



15424180827982668027252020000001

Account Number	Payment Due Date	New Balance	Minimum Amount Due	Enter Amount Enclosed
5424 1808 2798 2668	11/18/03	\$272.52	\$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 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 11/18/2003

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
10/24/2003	\$1660	\$1387 Amount Over Credit Line	\$1500 Past Due	\$1387 Purch/Adv Minimum Due	\$272.52 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				
	9/29		CLICK-TO-PAY PAYMENT, THANK YOU	-368.17
	10/07		CLICK-TO-PAY PAYMENT, THANK YOU	-400.00
	10/14		CLICK-TO-PAY PAYMENT, THANK YOU	-600.00
Standard Purch				
9/29	9/29	8GNPMWD3	FAU- CASHIERS BOCA RATON FL	50.00
9/30	9/30	HKLG1LV3	WINN DIXIE 0263 S91 BOCA RATON FL	16.84
10/05	10/05	9C*MMWD3	THE BOYS FARMERS M STH DELRAY BEACH FL	4.99
10/05	10/05	PB*MMWD3	THE BOYS FARMERS M STH DELRAY BEACH FL	12.29
10/05	10/05	VGW9R500	TEXACO INC 91002181230 BOYNTON BEACH FL	17.97
10/06	10/06	Q7T5475L	SUPERCUTS BOCA RATON FL	13.00
10/10	10/10	KXW8XR30	ROSS STORES #144 BOCA RATON FL	41.30
10/10	10/10	XG9NCCNK	OFFICE DEPOT #4 BOCA RATON FL	4.51
10/10	10/10	NX0902NK	PUBLIX 0072 *GROC SA1 BOCA RATON FL	17.28
10/11	10/11	B94HHFB7	TOM THUMB #325 DAVIE FL	18.21
10/12	10/12	SV8MMWD3	THE BOYS FARMERS M STH DELRAY BEACH FL	21.45
10/18	10/18	V99XOBBW	RACETRAC566 00005660 DAVIE FL	20.93
10/19	10/19	78*MMWD3	THE BOYS FARMERS M STH DELRAY BEACH FL	10.04
10/20	10/20	3JHS7RSK	PUBLIX 0072 *GROC SA1 BOCA RATON FL	13.76
10/22	10/22	T8B*CT30	NETZERO*INTERNET WWW.UNTD.COM CA	9.95

*** CITI DIVIDEND DOLLAR SUMMARY **				
Previous Dividend\$	New Dividend\$	Adjustments	Total Dividend\$	
35.39	2.73	.00	38.12	

If you have not received your new card, please
call the Customer Service number on this
statement.

REMEMBERwith your Citi Dividend Card, you earn
CASH BACK on purchases made using your Dividend
Card. You'll receive a check in the mail when you
have earned 100 Dividend Dollars.

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$1,368.17	\$272.52	\$1,368.17	\$0.00	\$272.52
ADVANCES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$1,368.17	\$272.52	\$1,368.17	\$0.00	\$272.52

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%