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(19) **United States**(12) **Patent Application Publication**
Kasower(10) **Pub. No.: US 2014/0089167 A1**(43) **Pub. Date: Mar. 27, 2014**(54) **SYSTEMS AND METHODS OF ON-LINE
CREDIT INFORMATION MONITORING AND
CONTROL**tinuation of application No. 10/665,244, filed on Sep.
20, 2003, now Pat. No. 7,792,715.(60) Provisional application No. 60/412,355, filed on Sep.
21, 2002.(71) Applicant: **ConsumerInfo.com, Inc.**, Costa Mesa,
CA (US)(72) Inventor: **Sheldon Kasower**, Canoga Park, CA
(US)(73) Assignee: **ConsumerInfo.com, Inc.**, Costa Mesa,
CA (US)(21) Appl. No.: **13/968,784**(22) Filed: **Aug. 16, 2013****Related U.S. Application Data**(63) Continuation of application No. 13/471,859, filed on
May 15, 2012, now Pat. No. 8,515,844, which is a
continuation of application No. 13/168,736, filed on
Jun. 24, 2011, now Pat. No. 8,195,549, which is a
continuation of application No. 12/874,364, filed on
Sep. 2, 2010, now Pat. No. 7,970,679, which is a con-**Publication Classification**(51) **Int. Cl.**
G06Q 40/00 (2012.01)(52) **U.S. Cl.**
CPC **G06Q 40/025** (2013.01)
USPC **705/38**(57) **ABSTRACT**

Systems and methods of on-line credit information monitoring and control. In one embodiment, a server computer accesses and retrieves credit information relating to a consumer. The server computer may also provide a user interface with active links associated with credit items. The links may allow the consumer to communicate directly with a credit service. The server computer may offer additional credit-related services such as credit report retrieval, credit monitoring, notifications, identity theft management, interest rate calculations, historical archives, and account management.

 CREDITWATCH		
LEARN MORE SECURITY PRIVACY		
MEMBERS PLEASE LOG IN:		CREDITWATCH IS THE CONSUMERS SOLUTION TO MANAGING THEIR CREDIT INFORMATION: <ul style="list-style-type: none">• CREDIT REPORTS• CREDIT SCORES & ANALYSES• CREDIT MONITORING• ID THEFT ASSISTANT• CARD PROTECTION SERVICES• AND MUCH MORE ...
USER NAME: <input type="text"/>		
PASSWORD: <input type="password"/>		
<input type="button" value="LOG IN"/> 20		
FORGOT PASSWORD ?		
NOT A MEMBER YET?		
<input type="button" value="REGISTER"/> 22		


 CREDITWATCH	
<div><input type="radio"/> LEARN MORE <input type="radio"/> SECURITY <input type="radio"/> PRIVACY</div>	
CREDITWATCH IS THE CONSUMERS SOLUTION TO MANAGING THEIR CREDIT INFORMATION:	
<ul style="list-style-type: none">• CREDIT REPORTS• CREDIT SCORES & ANALYSES• CREDIT MONITORING• ID THEFT ASSISTANT• CARD PROTECTION SERVICES• AND MUCH MORE ...	
MEMBERS PLEASE LOG IN:	
USER NAME: <input type="text"/>	
PASSWORD: <input type="text"/>	
<div>LOG IN20</div>	
FORGOT PASSWORD ?	
NOT A MEMBER YET?	
<div>REGISTER22</div>	

FIG. 1

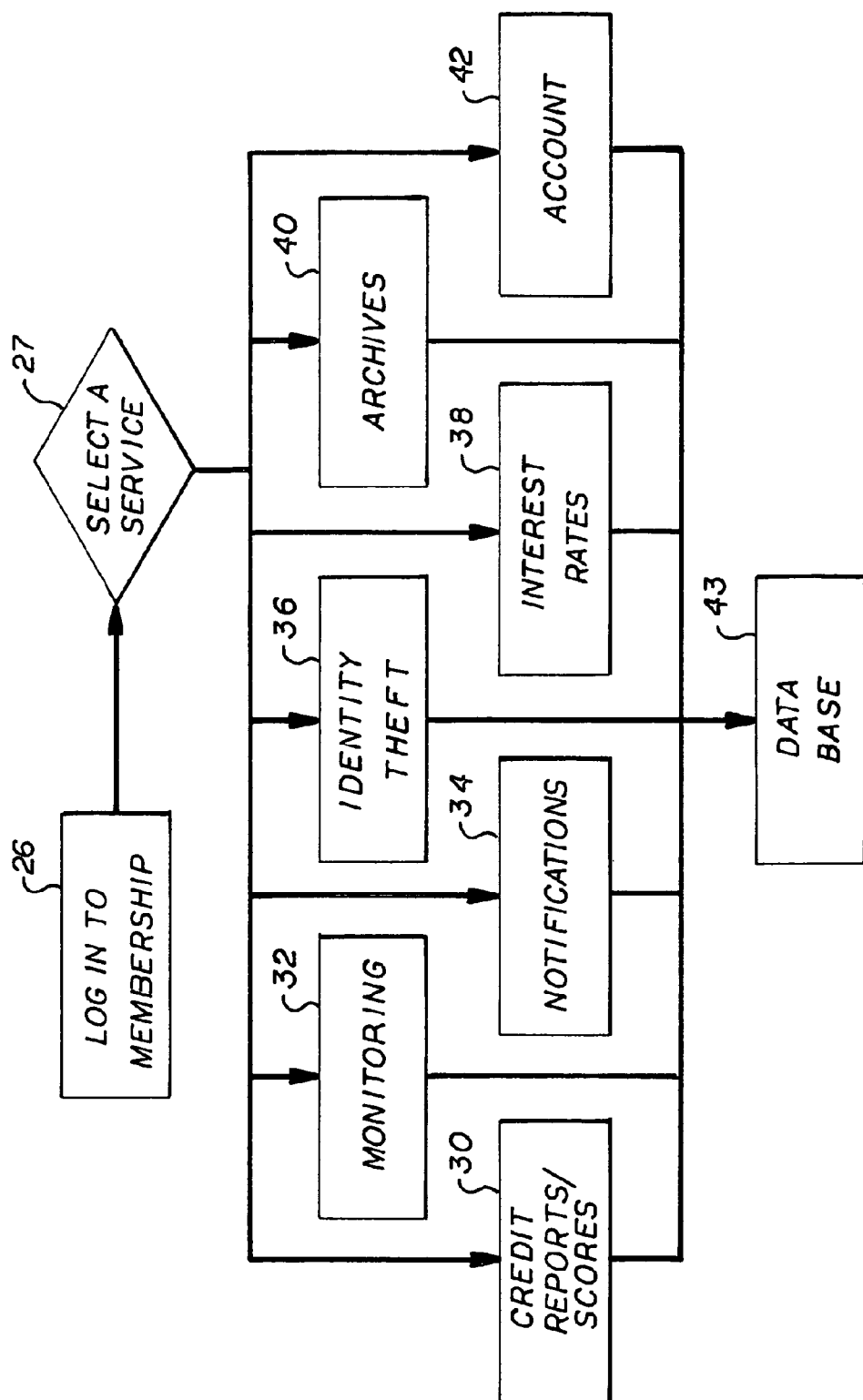


FIG. 2

CREDITWATCH		HOME LEARN MORE SECURITY PRIVACY	
<p>Your Creditwatch Membership Includes:</p> <ul style="list-style-type: none"> • One year of Membership Services at Creditwatch.Com • Online TransUnion Credit Report • Online TransUnion Credit Score and Analysis • Online Credit Monitoring with Email Alerts [more.....] • Tools for Reporting Credit Report inaccuracies with the click of a button • Credit Protection Services [more.....] • ID Theft Assistance [more.....] • Unlimited Access to Detailed Archives of all Services, Reports and Scores for recordkeeping purposes • Unlimited Ordering* of Online Credit Reports from all 3 Bureaus** • Merged Reports • Unlimited Ordering* of Online Credit Scores and Analyses • Access to many credit and financial tools, information, special offers from partners and related services • May incur additional charge for additional reports and/or 		<p>REGISTER</p> <p>PAGE 1 OF 2</p>	
<p>FIELDS MARKED WITH * ARE REQUIRED. THIS SERVICE IS AVAILABLE TO US RESIDENTS ONLY.</p>			
<p>FULL NAME :</p>		<p>YOUR FIRST NAME * MIDDLE YOUR LAST NAME *</p>	
<p>ADDRESS :</p>		<p>ADDRESS 1 * ADDRESS 2 *</p>	
<p>CITY TOWN :</p>		<p>CITY *</p>	
<p>STATE :</p>		<p>(NO STATE SELECTED) * *</p>	
<p>ZIP CODE :</p>		<p>ZIP CODE *</p>	
<p>EMAIL ADDRESS :</p>		<p>EMAIL ADDRESS *</p>	
<p>TELEPHONE :</p>		<p>* * *</p>	
<p>HOW DID YOU HEAR ABOUT US ?</p>		<p>PLEASE MAKE A SELECTION ... <input type="checkbox"/></p>	
		<p>FIG. 3A</p>	
		<p>CONTINUE</p>	

<p>CREDITWATCH</p> <p> © HOME © LEARN MORE © SECURITY © PRIVACY </p>	
<p>REGISTER (CONTINUE)</p> <p>PAGE 2 OF 2</p>	
<p>SECURITY INFORMATION:</p> <p> DATE OF BIRTH: <input type="text"/> <input type="text"/> <input type="text"/> EXAMPLE: 02 04 1974 SSN: <input type="text"/> <input type="text"/> <input type="text"/> EXAMPLE: 111223333 CONFIRM SSN: <input type="text"/> <input type="text"/> <input type="text"/> FIG. 3B DESIRED USER NAME: <input type="text"/> DESIRED PASSWORD: <input type="text"/> </p>	
<p>PLEASE INDICATE YOUR ACCEPTANCE OF THE TERMS & CONDITIONS BY CLICKING "I ACCEPT" BELOW.</p> <p> <input type="radio"/> I ACCEPT <input type="radio"/> I DECLINE </p> <p style="text-align: center;">FINISH</p>	

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p>CREDITWATCH</p> <p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>FAQ</p> <p>Refer a friend</p>					
<p>@ HOME @ LEARN MORE @ SECURITY @ PRIVACY</p> <p>WEDNESDAY SEPTEMBER 10, 2003</p> <p>HELLO, JOHN SHINN!</p> <p>ACCOUNT SUMMARY:</p> <p>CREDIT REPORTS/SCORES:</p> <ul style="list-style-type: none"> ● EXPERIAN - 4/01/03 N A ● EQUIFAX - 02/28/03 N A ● MERGED 3 BUREAU - 04/01/03 643 <p>CREDIT MONITORING:</p> <ul style="list-style-type: none"> ● NEW ACTIVITY - 04/01/03 NEW INQUIRY ● LAST ACTIVITY - 06/25/02 ADDRESS CHANGE <p>NOTIFICATIONS</p> <ul style="list-style-type: none"> ● LAST ACTIVITY - 08/11/02 LOST CARD(S) REPORTED 					
<p>Important Notices:</p> <ul style="list-style-type: none"> • You have never ordered a TransUnion credit report. Click here to order one now. • Your credit score is low. Please click here for tips on improving this score. • New Credit Monitoring information has arrived as of 04/01/03. Click here to view it. 					

FIG. 3C

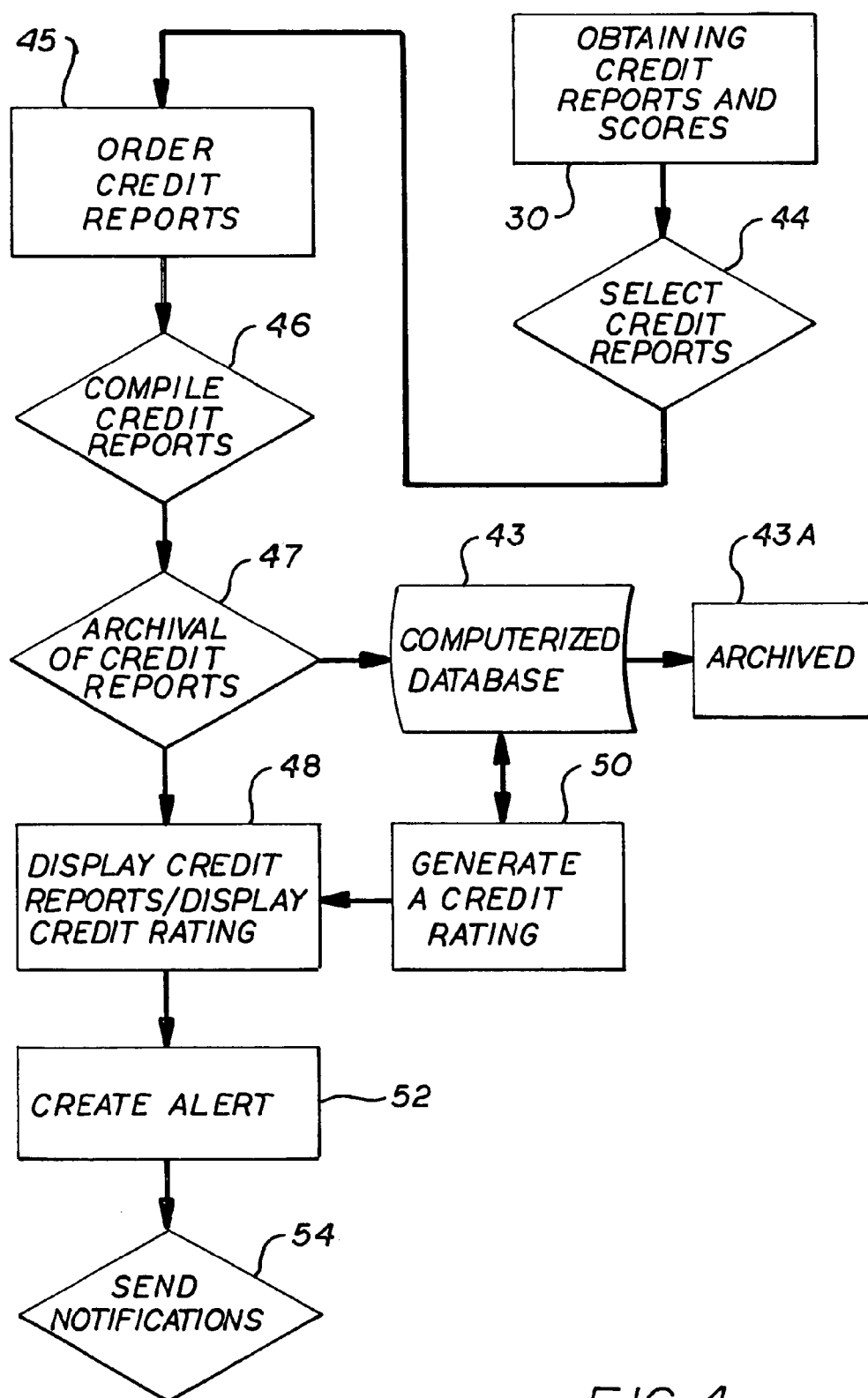


FIG. 4

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
CREDITWATCH					
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!					
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.					
<input type="radio"/> FAQ					
<input type="radio"/> Refer a friend					
REQUEST NEW REPORT					
PLEASE VERIFY THE FOLLOWING :					
PERSONAL INFORMATION:					
NAME : JOHN SHINN					
SOCIAL SECURIT NUMBER: 121-23-4343					
DATE OF BIRTH: 02 / 09 / 1949					
CLICK HERE IF ANY OR THE ABOVE INFORMATION IS NOT CORRECT.					
CONTACT INFORMATION:					
E-MAIL : JOHN.SHINN@ATYOURPLACE.COM					
DAYTIME PHONE NUMBER: (800) 999-1212					
EVENING PHONE NUMBER: (800) 343-5656					
CURENT ADDRESS: 5090 GOOSE STR SAN VALLEY S7G UK					
CLICK HERE IF ANY OR THE ABOVE INFORMATION IS NOT CORRECT.					
CREDIT CARD INFORMATION:					
CREDIT CARD : DISCOVER					
CARD NUMBER: 4111111111111111					
EXPIRATION DATE: 04 / 09					
CARD HOLDER FIRST NAME: JOHN					
CARD HOLDER LAST NAME: SHINN					
CLICK HERE IF ANY OR THE ABOVE INFORMATION IS NOT CORRECT.					
DELIVER OPTIONS:					
FIG. 5A					

PUBLIC RECORD INFORMATION

(Id) Bur Court and Tax Recordings:

(01) EFX FORECLOSURE FILED; STATUS UNKNOWN; REPORTED IN 05-96.
(CI: N AMER MTG 2379 BRIARWEST 98 HOU, DK. 61674)

***** END DEROGATORY ITEMS *****

Account Name/Number/Type of Account	Credit Bureau Date	High/	Mthly Account	Last Account Past	Last	Past Due	Hist
(Id) Bur Code	Open	Limit	Pymt Balance	Rptd Status	Due Amt	Delinq	30 60 90+ Date Acct Stat

53

BOSTON NATIONAL TRUST /542xxxx REVOLVING							
(01) EFX I 06-85	400	N/A	-0-	04-97	CURRENT	REPORT INACCURACY	00 00 00 04-97 1111111111

FOURTH NATIONAL BK VSA /400011xxxxx REVOLVING							
(01) EFX I 12-92	400	N/A	-0-	04-97	CURRENT	REPORT INACCURACY	00 00 00 04-97 1111111111

FOURTH NATIONAL BK /287000xxxxx REVOLVING							
(01) EFX I 01-92	400	N/A	-0-	04-97	CURRENT	REPORT INACCURACY	00 00 00 04-97 1111111111

FREDERICK & NELSON /52xx REVOLVING							
(01) EFX I 04-89	112	N/A	-0-	04-97	CURRENT	REPORT INACCURACY	00 00 00 04-97 1111111111

GMAC /FSAXXX INSTALLMENT							
(01) EFX J 07-89	4936	137	-0-	09-90	CURRENT	REPORT INACCURACY	00 00 00 09-90 1111111111

NATIONAL MORTG CORP /740000xxxxxx REAL ESTATE							
(01) EFX I 04-96	94000	962	94000	04-97	CURRENT	REPORT INACCURACY	00 00 00 04-97 1111111111

NORDSTROMS /7770xxxx REVOLVING							
(01) EFX I 03-91	405	N/A	-0-	01-92	CURRENT	00 00 00	01-92

RECENT INQUIRIES INTO YOUR CREDIT FILE

(Id) Bur Date Abbreviated Company Name:

FIG. 5B

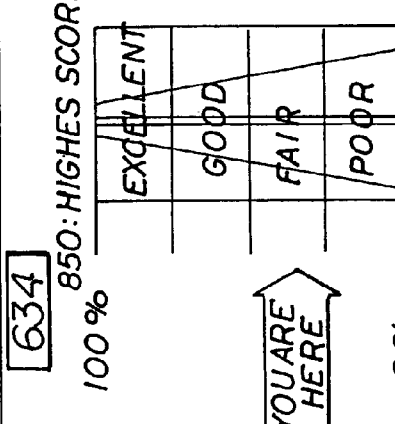
REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT				
<p>CREDITWATCH</p> <p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>O FAQ</p> <p>O Refer a friend</p>									
<p>  </p> <p>634</p> <p>850: HIGHEST SCORE</p> <p>100 %</p> <p>WHAT YOUR SCORE MEANS</p> <p>Your credit rating ranks higher than 30% of U.S. consumers.</p> <p>Currently, your CreditExpert Credit Score (tm) will make it difficult for you to get the best offers from lenders, especially for credit cards. Be prepared to pay higher fees and interest rates and/or to make a deposit or down payment. Also, you may not be able to get high credit limits and loan amounts. However, if you demonstrate that you are reliable by paying your bills on time, your credit score can improve significantly.</p> <p>0 % 350 LOWEST SCORE</p> <p>Both negative and positive factors influence your credit score. The most important factors of each are listed below, in order of importance. Remember, these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. The same is true for positive factors if you have a very low credit score.</p> <table border="1"> <tr> <td>Here are the top factors that make your score lower:</td> <td>Here are the top factors that make your score higher:</td> </tr> <tr> <td> <p>Credit usage</p> <p>On average, you are using 104% of your credit limit on your credit card(s). This only includes your open accounts for which the credit limit/loan amount is available.</p> </td> <td> <p>Payment history</p> <p>Last reported month, you paid all of your accounts on time.</p> <p>This only includes accounts updated in the past 3 months.</p> </td> </tr> </table>						Here are the top factors that make your score lower:	Here are the top factors that make your score higher:	<p>Credit usage</p> <p>On average, you are using 104% of your credit limit on your credit card(s). This only includes your open accounts for which the credit limit/loan amount is available.</p>	<p>Payment history</p> <p>Last reported month, you paid all of your accounts on time.</p> <p>This only includes accounts updated in the past 3 months.</p>
Here are the top factors that make your score lower:	Here are the top factors that make your score higher:								
<p>Credit usage</p> <p>On average, you are using 104% of your credit limit on your credit card(s). This only includes your open accounts for which the credit limit/loan amount is available.</p>	<p>Payment history</p> <p>Last reported month, you paid all of your accounts on time.</p> <p>This only includes accounts updated in the past 3 months.</p>								

FIG. 5C

REPORT INACCURACY

COMPANY NAME:

BOSTON NATIONAL TRUST

ACCOUNT NUMBER:

542XXXX

REASON FOR
DISPUTE:

☒ THIS IS NOT MY ACCOUNT

☐ I HAVE NEVER PAID LATE

☐ THIS ACCOUNT IS IN BANKRUPTCY

☐ THIS ACCOUNT IS CLOSED

☐ I HAVE PAID THIS ACCOUNT IN FULL

☐ I PAID THIS BEFORE IT WENT TO COLLECTION OR BEFORE IT
WAS CHARGED OFF

☐ OTHER

CANCEL

GENERATE INACCURACY REPORT

FIG. 5D

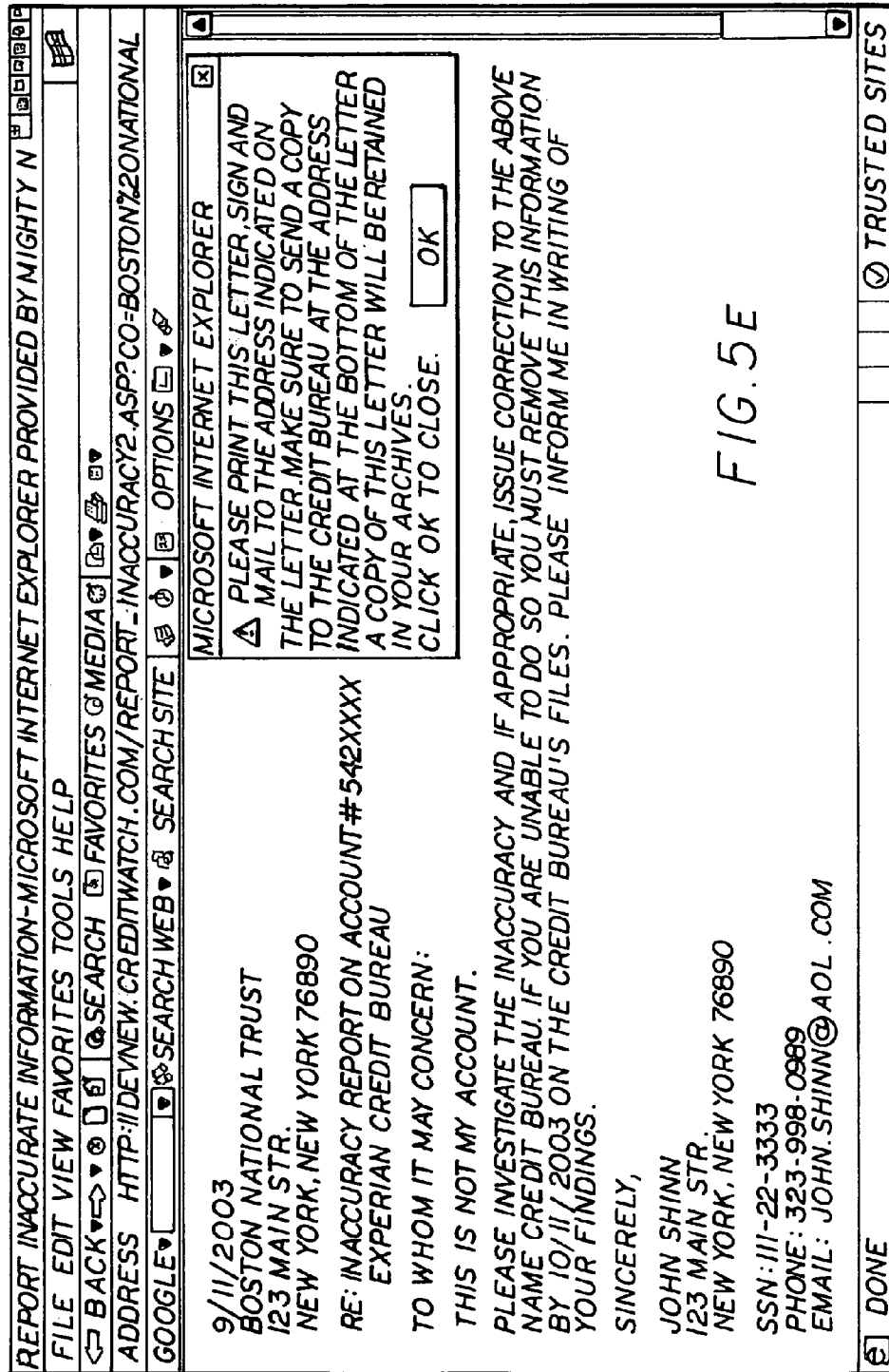
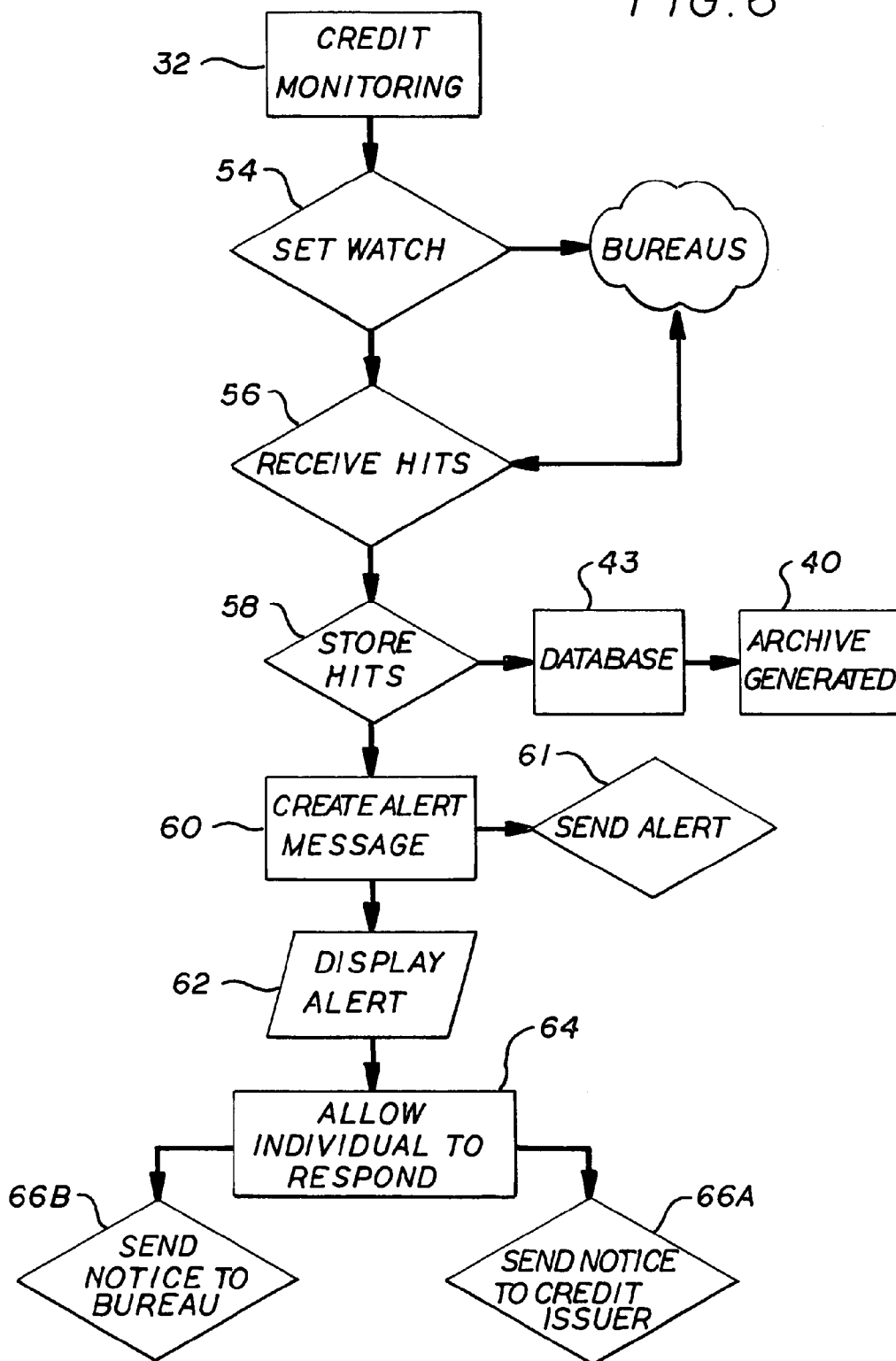


FIG. 6



REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
CREDITWATCH Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!					
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.					
FAQ					
Refer a friend					
MONITORING ACTIVITY - TRADELINES					
INDUSTRY CODE:		BC			
SUBSCRIBER NAME:		ANB CITIBANK SD			
ACCOUNT TYPE:		R			
ACCOUNT NUMBER:		462120118158			
BALANCE :		000013131			
CURENT MANNER OF PAYMENT:		01			
PREVIOUS MANNER OF PAYMENT:		04			
CURRENT AMOUNT PAST DUE:		04			
REMARKS:		CBG			
METHOD OF CONTACT:		0			

FIG.7A

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
CREDITWATCH					
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!					
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.					
<div><div><div>FAQ</div><div>Refer a friend</div></div></div>					
MONITORING ACTIVITY - ADDRESSES					
ADDRESS 1 :		P O BOX 15687			
ADDRESS 2 :					
CITY :		WILMINGTON			
STATE :		DE			
ZIP :		19850			

FIG. 7 B

REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p align="center"> @ HOME @ LEARN MORE @ SECURITY @ PRIVACY </p>						
<p align="center">MONITORING ACTIVITY</p>						
EMPLOYER :			JUST 4 DOCTORS LLC			
OCCUPATION :						
DATE HIRED :						
DATE SEPARATED :						
DATE CODE :						
INCOME :						
PAY BASIS :						

CREDITWATCH

Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!

Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.

[FAQ](#)

[Refer a friend](#)

FIG. 7C

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
CREDITWATCH Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!					
MONITORING ACTIVITY					
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.					
<div><div><input type="radio"/> FAQ</div><div><input type="radio"/> Refer a friend</div></div>					
<div><div><div><div>INQUIRY SEGMENT:</div><div>INDUSTRY CODE:</div><div>SUBSCRIBER NAME:</div><div>INQUIRY TYPE:</div><div>LOAN TYPE:</div><div>LOAN AMOUNT:</div><div>INQUIRY DATE:</div><div>SUBSCRIBER ADDRESS SEGMENT:</div><div>ADDRESS 1:</div><div>ADDRESS 2:</div><div>CITY:</div><div>STATE:</div><div>ZIP:</div></div><div><div>F</div><div>GREENLIGHTFI/GREENLIGHTF</div><div>DE</div><div>19850</div><div>P O BOX 15687</div><div></div><div>WILMINGTON</div><div>2600 MICHELSON DR</div><div>DR #650</div><div>IRVINE</div><div>CA</div><div>92612</div></div></div></div>					

FIG. 7D

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT																								
CREDITWATCH Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!																													
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.																													
FAQ Refer a friend																													
MONITORING ACTIVITY-NEW PUBLIC RECORD																													
<table border="1"><thead><tr><th colspan="2">PUBLIC RECORD SEGMENT :</th></tr></thead><tbody><tr><td>PR TYPE :</td><td>7 F</td></tr><tr><td>DOCKET :</td><td>200002444</td></tr><tr><td>ATTORNEY :</td><td>SMITH & JACKSON</td></tr><tr><td>PLAINTIFF :</td><td>C & C</td></tr><tr><td>DATE REPORTED :</td><td>20000301</td></tr><tr><td>ASSETS :</td><td></td></tr><tr><td>LIABILITIES :</td><td>19850</td></tr><tr><td>ACCT. TYPE :</td><td>I</td></tr><tr><td>COURT TYPE :</td><td>B K</td></tr><tr><td>CITY :</td><td>CHICAGO</td></tr><tr><td>STATE :</td><td>IL</td></tr></tbody></table>						PUBLIC RECORD SEGMENT :		PR TYPE :	7 F	DOCKET :	200002444	ATTORNEY :	SMITH & JACKSON	PLAINTIFF :	C & C	DATE REPORTED :	20000301	ASSETS :		LIABILITIES :	19850	ACCT. TYPE :	I	COURT TYPE :	B K	CITY :	CHICAGO	STATE :	IL
PUBLIC RECORD SEGMENT :																													
PR TYPE :	7 F																												
DOCKET :	200002444																												
ATTORNEY :	SMITH & JACKSON																												
PLAINTIFF :	C & C																												
DATE REPORTED :	20000301																												
ASSETS :																													
LIABILITIES :	19850																												
ACCT. TYPE :	I																												
COURT TYPE :	B K																												
CITY :	CHICAGO																												
STATE :	IL																												

FIG. 7 E

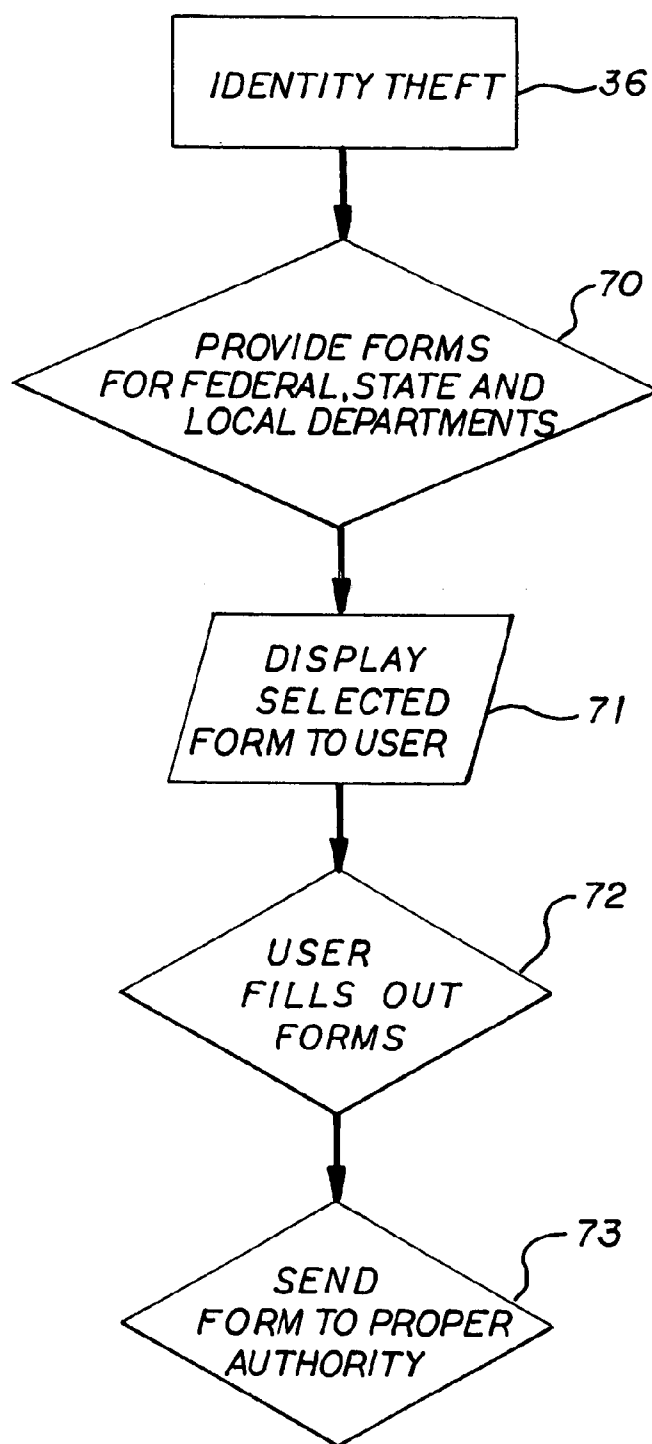


FIG. 8

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
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CREDITWATCH

Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!

Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.

☐ FAQ
☐ Refer a friend

HOME @ LEARN MORE @ SECURITY @ PRIVACY

ID THEFT QUESTIONNAIRE

PERSONAL INFORMATION _____ **PAGE 1 OF 6**

PLEASE CONFIRM THE FOLLOWING:

FIRST NAME: _____

LAST NAME: _____

STREET ADDRESS: _____

APT. OR SUITE NO.: _____

CITY: _____

STATE/PROVINCE: _____

ZIP: _____ - _____

HOME PHONE: _____ **WORK PHONE:** _____ **EXT.:** _____

(AREA CODE)(PHONE NUMBER) (AREA CODE)(PHONE NUMBER)
(NUMBERS ONLY) (EXTENSION)(NUMBERS ONLY)

SOCIAL SECURITY NO.: _____ **DATE OF BIRTH:** _____ **MM/DD/YYYY**

EMAIL ADDRESS: _____ (I.E., ANYONE@ MYISP.COM)

SAVE -- FINISH LATER **CONTINUE**

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p>HOME LEARN MORE SECURITY PRIVACY</p>					
<p>ID THEFT QUESTIONNAIRE</p> <p>COMPLAINT OVERVIEW PAGE 2 OF 6</p> <p>Types of Identity Theft You Have Experienced,</p> <p>ID Theft occurs when someone uses your name or other identifying information for their personal gain. Please check the types of ID theft you were a victim of. (Check as many as apply)</p> <div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;"> <p><input type="checkbox"/> Credit Cards</p> <p><input type="checkbox"/> Checking or Savings Accounts</p> <p><input type="checkbox"/> Loans</p> <p><input type="checkbox"/> Phone or Utilities</p> </div> <div style="width: 50%;"> <p><input type="checkbox"/> Securities or Other Investments</p> <p><input type="checkbox"/> Internet or E-mail</p> <p><input type="checkbox"/> Government Documents or Benefits</p> <p><input type="checkbox"/> Other</p> </div> </div> <p>Did suspect use the Internet to open the account or purchase the goods or services? <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Don't Know </p> <p>Describe Your Complaint Here.</p> <p>Please give us information about the identity theft, including, but not limited to, how the theft occurred, who may be responsible for the theft, and what actions you have taken since the theft. Please include a list of companies where fraudulent accounts were established or your current accounts were affected. Please limit your complaint to 2000 characters.</p>					
<p>CREDITWATCH</p> <p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>FAQ</p> <p>Refer a friend</p>					

FIG. 9B

REPORTS/ SCORES	MONITORING/NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p>CREDITWATCH</p> <p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>FAQ</p> <p>Refer a friend</p>					
<p>HOME LEARN MORE SECURITY PRIVACY PAGE 3 OF 6</p> <p>ID THEFT QUESTIONNAIRE COMPLAINT DETAILS</p> <p>DETAILS OF THE IDENTITY THEFT.</p> <p>When did you notice that you might be a victim of identity theft?</p> <p>When did the identity theft occur? (i.e., when was the first account opened?):</p> <p>How many accounts (credit cards, loans, bank accounts, cellular phone accounts, etc.) were opened or accessed?</p> <p>How much money, if any, have you had to pay?</p> <p>How much money, if any, did the identity thief obtain from companies in your name?</p> <p>What other problems, if any, have you experienced as a result of the identity theft? (Click on the down arrow. To select more than one, hold down the CTRL key while clicking your selection).</p> <div><div>No Other Harm Suffered</div><div>Civil Suit Filed or Judgment Entered Against You</div><div>Criminal Investigation, Arrest or conviction</div><div>Denied Credit or Other Financial Services</div><div>Denied Employment or Loss of Job</div></div> <div><div>Save - Finish Later</div><div>Continue</div></div> <p>FIG.9C</p>					

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
CREDITWATCH!	© HOME © LEARN MORE © SECURITY © PRIVACY				
Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!	ID THEFT QUESTIONNAIRE COMPLAINT DETAILS				
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.	THE IDENTITY THIEF INFO. PLEASE PROVIDE ANY INFORMATION YOU MAY HAVE ABOUT THE IDENTITY THIEF, INCLUDING HIS OR HER NAME, AND ANY ADDRESSES OR PHONE NUMBERS THE IDENTITY THIEF MAY HAVE USED. FIRST NAME: _____ LAST NAME: _____ STREET ADDRESS: _____ APT. OR SUITE NO.: _____ CITY: _____ STATE/PROVINCE: _____ ZIP: _____ HOME PHONE: _____ WORK PHONE: _____ EXT: _____ (AREA CODE)(PHONE NUMBER) (AREA CODE)(PHONE NUMBER) (NUMBERS ONLY) (EXTENSION)(NUMBERS ONLY) SOCIAL SECURITY NO.: _____ - ____ - ____ DATE OF BIRTH: _____ (MM/DD/YYYY) EMAIL ADDRESS: _____ I.E., ANYONE@MYISP.COM) YOUR RELATIONSHIP TO THE IDENTITY THIEF: _____				

REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p> CREDITWATCH HOME LEARN MORE SECURITY PRIVACY </p>						
<p> ID THEFT QUESTIONNAIRE </p> <p> PROBLEMS WITH COMPANIES </p> <p> Do you have any problems with the companies, credit bureaus, or organizations you are dealing with concerning your identity theft problems? If so, identify each company, credit bureau, or organization, provide its location and/or telephone number, if you have it, and tell us briefly what the problem is. </p> <p> Company 1 Company Name: <input type="text"/> City: <input type="text"/> State/Province: <input type="text"/> ▼ Zip: <input type="text"/> - <input type="text"/> Home Phone: <input type="text"/> <input type="text"/> (Area Code) <input type="text"/> <input type="text"/> (Phone Number) <input type="text"/> <input type="text"/> (Extension) (Numbers Only) </p> <p> Have you notified this company? <input type="radio"/> Yes <input type="radio"/> No Have you sent written notifications to this company? <input type="radio"/> Yes <input type="radio"/> No </p> <p> Company 2 Company Name: <input type="text"/> City: <input type="text"/> </p>						
<p> Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim! </p> <p> Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date. </p> <p> <input type="radio"/> FAQ <input type="radio"/> Refer a friend </p>						

FIG. 9E

REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p>CREDITWATCH</p> <p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p><input type="radio"/> FAQ</p> <p><input type="radio"/> Refer a friend</p>	<div> HOME LEARN MORE SECURITY PRIVACY </div> <div> <p>ID THEFT QUESTIONNAIRE</p> <p>REVIEW AND SUBMIT PAGE 6 OF 6</p> <p>PLEASE REVIEW ALL INFORMATION YOU PROVIDED IN THIS ID THEFT QUESTIONNAIRE AND SUBMIT IT BY CLICKING ON SUBMIT BUTTON BELOW.</p> <div> <div> <input checked="" type="checkbox"/> PERSONAL INFORMATION EDIT </div> <div> <input checked="" type="checkbox"/> COMPLAINT OVERVIEW EDIT </div> <div> <input checked="" type="checkbox"/> DETAILS OF IDENTITY THEFT EDIT </div> <div> <input checked="" type="checkbox"/> THE IDENTITY THIEF INFO EDIT </div> <div> <input checked="" type="checkbox"/> PROBLEMS WITH COMPANIES EDIT </div> </div> <div> <input type="button" value="SUBMIT"/> <input type="button" value="SAVE -- FINISH LATER"/> <input type="button" value="CANCEL"/> </div> </div>					

FIG. 9F

Instructions for completing your ID Notification.

Very Important! Please follow these instructions.

Print them out for reference.

- (1) The letter you see after closing this window must be printed, signed and mailed to your local police department at the address indicated on the letter. This is to establish the identity as a genuine occurrence and should result in a police report being filed with your local police department.

We highly recommend sending the letter via registered or return receipt mail along with copies of any supporting documentation.

- (2) Mail copies to all three major credit bureaus (TransUnion, Equifax and Experian) at the address indicated at the bottom of the letter.

- (3) Mail a copy of the letter to any credit grantor(s) involved in the suspected identity theft.

- (4) Keep a copy of this letter for your files.

A summary of this report has been automatically filed with the FTC/Consumer Sentinel national identity theft database and the FBI.

A copy of this letter is maintained in your archives and can be reprinted at any time.

Our ID Theft Notification Letter has been generated.
To view it's printable version [click here](#)

FIG. 9G

FIG. 9H

San Simeon Metro Police Department
123 Main Street
San Simeon, CA 93287
Attn: Fraud Department

Subject: Identity Theft Incident Report

To Whom It May Concern:

Please be advised that I have recently become a victim of identity theft. The details of my incident are reported in this letter. Please contact me immediately to process my police report for this incident.

Personal Information

First Name: John
Last Name: Shinn
Address: 2865 SE 101ST AV, PORTLAND, DE 97011
Home Phone: 323-998-0989
Work Phone: 818-556-8765
Social Security Number: 111-22-3333
Date Of Birth: 12/31/65
Email Address: john.shinn@aol.com

Complaint Overview

Types of Identity Theft You Have Experienced.	Credit Cards
Suspected use of the Internet to open the account or purchase the goods or services	Yes
Description of Complaint	This account is in bankruptcy.

Details of the Identity Theft

The date you noticed that you might be a victim of identity theft.	02/17/03
The date the identity theft first occurred.	06/21/02
The number of accounts (credit cards, loans, bank accounts, cellular phone accounts, etc.) opened or accessed.	2
Amount of money, if any, have you had to pay.	400
Amount of money, if any, the identity thief obtained from companies in your name.	200
Other problems, if any, have you experienced as a result of the identity theft	Denied Employment or Loss of Job

The Identity Thief Info

First Name Marsha
Last Name Kaplan
Address 2340 Cirius Str. Hidden Valley, CA 90087
Home Phone: 323-998-0989
Work Phone: Unknown
Social Security Number: Unknown
Date Of Birth: Unknown
Email Address: supergirlmarsha@yahoo.com
Relationship to the identity thief: Roommate/Co-habitant

Problems with Companies

Company Name Trans Union
Address P.O. Box 97328 Jackson,
MS 39288-7328
Phone 800-888-4213
Have you notified this company? Yes
Have you sent written notifications to this company? Yes

Sincerely,

John Shinn

cc:

Equifax
123 Main Str.
New York, New York 76890

TransUnion
P.O. Box 97328
Jackson, MS 39288-7328

Experian
P.O. Box 78666
Georgina, GA 89000-3453

FIG. 91

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<div>© HOME @ LEARN MORE @ SECURITY @ PRIVACY</div>					
<div>ID THEFT NOTIFICATIONS</div> <div><div><div>6/1/03</div><div>VIEW DETAILS</div></div><div><div>8/5/03</div><div>NOT COMPLETE</div></div></div>					
<div>CREDITWATCH</div> <div>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</div> <div>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</div> <div><div>o FAQ</div><div>o Refer a friend</div></div>					

FIG.9J

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<div>© HOME @ LEARN MORE @ SECURITY @ PRIVACY</div>					
ID THEFT NOTIFICATIONS DETAILS					
<p>CREDITWATCH</p> <p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p><input type="radio"/> FAQ</p> <p><input type="radio"/> Refer a friend</p>	ID THEFT NOTIFICATION DATE :	JUNE, 2003			
	POLICE DEPT. NOTIFIED :	1123 MAIN STR. SAN SIMEON, CA SAN SIMEON METRO POLICE DEPT.			
	TRANS UNION NOTIFIED :	YES			
	EXPERIAN NOTIFIED :	YES			
	EQUIFAX NOTIFIED :	NO			
	CREDIT GRANTORS NOTIFIED :	CAPITAL ONE -1816 OCEAN AVE SAINT PETERSBURG, NY 89000			
	FBI/FTC CONSUMER SENTINEL NOTIFIED :	YES			
VIEW ID THEFT QUESTIONNAIRE DETAILS					

FIG. 9K

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT	
<div>HOMELEARN MORESECURITYPRIVACY</div>						
ID THEFT NOTIFICATION DETAILS						
<div>REPORTS/ SCORES</div> <div>CREDITWATCH</div> <div>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</div> <div>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</div> <div></div> <div><div>FAQ</div><div>Refer a friend</div></div>	SECTION 1:	PERSONAL INFO				
	SECTION 2:	COMPLAINT OVERVIEW				
	SECTION 3:	COMPLAINT DETAILS				
	SECTION 4:	ID THEFT INFO				
	SECTION 5:	PROBLEMS WITH COMPANIES				

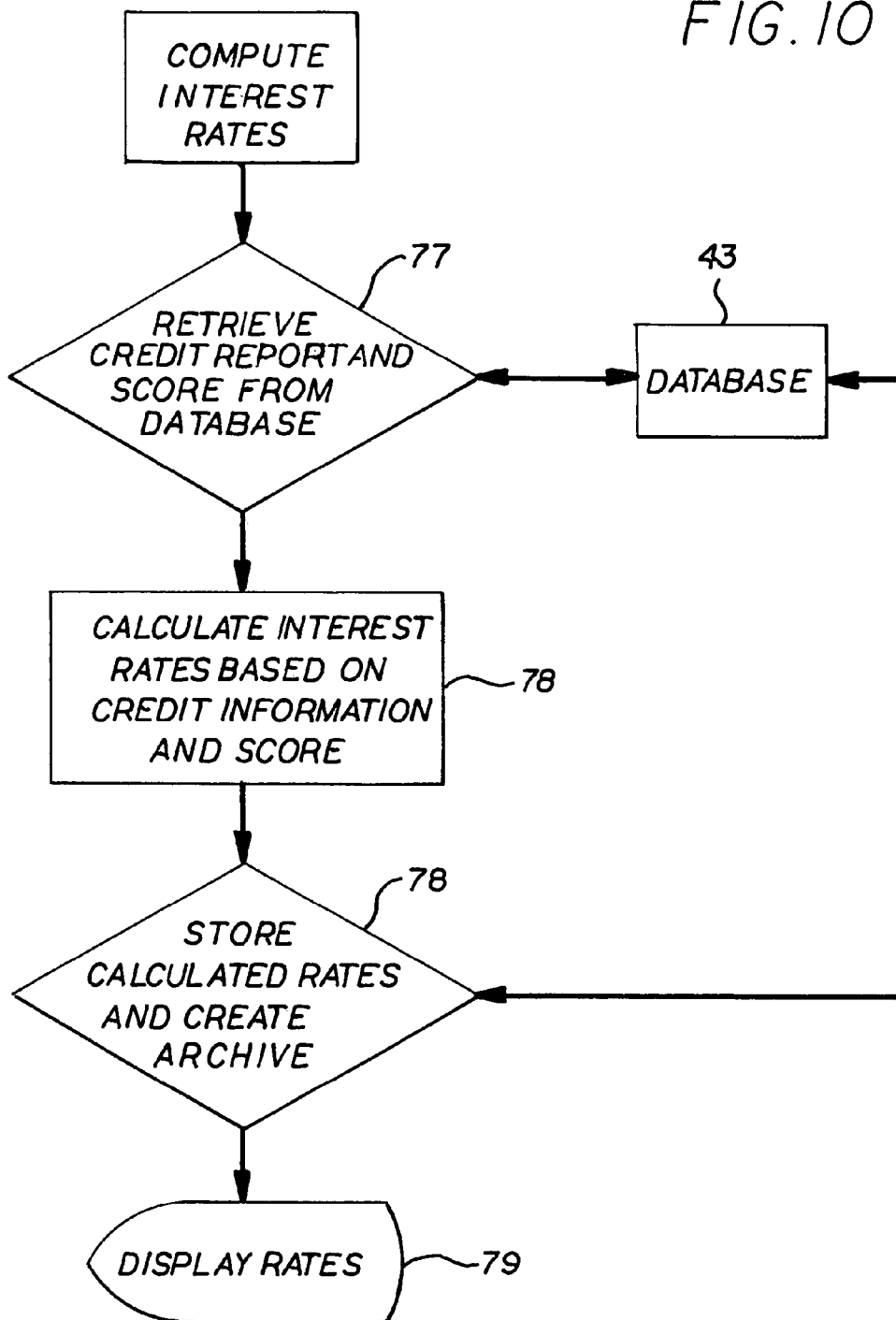
FIG. 9 L

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
CREDITWATCH Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!					
Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.					
FAQ					
Refer a friend					
HOME @ LEARN MORE @ SECURITY @ PRIVACY					
ID THEFT DETAILS					
PERSONAL INFORMATION					
FIRST NAME :		JOHN			
LAST NAME :		SHINN			
ADDRESS :		2865 SE 101ST AV, PORTLAND, DE 97011			
HOME PHONE :		323-998-0989			
WORK PHONE :		818-556-8765			
SOCIAL SECURITY NUMBER :		111-22-3333			
DATE OF BIRTH :		12/31/65			
EMAIL ADDRESS :		JOHN.SHINN@AOL.COM			
-- BACK --					

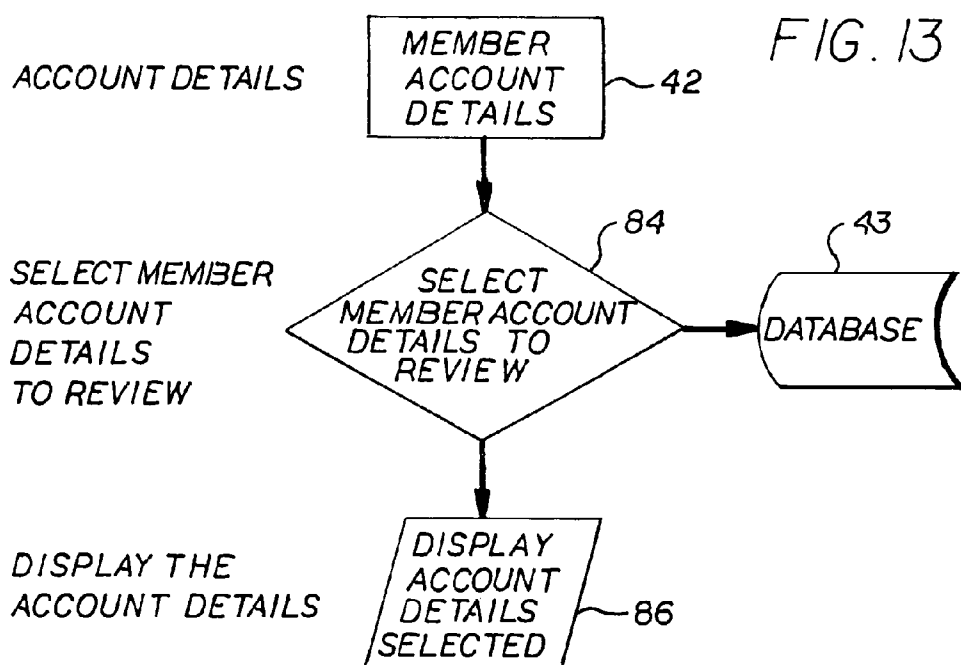
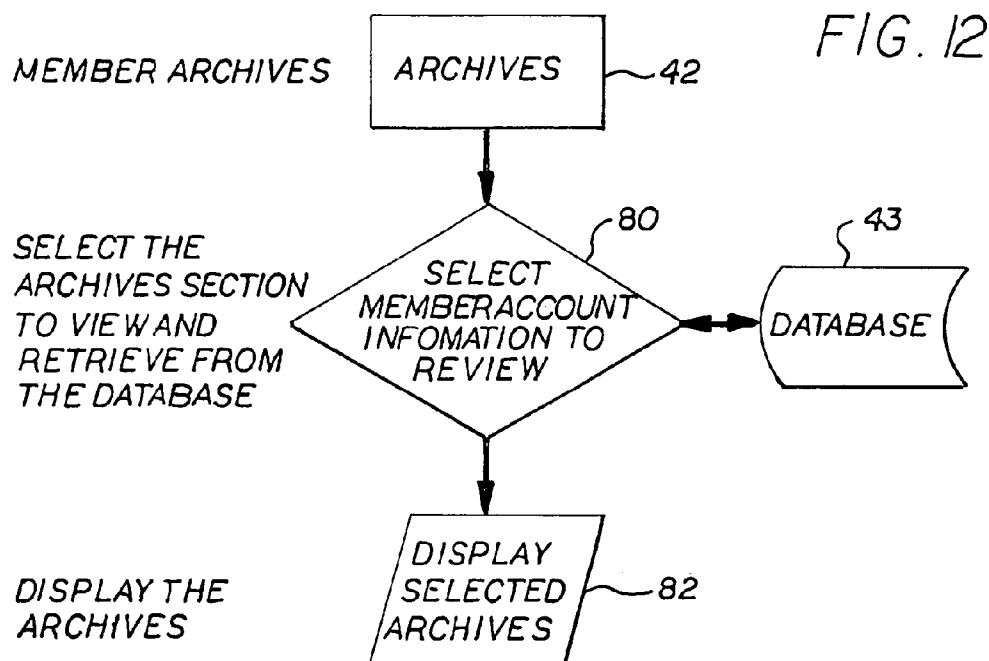
FIG. 9M

COMPLAINT OVERVIEW	
TYPES OF IDENTITY THEFT YOU HAVE EXPERIENCED.	
--CREDIT CARDS	
SUSPECTED USE OF THE INTERNET TO OPEN THE ACCOUNT OR PURCHASE THE GOODS OR SERVICES	
-- YES	
DESCRIPTION OF COMPLAINT	
YOUR DESCRIPTION OF HOW IT HAPPENED	
<div>--BACK--</div>	
FIG. 9N	
DETAILS OF THE IDENTITY THEFT	

FIG. 10



REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT																																										
<p>© HOME @ LEARN MORE @ SECURITY @ PRIVACY</p>																																															
<p>YOUR INTEREST RATES HOME LOAN INTEREST RATES BASED ON YOUR MOST RECENT SCORE OF X, THE FOLLOWING ARE ESTIMATED AVAILABLE INTEREST RATES FOR HOME LOANS IN YOUR AREA. NEW PURCHASE FOR PROPERTIES UP TO \$ 200,000</p>																																															
<p>CREDITWATCH Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>FAQ</p> <p>Refer a friend</p>	<p>FIG. 11</p> <table border="1"> <thead> <tr> <th></th> <th colspan="2">30 YEAR</th> <th colspan="2">15 YEAR</th> <th colspan="2">1 YEAR ARM</th> </tr> <tr> <th></th> <th>APR</th> <th>PTS</th> <th>APR</th> <th>PTS</th> <th>APR</th> <th>PTS</th> </tr> </thead> <tbody> <tr> <td>INSTITUTION</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>COUNTRYWIDE</td> <td>6.28%</td> <td>0.8</td> <td>5.60%</td> <td>0.8</td> <td>3.84%</td> <td>0.7</td> </tr> <tr> <td>FIRST NATIONAL BANK OF OMAHA</td> <td>6.45%</td> <td>0.5</td> <td>6.0%</td> <td>0.5</td> <td>3.75%</td> <td>0.8</td> </tr> <tr> <td>DI TECH FUNDING</td> <td>6.375%</td> <td>1.0</td> <td>5.95%</td> <td>0.8</td> <td>3.75%</td> <td>1.0</td> </tr> </tbody> </table>						30 YEAR		15 YEAR		1 YEAR ARM			APR	PTS	APR	PTS	APR	PTS	INSTITUTION							COUNTRYWIDE	6.28%	0.8	5.60%	0.8	3.84%	0.7	FIRST NATIONAL BANK OF OMAHA	6.45%	0.5	6.0%	0.5	3.75%	0.8	DI TECH FUNDING	6.375%	1.0	5.95%	0.8	3.75%	1.0
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<p>FOR PROPERTIES OVER \$ 200,000</p>																																															
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	30 YEAR		15 YEAR		1 YEAR ARM																																										
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REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
MODIFY YOUR ACCOUNT PROFILE					
Personal Information:					
Name: John Shinn					
To Change Name or Marital Status, click here					
Address:					
E-mail: john.shinn@atyourplace.com					
Daytime Phone Number: (800) 999-1212					
Evening Phone number: (800) 343-5656					
Current Address: 5090 Goose Str San Valley, S7G 90P UK					
To Change Address Information, click here					
Security Information:					
Email: john@youremail.com					
Date of Birth: 09/12/65 (DD/MM/YY)					
Mothers Maiden Name: hilda					
User ID: jomysinny					
Password: 1milroses					
Your security question: What is my favorite flower?					
Your answer to security question: lilac					
To Change Security Information, click here					
Credit Card Information:					
Credit Card Discover					
Card Number: 4111111111111111					

FIG. 14

SYSTEMS AND METHODS OF ON-LINE CREDIT INFORMATION MONITORING AND CONTROL

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] The present application is a continuation of U.S. patent application Ser. No. 13/471,859, filed May 15, 2012, which is a continuation of U.S. patent application Ser. No. 13/168,736, filed Jun. 24, 2011, now U.S. Pat. No. 8,195,549, which is a continuation of U.S. patent application Ser. No. 12/874,364, filed Sep. 2, 2010, now U.S. Pat. No. 7,970,679, which is a continuation of U.S. patent application Ser. No. 10/665,244, filed Sep. 20, 2003, now U.S. Pat. No. 7,792,715, which claims the benefit of priority to U.S. Prov. Pat. App. No. 60/412,355, filed Sep. 21, 2002. All of the aforementioned applications are hereby incorporated by reference in their entireties.

BACKGROUND

[0002] The invention relates to the field of credit information monitoring and control and, in particular, to a method for monitoring and control of an individual's credit information by use of the Internet.

[0003] Traditionally the typical method for obtaining one's credit information was to send a written request for a credit report to each credit reporting bureau and provide identifying proof of identity which, in most cases, was a utility bill or tax bill. Recently the credit report has been available for purchase online. Once the credit report was obtained and a discrepancy or error was found in the information, the individual had to request investigation of the discrepant or erroneous credit information either through the credit bureau or directly to the offending credit grantor organization, such as a department store or bank. This was a time consuming method. An improvement to this method was to use a credit watch, or credit monitoring organization that would monitor the individual's credit reports on file at a credit bureau. The credit watch organization would send reports to the individual if certain types of information appeared in the credit history. Examples of the type of information that would trigger a report are derogatory items, change of address and whether a third party requested a credit report. While this method provided an up-to-date status of the individual's credit history, the individual was still left with the job of contacting the individual creditor or bank to report errors or discrepancies and to request appropriate investigations.

[0004] In applicant's co-pending application Ser. No. 09/846,616 "Card Management System and Method Therefor" filed on May 1, 2001, a credit card management system is disclosed and is herewith incorporated into this application by reference. This invention is a method and system for on-line card management, wherein the card is issued to a card user by a card issuing organization. The card user interfaces with a card management organization via the card user's own computer through the Internet to a computer system within the card management organization. This system is discussed in more detail in the detailed description section because it is incorporated into the subject invention.

[0005] Thus, it is a primary object of the invention to provide to provide a method of on-line credit information monitoring and control.

[0006] It is another object of the invention to provide an on-line credit information monitoring method that allows an individual to obtain the individual's credit report from the credit reporting bureaus, to challenge any discrepancies or errors in the credit report, and to initiate time, and date stamped notifications to affected creditors to request remedial action.

[0007] It is a further object of the invention to provide an on-line credit information monitoring method that allows an individual who finds or suspects identity theft to initiate time and date stamped notifications to affected creditors and cognizant government agencies.

[0008] It is a further object of the system to provide an on-line credit information monitoring method which allows an individual to access time and date stamped notifications initiated by the individual to affected creditors and government agencies.

[0009] Another object of the invention is to provide an on-line credit information monitoring protocol that can determine the hypothetical interest rate that an individual should pay for a specific type of loan based on the individual's credit information.

SUMMARY

[0010] The invention is a method of on-line credit information monitoring and control designed to provide an individual with the ability to maintain the individual's credit information for the purpose of protecting against errors and misuse, and for availing the individual of the best available credit consistent with the individual's credit information. In general, the system and method allows an individual using the individual's own computer terminal to access a computer system in a computer network, such as the Internet, to monitor, request, and record within the computer system, numerous actions initiated by the individual regarding the individual's own credit information.

[0011] In detail, a method of on-line monitoring and control of an individual's credit information, which includes the steps of:

[0012] 1. The individual accesses a computer system in a computer network. This is typically accomplished by the individual accessing the Internet by use of the individual's own computer and contacting the credit management computer system.

[0013] 2. Via the computer system, the individual then requests actions regarding the individual's credit information. These actions will include obtaining a copy of the individual's credit report from each of the national bureaus, or a combined copy in a merged format that shows the data from each of the national bureaus. These actions will also include notification of specific items of the credit report, such as: credit information from creditors that can have an adverse affect on the individual's credit, requests from third parties for copies of the individual's credit report, and changes of address as reported to the bureaus.

[0014] 3. Contacting the appropriate organization by the computer system and requesting the organization to take appropriate remedial action. Here the computer system completes the request initiated by the individual. Through interaction with the computer system, an individual can communicate with a creditor to dispute an information item or items. The individual can also request the computer system to electronically notify the

appropriate government agencies should an identity theft situation occur or appear to be imminent such as with an unauthorized address change, or application for credit that the individual did not authorize.

[0015] 4. Informing the individual that the notification has been made.

[0016] The invention further includes a computer program for interpreting the individual's credit information and providing hypothetical interest rate advice.

[0017] The invention further includes a computer program to request credit bureaus to delete inaccurate information if investigation fails to begin within the 30-day period required by law. In addition, a computer program is included that date and time stamps, stores, and maintains all actions taken by the individual.

[0018] The novel features which are believed to be characteristic of the invention, both as to its organization and method of operation, together with further objects and advantages thereof, will be better understood from the following description in connection with the accompanying drawings in which the presently preferred embodiment of the invention is illustrated by way of example. It is to be expressly understood, however, that the drawings are for purposes of illustration and description only and are not intended as a definition of the limits of the invention.

BRIEF DESCRIPTION OF THE DRAWINGS

[0019] FIG. 1 is a computer terminal screen by which an individual can log-in or register as a new member

[0020] FIG. 2 is a top-level flow chart of the credit card computer program.

[0021] FIG. 3A is a computer terminal screen for registering a new member. This screen includes general information.

[0022] FIG. 3B is a computer terminal screen for registering additional information for a new member. This screen includes security information.

[0023] FIG. 3C is a computer terminal screen presenting the member with program options.

[0024] FIG. 4 is a flow chart of the computer program for requesting credit reports and credit score.

[0025] FIG. 5A is a computer terminal screen for requesting a new credit report.

[0026] FIG. 5B is a computer terminal screen displaying a credit report.

[0027] FIG. 5C is a computer terminal screen displaying a credit score.

[0028] FIG. 5D is a computer terminal screen displaying a form to report an inaccuracy in a credit report.

[0029] FIG. 5E is a computer terminal screen displaying a form letter to a creditor.

[0030] FIG. 6 is a detailed flow chart of the computer program for credit monitoring.

[0031] FIG. 7A is a computer terminal screen displaying results of trade lines of credit monitoring report.

[0032] FIG. 7B is a computer terminal screen displaying address monitoring.

[0033] FIG. 7C is a computer terminal screen displaying employment information.

[0034] FIG. 7D is a computer terminal screen displaying inquiries information.

[0035] FIG. 7E is a computer terminal screen displaying the public record of the individual.

[0036] FIG. 8 is a detailed flow chart of the computer program for reporting and monitoring identity theft.

[0037] FIG. 9A is a computer terminal screen displaying an identity theft questionnaire, in particular, personal information.

[0038] FIG. 9B is a computer terminal screen displaying an identity theft questionnaire, in particular, complaint overview information.

[0039] FIG. 9C is a computer terminal screen displaying an identity theft questionnaire, in particular, complaint details.

[0040] FIG. 9D is a computer terminal screen displaying an identity theft questionnaire, in particular, further complaint details.

[0041] FIG. 9E is a computer terminal screen displaying an identity theft questionnaire, in particular, problems with companies.

[0042] FIG. 9F is a computer terminal screen displaying an identity theft questionnaire, in particular, a review and submit screen.

[0043] FIG. 9G is a computer terminal screen displaying an identity theft questionnaire, in particular, reporting instructions.

[0044] FIG. 9H is a computer terminal screen displaying an identity theft questionnaire, in particular, a form letter for reporting identity theft.

[0045] FIG. 9I is a computer terminal screen displaying an identity theft questionnaire, in particular, the second page of the form letter shown in FIG. 9H.

[0046] FIG. 9J is a computer terminal screen displaying an identity theft questionnaire, in particular, status of reports on identity theft.

[0047] FIG. 9K is a computer terminal screen displaying an identity theft questionnaire, in particular, identity theft notification details.

[0048] FIG. 9L is a computer terminal screen displaying an identity theft questionnaire, in particular, identity theft notification overview screen.

[0049] FIG. 9M is a computer terminal screen displaying an identity theft questionnaire, in particular, personal information record.

[0050] FIG. 9N is a computer terminal screen displaying an identity theft questionnaire, in particular, identity theft notification details.

[0051] FIG. 10 is a flow chart for a computer program to compute interest rates.

[0052] FIG. 11 is a computer terminal screen displaying the expected interest rates and individual should expect to pay given his or her credit rating score.

[0053] FIG. 12 is a flow chart for a computer program to record activities.

[0054] FIG. 13 is a flow chart for a computer program for providing an individual's account details.

[0055] FIG. 14 is a computer terminal screen for displaying account information.

DETAILED DESCRIPTION

[0056] FIG. 1 is the opening computer screen for the program and FIG. 2 is a top-level flow chart for the computer program. Referring to FIGS. 1 and 2, the individual logs-in by entering their name and a password and pressing the log-in button 20. The individual can also register by clicking on the register button 22. However, the registration process is typical, involving entering one's name, address, and other pertinent information as illustrated in FIGS. 3A and 3B. Thus this process need not be discussed further. After logging-in, the computer screen shown in FIG. 3C appears and displays all

the available features of the program. Additionally, an account summary automatically appears (this summary which will be discussed later).

[0057] Referring to FIGS. 2, 3C and 4, the following are the steps for obtaining a credit report:

[0058] Step 20—Log In.

[0059] Step 27—Select A Service—These include the steps of obtaining credit reports and scores 30, monitoring credit 32, credit card monitoring, including reporting lost cards 34, identity theft reporting 36, compute interest rates, archival of information 40 and account information 42. All the information generated is archived in a computerized database 43. In this instance button 30 is “clicked” on. Step 30—Obtaining Credit Reports and Scores—It can be seen that the individual can monitor various credit reporting bureaus and have their reports and credit rating displayed. Step 30 therefore includes the steps of: Step 44—Select Credit Reports—The three major credit reporting bureaus, Experian Corporation, Equifax Corporation and TransUnion Corporation can be contacted and a credit report purchased. The computer screen in FIG. 5A appears and the individual can then order a new report. Step 45—Order Credit Reports—Orders for credit reports are made to the credit reporting bureaus. A typical screen to order such reports is shown in FIG. 5B. Step 46—Compile Credit Reports—If more than one credit report is purchased, then the reports are merged. Step 47—Archival of Credit Report—At this point the credit report is added to the database 43 and archived (Step 43A) Step 48—Display Credit Report—The credit report(s) are presented to the individual for review via the Internet. The typical report is shown in FIG. 5B. The credit reports from step 48 can be used to develop a credit rating. Step 50—Generate A Credit Rating—This information is useful in determining a interest rate that the individual would expect to pay when securing a loan. In this step a credit score is computed. This can be provided by the credit reporting bureau or an independent organization or an independent organization. Step 48—Display Credit Report and Credit Score—The credit rating is provided to the individual over the Internet. The computer terminal screen for displaying a credit score is illustrated in FIG. 5C. Step 52—Create Alert—FIG. 5B displays the Computer screen, which displays the report(s). Note that a Report Inaccuracy Button 53 appears. Step 54—Send Notifications—Automatic inquires are made to the credit bureaus and credit by pressing Button 53.

[0060] Referring now to FIGS. 3C and 6, which is a detailed flowchart of the credit monitoring program, the individual can continuously monitor the individual’s credit history. After clicking on the credit-monitoring button 32, the following program is initiated.

[0061] Step 55—Set Watch—This initiates monitoring of credit bureau reports. Step 56—Receive Hits—The hits (changes to credit report) are gathered. Step 58—Store Hits in database 43 Step 60—Create Alert Message—Alert message for E-mail is prepared. Step 61—Send Alert—E-mail message sent to individual. Step 62—Display Alert—Alert also put on individuals web site. Step 64—Allow Ind. To Respond—Initiate individual’s notification Step 66A—Send Notice to Credit Issuer—Individual notice sent from user to credit issuer. Step 66B—Send Notice To Bureau—Individual notice send to credit reporting bureau(s).

[0062] FIG. 7A shows a computer screen for monitoring trade lines. FIG. 7BB is a computer screen that allows the user to monitor address changes. FIG. 7C shows the computer

screen for employment history FIG. 7D shows the computer screen for monitoring inquires. FIG. 7E shows the screen for monitoring public records In FIGS. 1 and 2, the Notifications Step 34 is accomplished by the process disclosed in U.S. patent application No. Ser. No. 09/846,616 “Card Management System and Method Therefor” filed on May 1, 2001, a credit card management system was disclosed and is herewith incorporated into this application by reference. This invention is a method and system for on-line card management, wherein the card is issued to a card user by a card issuing organization. The card user interfaces with a card management organization via the card user’s own computer through the Internet to a computer system within the card management organization. The computer system includes a computer program that processes the request concerning a card and the card issuer is informed of the card user’s request via the Internet system. The computer program thereafter informs the card user that the card issuer has received notice. This invention allowed an individual to contact a card issuer about a credit card billing dispute.

[0063] Still referring to FIG. 3C and additionally to FIG. 8, which is a computer flow chart to handle Identity Theft 36. After “clicking” on Identity theft button on the Screen in FIG. 3C, the following steps are undertaken by a computer program.

[0064] Step 70—Provide Forms—A generic form for Federal, State and local law enforcement departments is provided. Step 71—Display Selected Form—Here the form that is required is displayed as requested.

[0065] Step 72—User Fills Out Form.

[0066] Step 73—Show Printable Form and Instructions.

[0067] The following computer terminal screens are available: FIG. 9A is a computer terminal screen displaying an identity theft questionnaire, in particular, personal information. FIG. 9B is a computer terminal screen displaying an identity theft questionnaire, in particular, complaint overview information. FIG. 9C is a computer terminal screen displaying an identity theft questionnaire, in particular, complaint details. FIG. 9D is a computer terminal screen displaying an identity theft questionnaire, in particular, further complaint details. FIG. 9E is a computer terminal screen displaying an identity theft questionnaire, in particular, problems with companies. FIG. 9F is a computer terminal screen displaying an identity theft questionnaire, in particular, a review and submit screen.

[0068] FIG. 9G is a computer terminal screen displaying an identity theft questionnaire, in particular, reporting instructions. FIG. 9H is a computer terminal screen displaying an identity theft questionnaire, in particular, a customized form letter for reporting identity theft. FIG. 9I is a computer terminal screen displaying an identity theft questionnaire, in particular, the second page of the form letter shown in FIG. 9H. FIG. 9J is a computer terminal screen displaying an identity theft questionnaire, in particular, status of reports on identity theft. FIG. 9K is a computer terminal screen displaying an identity theft questionnaire, in particular, identity theft notification details. FIG. 9L is a computer terminal screen displaying an identity theft questionnaire, in particular, identity theft notification overview screen. FIG. 9M is a computer terminal screen displaying an identity theft questionnaire, in particular, personal Information record. FIG. 9N is a computer terminal screen displaying an identity theft questionnaire, in particular, identity theft notification details.

[0069] Referring to FIG. 3C and FIG. 10 which is a flow chart for the computer program to compute interest rates an individual should expect to pay based on his or hers credit score.

[0070] Step 76—Retrieve Credit Rating—The database is accessed to retrieve the rating. Step 77—Calculate Interest Rate—Rates for a house, car, personal loan, savings or credit card are computed

[0071] Step 78—Store Interest Data

[0072] Step—79 Display Interest Rate Data. FIG. 11 is a typical report of the interest rates and individual should expect to pay given their latest credit rating.

[0073] Archives can be entered to obtain an individual's records and a flow chart for the computer to accomplish this function is provided in FIG. 12.

[0074] Step 80—Select Member Account—The data base is entered to retrieve data. Step 82—Display Selected Archived data.

[0075] FIG. 13 a flow chart for the computer program to provide an individual's account information.

[0076] Step 84—Select Member Account Details

[0077] Step 86—Display Account Details—FIG. 14 is a printout of typical account details.

[0078] Thus it can be seen that the computer program and associated screens can obtain credit reports and scores, monitor credit, perform notifications, handle identity theft, compute interest rates, view archived data, and modify account details.

[0079] While the invention has been described with reference to a particular embodiment, it should be understood that the embodiment is merely illustrative, as there are numerous variations and modifications, which may be made by those skilled in the art. Thus, the invention is to be construed as being limited only by the spirit and scope of the appended claims.

INDUSTRIAL APPLICABILITY

[0080] The invention has applicability to the credit reporting industry.

1.-20. (canceled)

21. A computing system comprising:

one or more hardware processors configured to execute a plurality of software modules, the software modules including at least:

a credit retrieval module configured to access credit information relating to a consumer, the credit information comprising a plurality of tradelines, each tradeline being associated with a specific credit grantor; and

a user interface module configured to generate data configured to cause display of a user interface, said user interface comprising:

a first active link, associated with a first tradeline of the plurality of tradelines, wherein said first active link is configured to enable the consumer to communicate with a first credit grantor associated with the first tradeline by selecting the first active link associated with the first tradeline; and

a second active link associated with a second tradeline of the plurality of tradelines, wherein said second active link is configured to enable the consumer to communicate with a second credit grantor associ-

ated with the second tradeline by selecting the second active link associated with the second tradeline.

22. The computing system of claim 21, wherein the credit retrieval module is further configured to compute a credit score of the consumer based upon the credit information.

23. The computing system of claim 22, wherein the user interface further includes indications of the credit information and the credit score.

24. The computing system of claim 22, further comprising a storage module configured to store the credit information and the credit score in a computer-readable storage medium.

25. The computing system of claim 21, wherein the credit retrieval module is further configured to access updated credit information on a periodic basis, and further configured to determine changes in the updated credit information.

26. The computing system of claim 25, wherein the credit retrieval module is further configured to archive the updated credit information.

27. The computing system of claim 25, wherein the credit retrieval module is further configured to create an alert in response to a determination of changes in the updated credit information.

28. The computing system of claim 27, wherein the credit retrieval module is further configured to transmit the alert to the consumer.

29. The computing system of claim 21:

wherein the user interface module is further configured to generate second data configured to cause display of a second user interface enabling the consumer to report an identity theft;

wherein the user interface module is further configured to generate third data configured to cause display of forms enabling the consumer to report the identity theft to selected organizations; and

wherein the user interface module is further configured to receive user form inputs from the consumer, the user form inputs being based on the displayed forms, and to provide the user form inputs to the selected organizations.

30. The computing system of claim 21, further comprising an interest rate calculation module configured to compute expected interest rates based on the credit information relating to the consumer, the interest rate calculation module further configured to transmit the expected interest rates to the consumer.

31. A method for credit information monitoring, the method comprising:

accessing, by a computing system comprising one or more computer processors, credit information relating to a consumer, the credit information comprising a plurality of credit items, each credit item being associated with a specific credit service; and

generating, by the computing system, user interface data configured to cause display of a user interface, said user interface comprising a plurality of active links in one or more web pages and/or electronic communications, each one of said active links being associated with a respective one of the plurality of credit items, wherein the active links are configured to enable the consumer to initiate communications via a computer network to a computer system, configured to communicate directly with creditors corresponding to selected active links.

32. The method of claim **31**, wherein the plurality of active links comprises one or more links to report inaccuracies of respective credit items.

33. The method of claim **31**, wherein each of the plurality of active links is associated with one credit item.

34. The method of claim **31**, wherein one or more of the credit services comprise credit grantors.

35. The method of claim **31**, wherein one or more of the credit services comprise credit bureaus.

36. A non-transitory computer-readable storage medium having instructions stored thereon, the instructions configured for execution by a computing system having one or more computer processors in order to cause the computing system to:

access credit information relating to a consumer, the credit information comprising a plurality of tradelines, each tradeline being associated with a specific credit service; and

generate user interface data configured to cause display of a user interface, said user interface comprising a plurality of active links in one or more web pages and/or

electronic communications, each of the active links being associated with a respective tradeline of the plurality of tradelines, wherein each of the active links is configured to enable the consumer to initiate communication with a credit issuer associated with the respective tradelines by selecting the active link associated with the respective tradeline.

37. The tangible computer-readable storage medium of claim **36**, wherein each of the plurality of active links is associated with one tradeline.

38. The tangible computer-readable storage medium of claim **36**, wherein a tradeline comprises a credit account associated with a credit grantor.

39. The tangible computer-readable storage medium of claim **36**, wherein one or more of the credit services comprise credit card monitoring.

40. The tangible computer-readable storage medium of claim **36**, wherein the user interface data further comprises one or more credit account bills associated with respective tradelines.

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