

35424180169698344039705020001602

Account Number	Payment Due Date	New Balance	Minimum Amount Due	Enter Amount Enclosed
5424 1801 6969 8344	05/16/03	\$397.05	\$20.00	

00 A1 1096 1 MC 4

JIANMIN CHEN  
260 NW 19TH ST # 25  
BOCA RATON  
33432-1504000

FL

CITI CARDS  
PO BOX 9001037  
Louisville, KY  
40290-1037

## Citi® Dividend Account

For Customer Service, call or write  
1-800-950-5114

Account Number  
5424 1801 6969 8344

PAYMENT MUST BE RECEIVED BY 5:00 PM LOCAL TIME ON 05/16/2003

To report billing errors, write  
to this address; calling will  
not preserve your rights.

BOX 6500  
SIOUX FALLS, SD  
57117

Statement/Closing Date	Total Credit Line	Available Credit Line	Cash Advance Limit	Available Cash Limit	New Balance
04/23/2003	\$4500	\$4102 Amount Over Credit Line	\$300 Past Due	\$300 Purch/Adv Minimum Due	\$397.05
		\$0.00 +	\$0.00 +	\$20.00 =	\$20.00

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
	4/09		<b>Payments, Credits &amp; Adjustments</b> CLICK-TO-PAY PAYMENT, THANK YOU	-385.66
			<b>Standard Purch</b>	
3/28	3/28	13T5QG00	SHELL OIL 20908550237 BOCA RATON FL	25.05
3/29	3/29	J20WDZXX	PUBLIX 0072 *GROC SA1 BOCA RATON FL	13.37
3/30	3/30	MVZVONYG	PUBLIX 0072 *GROC SA1 BOCA RATON FL	10.47
4/03	4/03	LNZ11T30	ROSS STORES #144 BOCA RATON FL	8.47
4/03	4/03	4BHPZT00	SHELL OIL 27529653902 BOCA RATON FL	24.44
4/05	4/05	7WQMMWD3	CYBERCALLING COM NEWARK CA	15.95
4/05	4/05	GR8JYGLB	BOCA ORIENTAL MARKET BOCA RATON FL	24.28
4/05	4/05	8J9RMYOH	PUBLIX 0072 *GROC SA1 BOCA RATON FL	12.46
4/10	4/10	99TQV43H	PUBLIX 0072 *GROC SA1 BOCA RATON FL	18.78
4/10	4/10	DQ48Z700	SHELL OIL 27529653902 BOCA RATON FL	24.90
4/11	4/11	8LLB*PF*	MARSHALLS 486 SUNRISE FL	21.19
4/12	4/12	F80H2W3H	PUBLIX 0072 *GROC SA1 BOCA RATON FL	14.35
4/13	4/13	9W8*Y89S	KMART 00033175 BOCA RATON FL	15.24
4/13	4/13	7VQ8Y1H0	BLOOD'S HAMMOCK GROVES DELRAY BEACH FL	13.32
4/15	4/15	P9HN7Q5H	OFFICE DEPOT #4 BOCA RATON FL	6.36
4/15	4/15	J2671Q00	BALLY FITNS 410-296-1950 CA	33.28
4/15	4/15	9FV48G00	SHELL OIL 27529653902 BOCA RATON FL	24.32
4/17	4/17	6NLMWWD3	FAU- UNIV CENTER BOX 0 BOCA RATON FL	52.50
4/17	4/17	HTBOT56H	PUBLIX 0072 *GROC SA1 BOCA RATON FL	12.48
4/17	4/17	JZ0Y6*6H	CIRCUIT CITY SS #3405 BOCA RATON FL	15.89
4/22	4/22	OH4VDR30	NETZERO*INTERNET WWW.UNTD.COM CA	9.95

Previous Dividend\$	New Dividend\$	Adjustments	Total Dividend\$
94.11	+ 3.97	+ .00	= 98.08

Pay monthly bills automatically with your Citi Card.  
You'll earn more rewards and write fewer checks. To  
arrange automatic bill payments, visit  
[www.automaticbillpayment.citicards.com](http://www.automaticbillpayment.citicards.com) today.

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$385.66	\$397.05	\$385.66	\$0.00	\$397.05
ADVANCES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$385.66	\$397.05	\$385.66	\$0.00	\$397.05

Rate Summary	Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES				
Standard Purch	\$0.00	0.03192%(D)	11.650%	11.650%
ADVANCES				
Standard Adv	\$0.00	0.05477%(D)	19.990%	19.990%