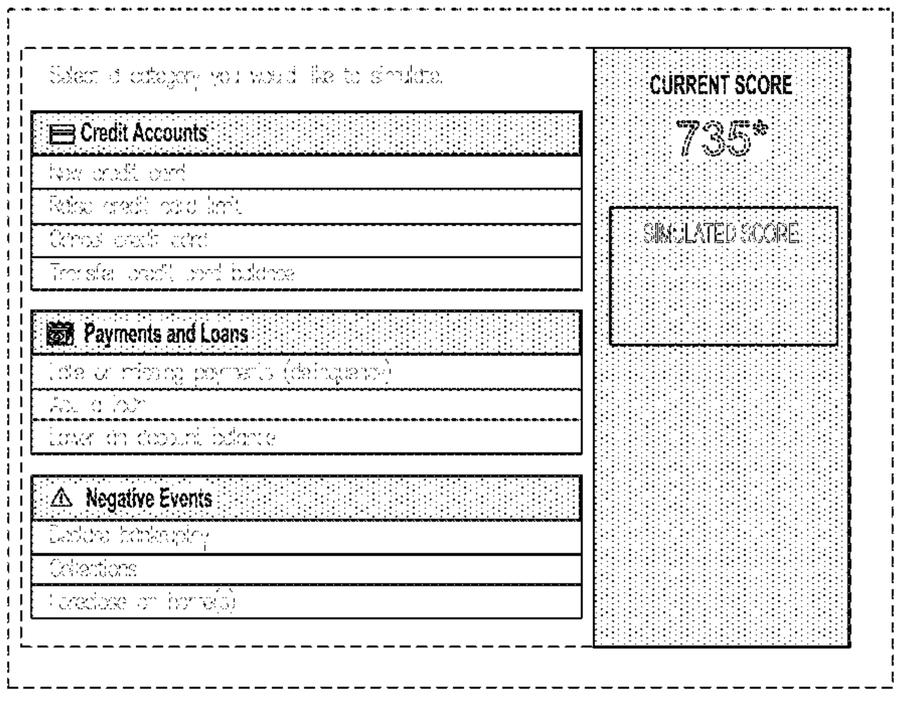
DESCRIPTION

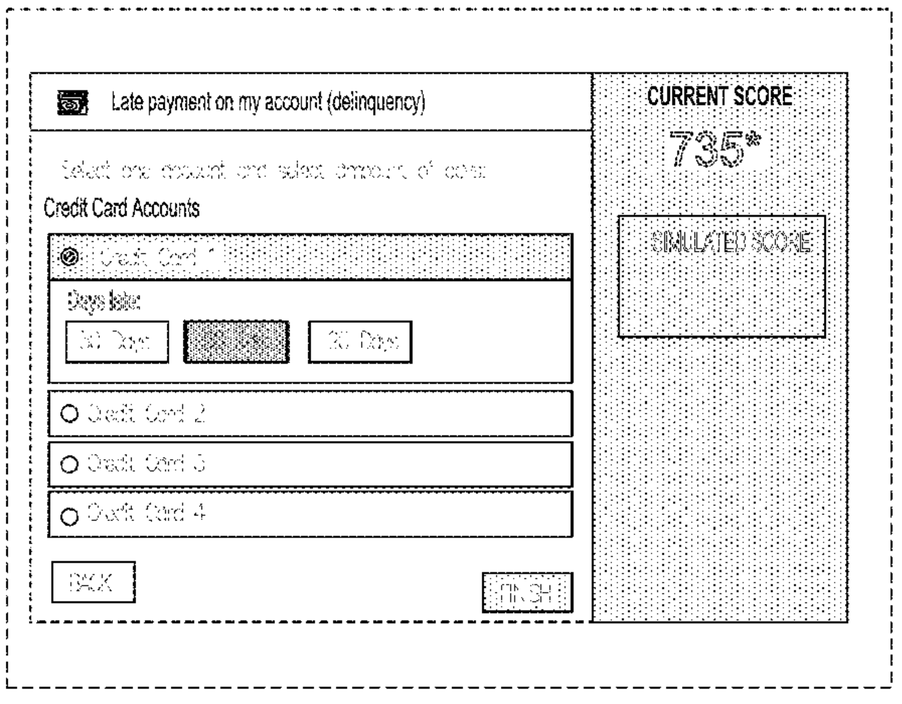
FIG. **1** is a front view of an embodiment of a display screen or portion thereof with a credit score simulation interface showing a first image of the new design;
FIG. **2** is a second image thereof;
FIG. **3** is a third image thereof;
FIG. **4** is a fourth image thereof;
FIG. **5** is a fifth image 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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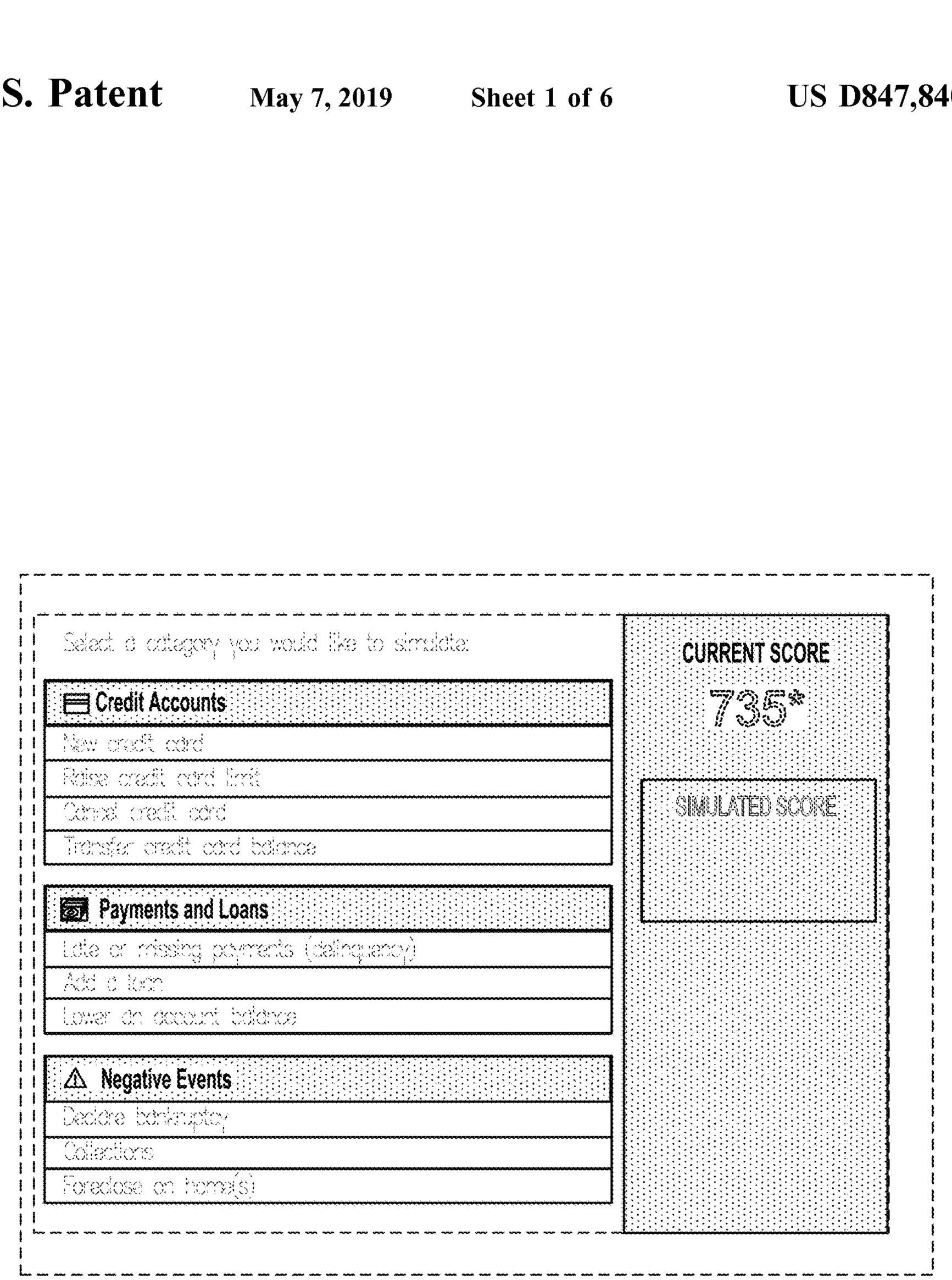
Select a category you would like to simulate:
Credit Accounts
New credit card
Raise credit card limit
Cancel credit card
Transfer credit card balance
Payments and Loans
Late or missing payments (delinquency)
Add a loan
Lower an account balance
Negative Events
Declare bankruptcy
Collections
Foreclose on home(s)
CURRENT SCORE
735*
SIMULATED SCORE

FIG. 1

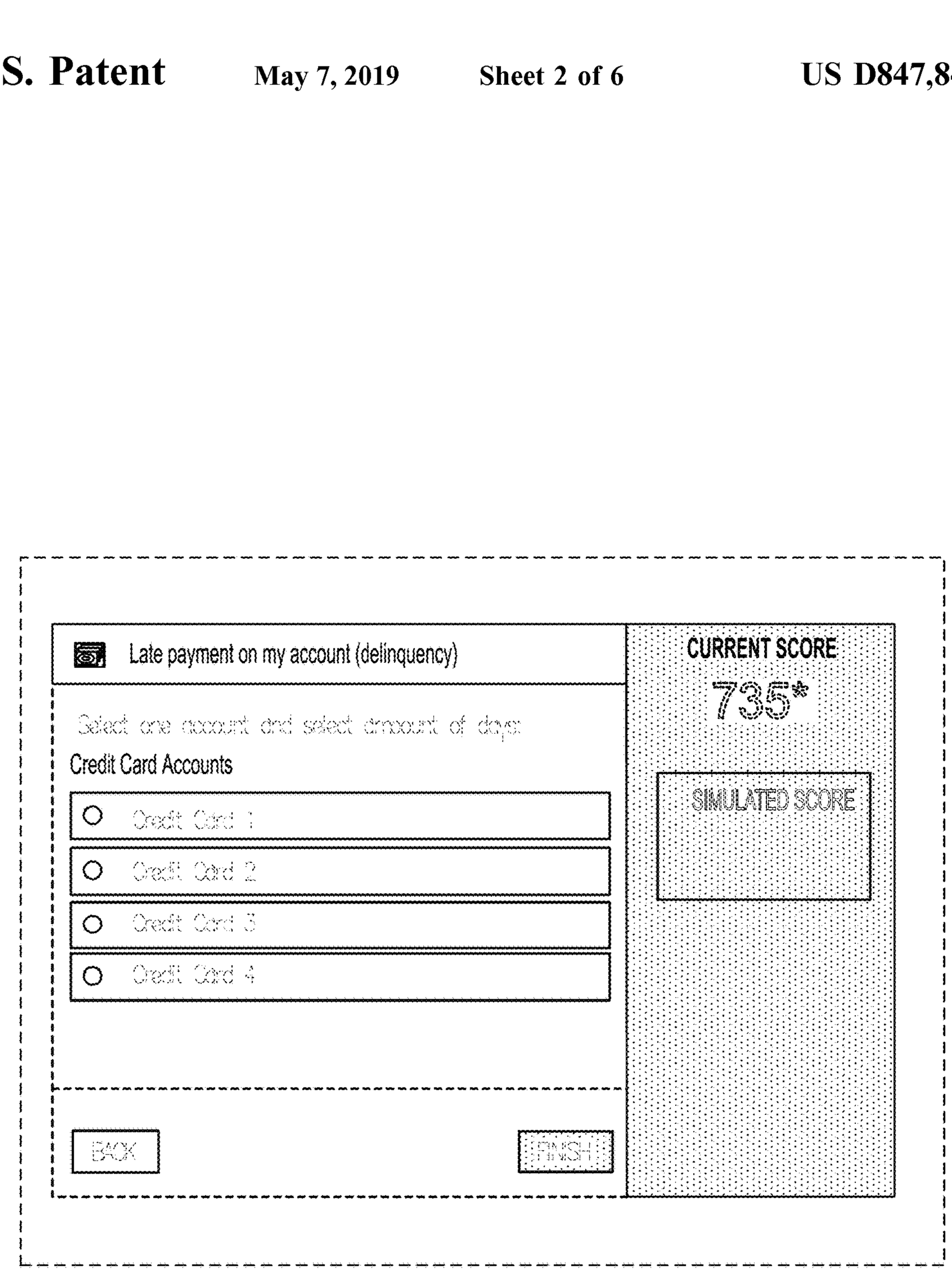
Late payment on my account (delinquency)
Select one account and select amount of days:
Credit Card Accounts
Credit Card 1
Credit Card 2
Credit Card 3
Credit Card 4
BACK
FINISH
CURRENT SCORE
735*
SIMULATED SCORE

FIG. 2

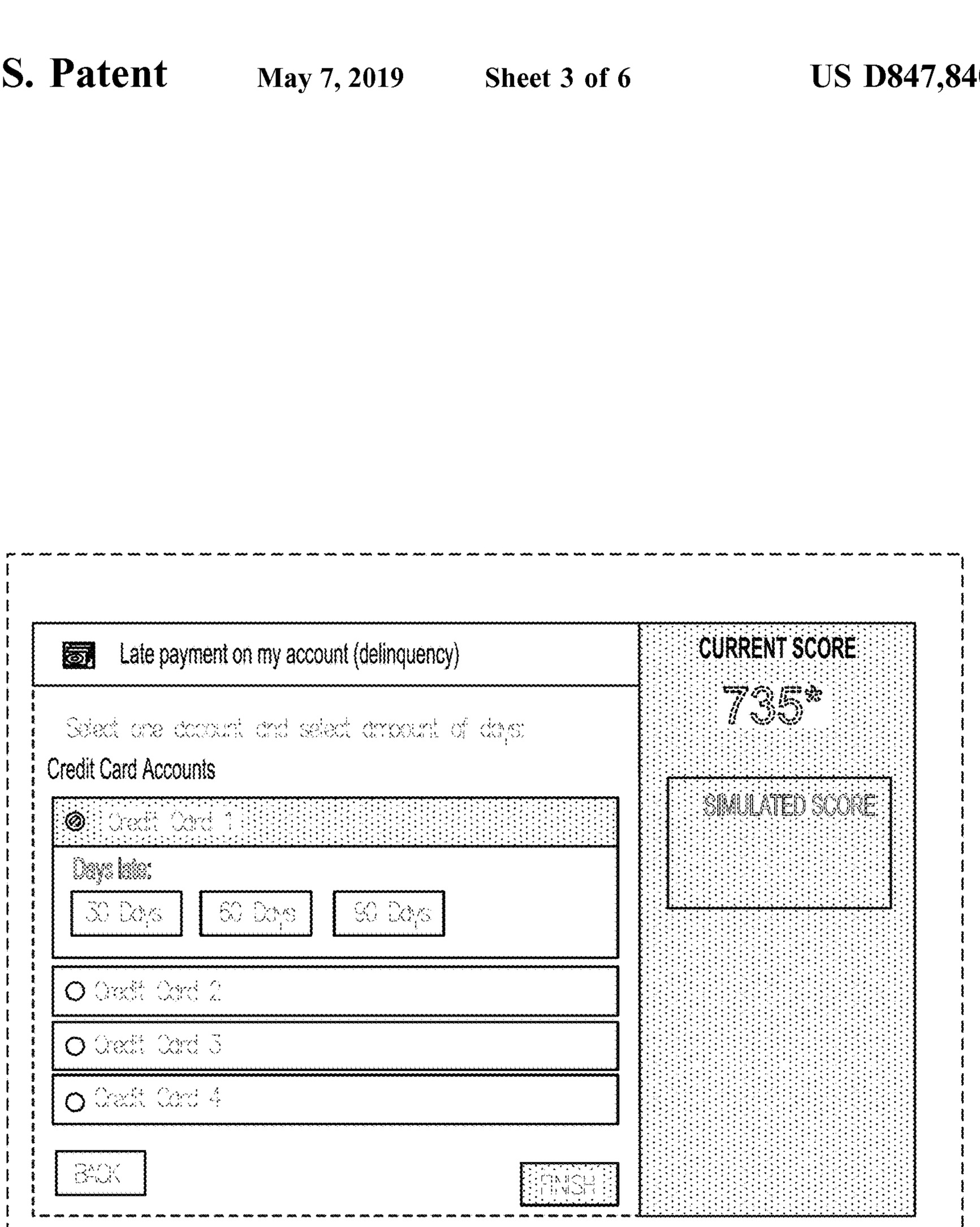
Late payment on my account (delinquency)
Select one account and select amount of days:
Credit Card Accounts
Credit Card 1
Days late:
30 Days
60 Days
90 Days
Credit Card 2
Credit Card 3
Credit Card 4
BACK
FINISH
CURRENT SCORE
735*
SIMULATED SCORE

FIG. 3

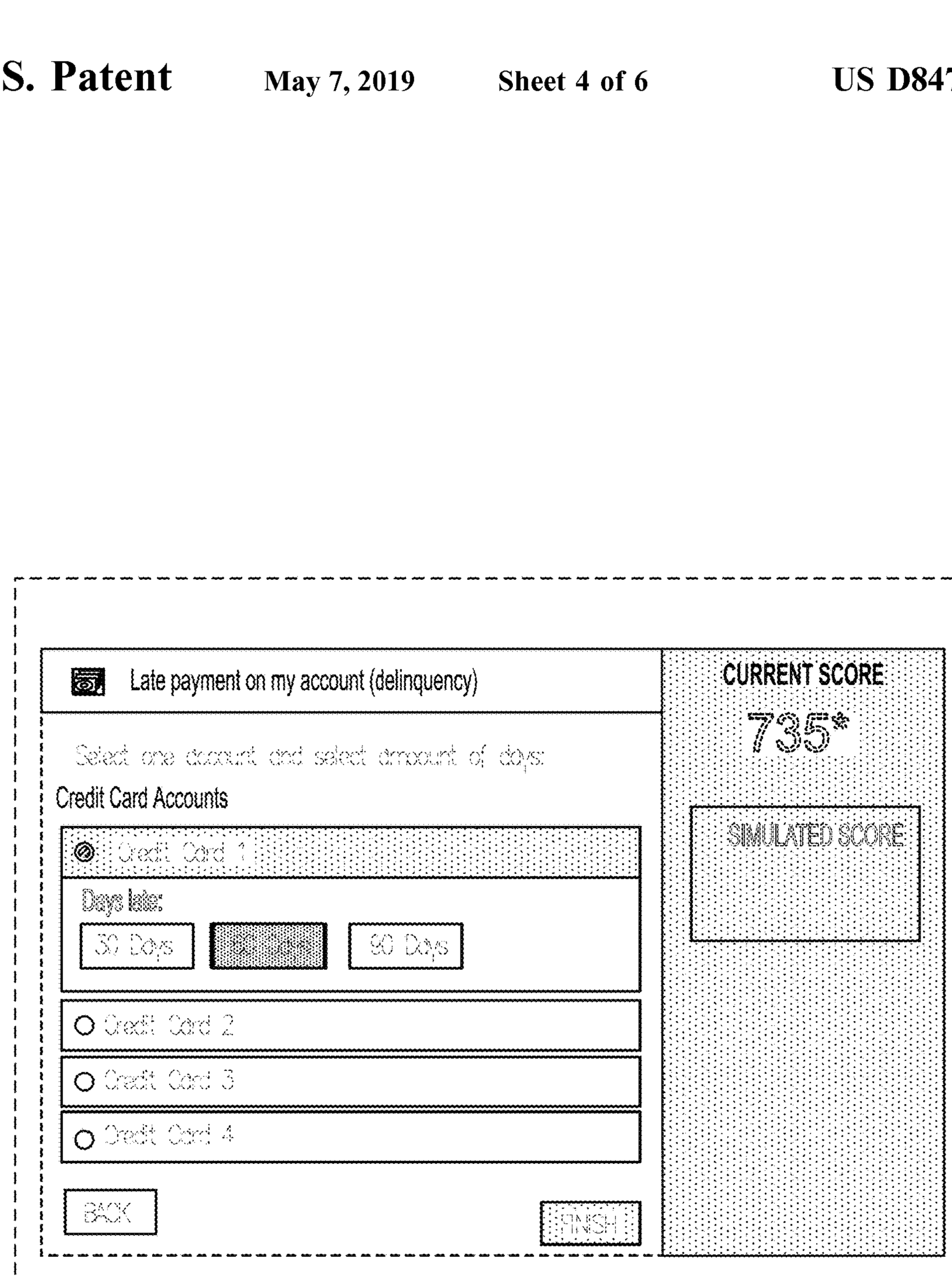
Late payment on my account (delinquency)
Select one account and select amount of days:
Credit Card Accounts
Credit Card 1
Days late:
30 Days
60 Days
90 Days
Credit Card 2
Credit Card 3
Credit Card 4
BACK
FINISH
CURRENT SCORE
735*
SIMULATED SCORE

FIG. 4

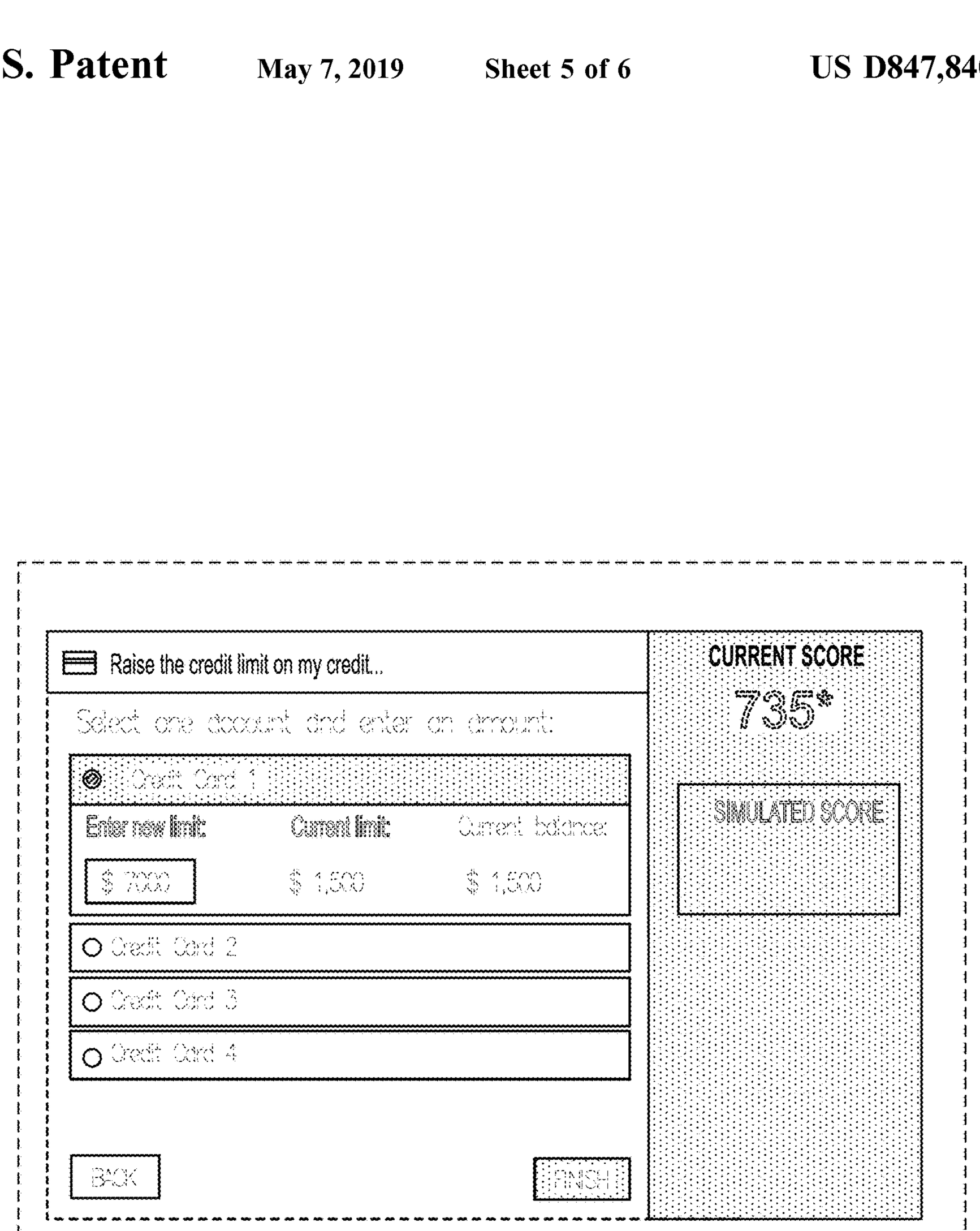
Raise the credit limit on my credit...
Select one account and enter an amount:
Credit Card 1
Enter new limit:
Current limit:
Current balance:
$ 7000
$ 1,500
$ 1,500
Credit Card 2
Credit Card 3
Credit Card 4
BACK
FINISH
CURRENT SCORE
735*
SIMULATED SCORE

FIG. 5

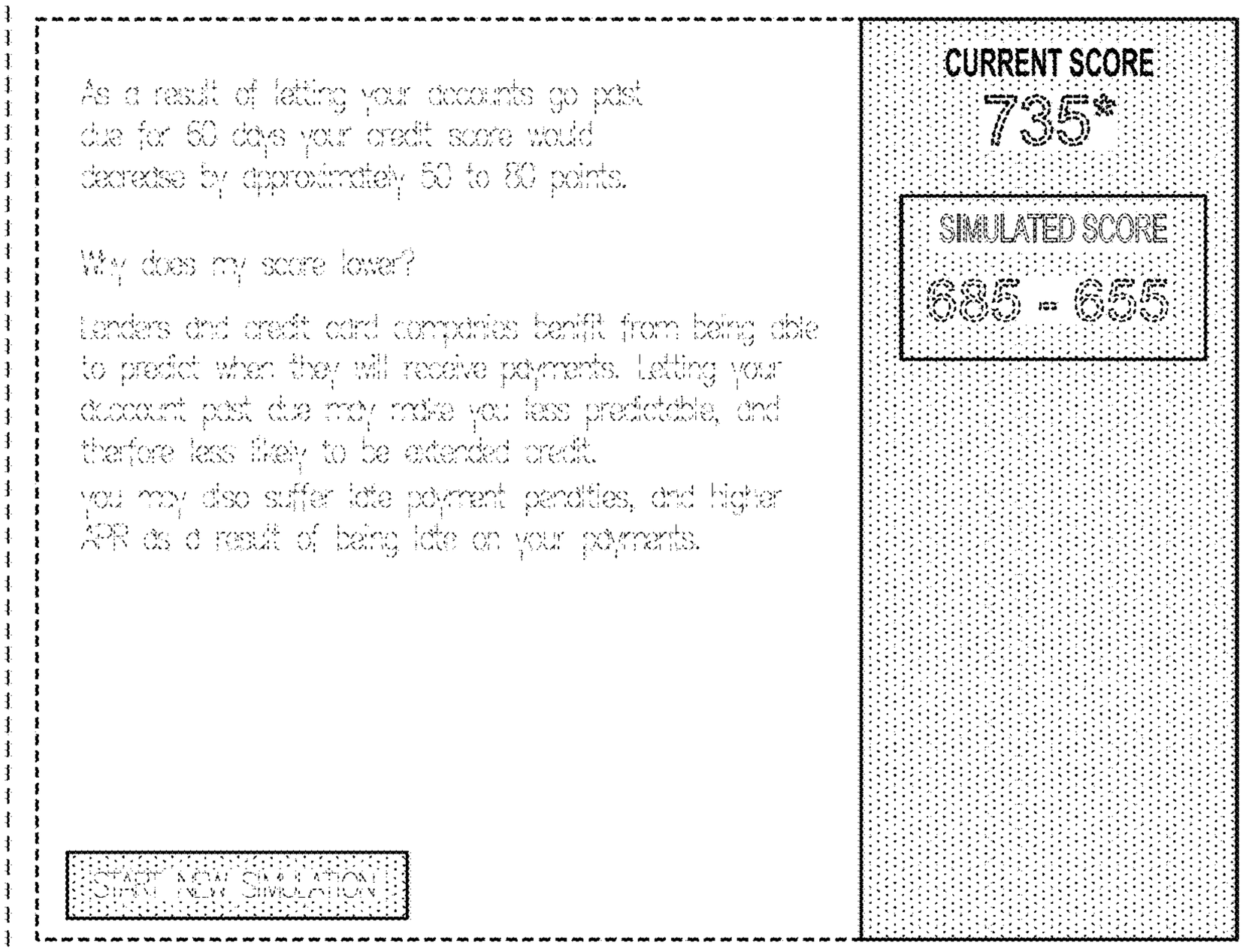
As a result of letting your accounts go past due for 60 days your credit score would decrease by approximately 50 to 80 points.
Why does my score lower?
Lenders and credit card companies benifit from being able to predict when they will receive payments. Letting your account past due may make you less predictable, and therfore less likely to be extended credit.
you may also suffer late payment penalties, and higher APR as a result of being late on your payments.
START NEW SIMULATION
CURRENT SCORE
735*
SIMULATED SCORE
685 - 655

FIG. 6