



15424180169698344075556020001509

| Account Number | Payment Due Date | New Balance | Minimum Amount Due | Enter Amount Enclosed |
|---------------------|------------------|-------------|--------------------|-----------------------|
| 5424 1801 6969 8344 | 07/21/03 | \$755.56 | \$20.00 | |

00 A1 1096 1 MC 4

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 1801 6969 8344

PAYMENT MUST BE RECEIVED BY 5:00 PM LOCAL TIME ON 07/21/2003

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 |
|------------------------|-------------------|--------------------------------------|--------------------|-----------------------------------|--------------------------------|
| 06/24/2003 | \$4500 | \$3744 Amount Over Credit Line | \$300 Past Due | \$300 Purch/Adv Minimum Due | \$755.56 Minimum Amount Due |
| | | \$0.00 + | \$0.00 + | \$20.00 = | \$20.00 |

| Sale Date | Post Date | Reference Number | Activity Since Last Statement | Amount |
|-----------|-----------|------------------|---|---------|
| | 6/06 | | Payments, Credits & Adjustments CLICK-TO-PAY PAYMENT, THANK YOU | -301.90 |
| | | | Standard Purch | |
| 5/21 | 5/23 | R4TX810B | EXXONMOBIL34 01038025 BOCA RAT FL | 23.60 |
| 5/22 | 5/23 | HSOWCR30 | NETZERO*INTERNET WWW.UNTD.COM CA | 9.95 |
| 5/22 | 5/23 | 9QG*TC19 | WAL MART BOCA RATON FL | 4.80 |
| 5/22 | 5/23 | 6W9MMWD3 | CYBERCALLING COM NEWARK CA | 16.07 |
| 5/26 | 5/26 | HQTNMWD3 | FAU- TUITION & FEES 1 BOCA RATON FL | 294.84 |
| 5/26 | 5/26 | M10YVBPH | PUBLIX 0072 *GROC SA1 BOCA RATON FL | 24.53 |
| 5/27 | 5/27 | D8NJ8810 | USPS 1158540274 PLANTATION FL | 4.72 |
| 5/28 | 5/28 | XYZQ8810 | USPS 1169180230 BOCA RATON FL | 4.70 |
| 5/29 | 5/29 | WSZ28S30 | POMPANO BEACH CITGO POMPANO BEACH FL | 20.96 |
| 5/31 | 5/31 | OSOB*PF* | MARSHALLS 486 SUNRISE FL | 18.02 |
| 6/02 | 6/02 | 4M6TBZ*8 | KING'S GOURMET MKT S2W BOCA RATON FL | 12.17 |
| 6/04 | 6/04 | 64Q26F90 | THE HOME DEPOT 218 DEERFIELD BCH FL | 49.23 |
| 6/05 | 6/05 | 7YT9*PF* | MARSHALLS 486 SUNRISE FL | 24.37 |
| 6/05 | 6/05 | 5WJ41B00 | SHELL OIL 27526125102 SUNRISE FL | 20.68 |
| 6/06 | 6/06 | N*3WQ9T3 | JCPENNEY CAT OUTLE #30 SUNRISE FL | 5.29 |
| 6/07 | 6/07 | 40KNWB00 | BALLY FITNSS 410-296-1950 MD | 66.56 |
| 6/10 | 6/10 | S5P1TQ70 | ARCLEVER TECHNOLOGIES KENDALL PARK NJ | 17.50 |
| 6/10 | 6/10 | 2WY234YH | PUBLIX 0072 *GROC SA1 BOCA RATON FL | 11.67 |
| 6/11 | 6/11 | 6PGG8810 | USPS 1169180230 BOCA RATON FL | 5.96 |
| 6/13 | 6/13 | BG3RQ54L | SUPERCUTS BOCA RATON FL | 13.00 |
| 6/14 | 6/14 | T6SSCVZH | PUBLIX 0553 *GROC SA1 BOCA RATON FL | 41.45 |
| 6/15 | 6/15 | HNSTKS00 | SHELL OIL 27529653902 BOCA RATON FL | 22.41 |
| 6/16 | 6/16 | *VKSBWS5 | KING'S GOURMET MKT S2W BOCA RATON FL | 6.82 |
| 6/21 | 6/21 | 09M86F90 | THE HOME DEPOT 218 DEERFIELD BCH FL | 26.31 |
| 6/22 | 6/22 | XBFJZP30 | NETZERO*INTERNET WWW.UNTD.COM CA | 9.95 |

*** CITI DIVIDEND DOLLAR SUMMARY **

| Previous Dividend\$ | New Dividend\$ | Adjustments | Total Dividend\$ |
|---------------------|----------------|-------------|------------------|
| .00 | + 7.56 | + .00 | = 7.56 |

| Account Summary | Previous Balance | (+) Purchases & Advances | (-) Payments & Credits | (+) FINANCE CHARGE | (=) New Balance |
|-----------------|------------------|--------------------------|------------------------|--------------------|-----------------|
| PURCHASES | \$301.90 | \$755.56 | \$301.90 | \$0.00 | \$755.56 |
| ADVANCES | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| TOTAL | \$301.90 | \$755.56 | \$301.90 | \$0.00 | \$755.56 |

| 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% |