

35424180169698344038566020001500

Account Number	Payment Due Date	New Balance	Minimum Amount Due	Enter Amount Enclosed
5424 1801 6969 8344	04/17/03	\$385.66	\$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 04/17/2003

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
03/25/2003	\$4500	\$4114 Amount Over Credit Line	\$300 Past Due	\$300 Purch/Adv Minimum Due	\$385.66 Minimum Amount Due
		\$0.00 +	\$0.00 +	\$20.00 =	\$20.00

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
			<b>Payments, Credits &amp; Adjustments</b>	
	3/06		CLICK-TO-PAY PAYMENT, THANK YOU	-193.47
	3/11		CLICK-TO-PAY PAYMENT, THANK YOU	-100.00
			<b>Standard Purch</b>	
2/23	2/25	SYDMMWD3	CYBERCALLING COM 650-3433088 CA	15.34
2/23	2/25	53PDB*GG	PUBLIX 0072 *GROC SA1 BOCA RATON FL	11.78
2/28	2/28	LQLK6WF6	AT&T Wireless Services 800-8887600 FL	84.33
3/02	3/02	CPSYC3KG	PUBLIX 0072 *GROC SA1 BOCA RATON FL	22.67
3/04	3/04	LNZD1*90	SENECO OIL CO #2 SUNRISE FL	15.00
3/08	3/08	G2FP9Y30	ECKERD DRUGS #0125 BOCA RATON FL	5.90
3/08	3/08	*T3KX1H0	BLOOD'S HAMMOCK GROVES DELRAY BEACH FL	13.08
3/08	3/08	QOXRMBMG	PUBLIX 0072 *GROC SA1 BOCA RATON FL	45.07
3/08	3/08	85B9X73L	SUPERCUTS BOCA RATON FL	13.00
3/08	3/08	*31M5D00	SHELL OIL 20908550237 BOCA RATON FL	24.88
3/09	3/09	K*69Y89S	KMART 00033175 BOCA RATON FL	26.49
3/14	3/14	83TYL606	ORIENTAL SQUARE CORAL SPRINGS FL	10.35
3/15	3/15	D13BJX30	SEARS ROEBUCK 1645 BOCA RATON FL	10.59
3/17	3/17	ORJOY040	POMPANO BEACH CITGO POMPANO BEAC FL	24.51
3/17	3/17	V42NQT00	BALLY FITNSS 410-296-1950 CA	33.28
3/22	3/22	Y3G*3R30	NETZERO*INTERNET WWW.UNTD.COM CA	9.95
3/22	3/22	5CY*WJ00	WINN DIXIE 0263 S91 BOCA RATON FL	8.33
3/23	3/23	WMB2Y1H0	BLOOD'S HAMMOCK GROVES DELRAY BEACH FL	11.11

Previous Dividend\$	New Dividend\$	Adjustments	Total Dividend\$
90.25	3.86	.00	94.11

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT  
Please see the enclosed Notice of Change in Terms to  
Your Card Agreement for important information  
regarding your account.

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$293.47	\$385.66	\$293.47	\$0.00	\$385.66
ADVANCES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$293.47	\$385.66	\$293.47	\$0.00	\$385.66

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%