



15424180827982668092800020001203

Account Number	Payment Due Date	New Balance	Minimum Amount Due	Enter Amount Enclosed
5424 1808 2798 2668	01/19/04	\$928.00	\$20.00	

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

CITI CARDS
PO BOX 9001037
Louisville, KY
40290-1037

Citi® Dividend Platinum Select® Card

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

Account Number
5424 1808 2798 2668

PAYMENT MUST BE RECEIVED BY 5:00 PM LOCAL TIME ON 01/19/2004

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
12/24/2003	\$1660	\$732 Amount Over Credit Line	\$1500 Past Due	\$732 Purch/Adv Minimum Due	\$928.00 Minimum Amount Due
		\$0.00 +	\$0.00 +	\$20.00 =	\$20.00

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
Payments, Credits & Adjustments				
12/07	12/02		CLICK-TO-PAY PAYMENT, THANK YOU	-326.30
	12/07		OFFICE DEPOT #4 BOCA RATON FL	-28.08
	12/01	88888888	SCHWARTZ SETTLEMENT REFUND 800-558-5854	-.03
Standard Purch				
11/23	11/25	BJ*3M400	TEXACO INC 91002181230 BOYNTON BEACH FL	15.26
11/28	11/28	LQ8MWP30	THE SPORTS AUTHORITY # DEERFIELD BCH FL	44.50
11/28	11/28	5NBDOPGL	CIRCUIT CITY SS #3405 BOCA RATON FL	47.67
11/28	11/28	M42*Z1GL	COMPUSA #481 DEERFIELD BCH FL	105.99
11/28	11/28	HKBDOPGL	CIRCUIT CITY SS #3405 BOCA RATON FL	116.58
11/28	11/28	YGBDOPGL	CIRCUIT CITY SS #3405 BOCA RATON FL	211.99
11/30	11/30	MD9MMWD3	THE BOYS FARMERS M STH DELRAY BEACH FL	13.67
12/02	12/02	XP9XOBBW	RACETRAC566 00005660 DAVIE FL	18.92
12/07	12/07	*48DRT6S	ONESUITE CORPORATION 213-996-1998 CA	10.00
12/07	12/07	7RGHH9NL	PUBLIX 0072 *GROC SA1 BOCA RATON FL	13.96
12/07	12/07	VKLLSFNL	OFFICE DEPOT #4 BOCA RATON FL	28.30
12/09	12/09	NHYHP228	WALLACE FORD 02100022 DELRAY BEACH FL	101.40
12/09	12/09	5P3X2530	STAPLES #1208 DELRAY BEACH FL	11.07
12/11	12/11	*D9MMWD3	THE BOYS FARMERS M STH DELRAY BEACH FL	13.18
12/13	12/13	PLNRWH00	SHELL OIL 27529653902 BOCA RATON FL	10.09
12/14	12/14	R*JKNV5L	SUPERCUTS BOCA RATON FL	13.00
12/16	12/16	03*MOFGC	CHEVRON #0202648 PLANTATION FL	19.01
12/18	12/18	6G*GOQYL	PUBLIX 0553 *GROC SA1 BOCA RATON FL	25.85
12/20	12/20	T94GMP30	LORD & TAYLOR #46 BOCA RATON FL	5.38
12/20	12/20	HB470000	ONESUITE.COM LOS ANGELES CA	10.00
12/20	12/20	GSQWTT30	ROSS STORES #144 BOCA RATON FL	29.66
12/20	12/20	HWD56F90	THE HOME DEPOT 218 DEERFIELD BCH FL	50.00
12/20	12/20	8J2P7300	SHELL OIL 27529653902 BOCA RATON FL	18.64
12/21	12/21	ZD*MMWD3	THE BOYS FARMERS M STH DELRAY BEACH FL	12.04
12/22	12/22	LPRP5V30	NETZERO*INTERNET WWW.UNTD.COM CA	9.95

*** CITI DIVIDEND DOLLAR SUMMARY **				
Previous Dividend\$	New Dividend\$	Adjustments	Total Dividend\$	
41.38	9.28	.00	=	50.66

This statement includes a credit for your portion
of the settlement in the Schwartz lawsuit.

HAPPY HOLIDAYS FROM ALL OF US AT CITI!
We'd like to take a moment to thank you for being
a Citi Card member and let you know that we
appreciate your business. Warmest wishes for the
upcoming year.

Please see the enclosed Notice of Change in Terms to
Your Card Agreement for important information
regarding changes to your Card Agreement.

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JIANMIN CHEN

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
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Earn cash back for paying your taxes!
 Charge your taxes on your Dividend Card.
 Call 1-800-2PAY-TAX for more information.

Peace of mind is knowing...
 your Citi Card account is protected if your income
 stops. Call 1-866-436-9442 to find out how you can
 be protected. Receive a \$20 rebate coupon when you
 enroll.

MANAGE YOUR ACCOUNT ONLINE QUICKLY AND SECURELY
 Learn what we do for you and the precautions you can
 take to protect yourself. Visit our website at
<https://www.citicards.com> and look for the Security
 and You link.

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$326.30	\$956.11	\$354.41	\$0.00	\$928.00
ADVANCES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$326.30	\$956.11	\$354.41	\$0.00	\$928.00

Rate Summary	Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES				
Standard Purch	\$0.00	0.03123%(D)	11.400%	11.400%
ADVANCES				
Standard Adv	\$0.00	0.05477%(D)	19.990%	19.990%