

Statement for account number: [REDACTED]
 New Balance \$50.00 Payment Due Date 11/09/05 Past Due Amount \$0.00 Minimum Payment \$10.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

[REDACTED]

NEW YORK NY 10021-6217



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19866-5153



[REDACTED]



Statement Date: 09/15/05 - 10/14/05
 Payment Due Date: 11/09/05
 CUSTOMER SERVICE
 In U.S. 1-800-537-7783
 Español 1-888-446-3308
 TDD 1-800-555-6060
 Outside U.S. call collect 1-847-888-6600

Minimum Payment Due for Credit Access Line \$10.00
 Total Minimum Payment Due \$10.00
 ACCOUNT INQUIRIES
 P.O. Box 16296
 Wilmington, DE 19850-5296

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]
 PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19866-5153
 VISIT US AT:
 www.chase.com/unity

Previous Balance	\$711.66	Credit Access Line	\$6.700
Payment, Credits	-\$711.66	Available Credit	\$8,640
Purchases, Cash, Debits	+\$50.00	Cash Access Line	\$1,740
New Balance	\$50.00	Available for Cash	\$1,740

Welcome to another year of card membership. Your annual fee of \$60.00 is billed on this statement. Please see other side for important information about the terms that apply to renewal of your account and how to close your account to avoid paying the annual fee.

MILEAGE PLUS MILES EARNED

Miles earned this statement (from purchases) 0
 Total miles transferred to United 0
 1-800-421-4655 (Mileage Plus)
 1-800-241-6522 (Reservations)

Open Mileage Plus accounts, that are not delinquent, earn 1 mile for every \$1 in purchases. Use your Mileage Plus card for all your purchases to earn miles that can be redeemed for award travel on United.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
09/29	12712720418911227113959	PAYMENT - THANK YOU	\$711.66	
10/01		ANNUAL MEMBERSHIP FEE		60.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04655%	16.99%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06162%	22.49%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%
 Please see reverse side for balance computation method, grace period, and other important information.
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number located on the front of your statement. Advise us always available to assist you. You can reach an Advisor by pressing 8 after you enter your account number.

Outgoing of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made to check or money order payable to U.S. Collections, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash.

With your account number on your check or money order. Payments must be accompanied by the payment envelope with our payment instructions and be made payable to us on any day except December 25 by 10:00 a.m. local time at our post office box designated for payments on this statement. We will not debit the payment to your account as of that day if your payment is in accordance with our payment instructions, but is not available to us by 10:00 a.m. local time at our post office box designated for payments on this statement. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, outgoing of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing time discussed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you find we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks at first presentation and any replacement, from the bank account on which the check was drawn. Our receipt of your payment check in your authoritative list as to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and its image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender to full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 13249, Wilmington, DE 19850-0049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid charge or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement in which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee and you may pay your outstanding balance in full and terminate your account relationship.

Application of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on the statement, separately for each feature (e.g., balance transfers, new purchases, cash advances, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0%" rate to a periodic rate on this statement, that rate may apply, and the 0% and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

Top-Up Daily Balance: In each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including late, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions

are added as of the date described by the terms or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate applies based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases billed on your previous statement or we received payment of your late balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies: We add all of the daily periodic finance charges for all features, to determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Discrepancies About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 13249, Wilmington, DE 19850-0049 as soon as possible. We must have from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the fact you are stating about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong by stopping the payment, your letter or call to the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. This rule applies only within the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA071006

Statement for account number: [REDACTED]
 New Balance \$0.09 Payment Due Date 12/09/05 Past Due Amount \$0.00 Minimum Payment \$0.09



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services.
 New address or e-mail? Print on back.

[REDACTED]
 NEW YORK NY 10021-6217



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19856-5153



Statement Date: 10/15/05 - 11/14/05
 Payment Due Date: 12/09/05

CUSTOMER SERVICE
 In U.S. 1-800-537-7763
 Español 1-888-448-3308
 TDD 1-800-355-6000
 Outside U.S. call collect
 1-847-855-6600

Minimum Payment Due for Credit Access Line \$0.09
 Total Minimum Payment Due \$0.09

ACCOUNT INQUIRIES
 P.O. Box 15298
 Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Previous Balance \$60.00
 Payment, Credits -\$60.00
 Purchases, Cash, Debits +\$8.09
 New Balance \$8.09

Account Number: [REDACTED]

Credit Access Line \$0.700
 Available Credit \$0.691
 Cash Access Line \$1,740
 Available for Cash \$1,740

PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19856-5153

VISIT US AT:
www.chase.com/united

MILEAGE PLUS MILES EARNED

Miles earned this statement from purchases 9
 Promotional miles 667
 Total miles earned this statement 676
 Total miles transferred to United 576

1-800-421-4855 (Mileage Plus)
 1-800-241-6522 (Reservations)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
11/05	13093090416413239493344	PAYMENT - THANK YOU	\$60.00	
11/07	24418006912312146142200	BJS CRAFT SUPPLIES 361-28637 19 TX		8.09

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04724%	17.24%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06231%	22.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see reverse side for balance computation method, grace period, and other important information.
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

X 000003 F333334 C 2 000 N 2 14 09/11/04 Page 1 of 1 05/05 MA,MA 07/05 3181200002000516801

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
City: _____
State: _____
Zip: _____
Home Phone: _____
Work Phone: _____
E-mail Address: _____

Information About Your Account

Use of Debit Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.

Ordering of Payments: For payments by regular bill, mail, send at least your minimum payment due for post office box designated for payments shown on this statement. Your payments by mail must comply with the restrictions on this statement, and must be made by check or money order, payable to U.S. Dollar, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash.

With your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or coupon and there can be no staples, paper clips, tape or computer-readable markings on your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except Saturdays 10:00 a.m. to 5:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 10:00 a.m. local time of our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular bill, mail to our post office box designated for payments, creditors of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our Account Information Response to eMail Service: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Can the Cardmember Service: We reserve the right to electronically collect your eligible payment checks, all first payment and any non-payment, from the bank account on which the check was drawn, the receipt of your payment check by your subscription for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, money and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be retained for our records.

Can the Cardmember Service: Any payment check or other form of payment that you send us for less than the full amount that is marked "paid in full" or contains a similar notation, or that you otherwise intend to be satisfaction of a charged amount, must be sent to Card Services, P.O. Box 12000, Wilmington, DE 19899-0000. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid charge or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment if it remains in dispute, and destroy it or destroy it. All other payments that you make should be sent to the appropriate payment address.

Annual Interest Rate: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement which the annual fee is charged and at the same time, you notify our cardholder service. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Calculation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on the statement, separately for each finance (e.g., balance transfer/advance) check and cash advance check (which transaction), purchase, balance transfer, cash advance, promotional balances or overlimit advances. These calculations may vary if there are changes with the same daily periodic rate. There is a "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each finance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily finance for each day of the current billing cycle, we take the beginning balance for each finance, add any new transaction or other debts (including fees, unpaid finance charges and other charges, subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle to which they are posted to your account, or a later date if our choice (except that check transactions

are added as of the date deposited by the payee or a later date if our choice). Fees are added either on the date of a initial transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any finance, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on a average daily balance we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases included on your previous statement or we received payment of your new balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all finance, to determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each finance by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each finance by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

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Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

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Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

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Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

Grace Period for Qualifying Promotional Balances: You will not have periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualified promotional balance, pay your full new balance shown on your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance available for qualifying promotional balance.

Statement for account number: [REDACTED]
 New Balance \$0.00 Payment Due Date 01/08/06 Past Due Amount \$0.00 Minimum Payment \$0.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

Tax time is almost here. Make your payment using your credit card. For details, visit officialpayments.com/Chase.jsp

[REDACTED]
 NEW YORK NY 10021-6217



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153



Statement Date: 11/15/05 - 12/14/05
 Payment Due Date: 01/08/06

CUSTOMER SERVICE
 In U.S. 1-800-337-7783
 Español 1-888-446-3308
 TDD 1-800-955-8260
 Outside U.S. call collect
 1-847-889-8600

Minimum Payment Due for Credit Access Line \$0.00
 Total Minimum Payment Due \$0.00

ACCOUNT INQUIRIES
 P.O. Box 16298
 Wilmington, DE 19886-5298

VISA ACCOUNT SUMMARY

	Account Number: [REDACTED]	
Previous Balance	\$8.09	Credit Access Line
Payment, Credits	\$8.09	Available Credit
Finance Charges	\$1.00	Cash Access Line
New Balance	\$0.00	Available for Cash

PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/umited

MILEAGE PLUS MILES EARNED

Miles earned this statement from purchases 0
 Total miles transferred to United 0

1-800-421-4655 (Mileage Plus)
 1-800-241-6522 (Reservations)

Open Mileage Plus accounts, that are not delinquent, earn 1 mile for every \$1 in purchases. Use your Mileage Plus card for all your purchases to earn miles that can be redeemed for award travel on United.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/11	13453450413397135952835	PAYMENT - THANK YOU	\$8.09	
12/14		CREDIT ADJUSTMENT	1.00	

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04724%	17.24%	\$7.06	\$1.00	\$0.00	\$1.00
Cash advances	V .06231%	22.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$1.00

Effective Annual Percentage Rate (APR): 169.97%

Please see reverse side for balance computation method, grace period, and other important information. The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

X 0000038 PG22324 C 2 000 N Z 14 05/12/14 Page 1 of 1 0050 MA MA 54683 2481000020005885201

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
City: _____
State: _____
Zip: _____
Home Phone: _____
Work Phone: _____
E-mail Address: _____

Information About Your Account

Let us know if you need to report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Address as shown available to assist you. You can reach an Advisor by pressing 2 after you enter your account number. Credit of Payments: For payments by regular U.S. mail, send at least your minimum payment...

are added as of the date deposited by the payer or a later date of our choice), fees are added after on the date of a related transaction. The date they are posted to your account, or the last day of the billing cycle. This gives you that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any balance, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this amount shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases during our previous statement or we received payment of your new balance on your previous statement in full by the date and time your payment was due.

Check Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first payment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check in your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a checked amount, must be sent to Card Services, P.O. Box 15000, Wilmington, DE 19805-0000. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will release any remaining balance). We may refuse to accept any such payment by returning it to you, and mailing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Interest Rate: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we first billed you on while the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

For Information of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each factor (e.g., balance transfers, cash advances, checks with cash advance checks ("check transactions"), purchases, finance transfers, cash advances, promotional balances or overlimit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each factor, add any new transactions or other debts (including fees, unpaid finance charges and other charges, except any payments or credits, and minus other adjustments). Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except for check transactions

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all factors. To determine to which daily balance, we add your daily balances and debts by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each factor by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each factor by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period for Paying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new credit lines when your new balance includes a qualified promotional balance, pay your full new balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

ILLUSTRATIVE EXAMPLE: In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service at a separate sheet at P.O. Box 15200, Wilmington, DE 19805-2000 as soon as possible. We study how long you submit that 30 days after we mail you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
• The dollar amount of the disputed item
• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the term you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the part of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number) shown on this statement must reach us at least three business days before the automatic payment is taken and is received.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the monthly amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or while 100 miles of your mailing address. These limitations do not apply if we are or appear to be the merchant, or if we made you the merchant for the property or services.

MA071006

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
City: _____
State: _____
Zip: _____
Home Phone: _____
Work Phone: _____
E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advertisers are always available to assist you. You can reach us online by pressing 8 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. With your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address change through the services window. The envelope cannot contain more than one payment or coupon, and there can be no other checks, money orders, or correspondence included with your payment. If your payment is in accordance with our payment instructions and a mailed payment, it will be credited to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reported to your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at our discretion and any representation, from the bank account on which the check was drawn. Our receipt of your payment checks is your authorization for us to collect the amount of the check electronically, or if needed, by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Cardholder Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15548, Wilmington, DE 19850-0548. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and if the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Calculations of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance, checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other charges (including fees, annual finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. The gross or net daily balance (a credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day). If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases amount on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features, to determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days):

We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

In addition, if there is a "Qualifying Promotional Financing" action on this statement, you will incur periodic finance charges on any remaining balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any remaining balance(s) in the Qualifying Promotional Financing section, pay your full New Balance (not the total of these remaining balance(s)) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances. Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accrue over the billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the last day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING ERROR SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15548 Wilmington, DE 19850-0548 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
The dollar amount of the suspected error
Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the steps you are taking to check.
You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you owe. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, you will write or call using the Customer Service address or telephone number shown on this statement; mail must reach us at least three business days before the automatic payment is scheduled to occur.

Special Note for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have used the paid funds to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA01836

Statement for account number: [REDACTED]
 Now Balance \$102.13 Payment Due Date 05/06/06 Past Due Amount \$0.00 Minimum Payment \$10.00



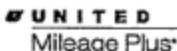
Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. Now address or e-mail? Print on back.



NEW YORK NY 10021-6217



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153



Statement Date: 04/15/06 - 05/14/06
 Payment Due Date: 05/09/06

CUSTOMER SERVICE
 In U.S. 1-800-537-7783
 Español 1-888-448-3508
 TDD 1-800-955-8060
 Pay by phone 1-800-439-7958
 Outside U.S. call collect 1-847-859-6600

Minimum Payment Due for Credit Access Line \$10.00
 Total Minimum Payment Due \$10.00

ACCOUNT INQUIRIES
 P.O. Box 15298
 Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]

PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153

Previous Balance	50.00	Credit Access Line	\$8,700
Purchases, Cash, Debits	+5102.13	Available Credit	\$8,597
Now Balance	\$102.13	Cash Access Line	\$1,740
		Available for Cash	\$1,740

VISIT US AT:
www.chase.com/visit

MILEAGE PLUS MILES EARNED

Miles earned this statement from purchases	103
Total miles unavailable for redemption	0
Total miles transferred to United	103

1-800-421-4655 (Mileage Plus)
 1-800-241-6522 (Reservations)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/07	24803916128535127010021	PLAZA COLLECTIBLE INC NEW YORK NY		\$85.83
05/07	24803916128535127010005	PLAZA COLLECTIBLE INC NEW YORK NY		16.50

FINANCE CHARGES

Category	Daily Periodic Rate 90 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .04829%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06456%	23.49%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Turn eligible school expenses into double miles. Spend \$1000 or more on tuition, books and other school expenses and earn double miles. Payments to public, private, elementary/secondary schools, colleges and universities eligible. Offer valid thru 12/31/06.

This Statement is a Facsimile - Not an original

X 000017 F1520334 C 2

000 N Z 14 06/05/14

Page 1 of 1

6658 6A/NA 45869

1341000020006020001

Statement for account number: [REDACTED]
 New Balance \$25.78 Payment Due Date 06/05/06 Past Due Amount \$0.00 Minimum Payment \$10.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. Now address or e-mail? Print on back.

[REDACTED]
 NEW YORK NY 10021-6217



CARDMEMBER SERVICE
 PO BOX 16153
 WILMINGTON DE 19856-5153



Statement Date: 06/15/06 - 07/14/06
 Payment Due Date: 06/05/06

CUSTOMER SERVICE
 In U.S. 1-800-537-7783
 Español 1-888-449-3308
 TDD 1-800-955-8060
 Pay by phone 1-800-439-7958
 Outside U.S. call collect 1-847-839-6600

Minimum Payment Due for Credit Access Line \$10.00
 Total Minimum Payment Due \$10.00

ACCOUNT INQUIRIES
 P.O. Box 16299
 Wilmington, DE 19850-5299

VISA ACCOUNT SUMMARY

Previous Balance \$0.00
 Purchases, Cash, Debits +\$25.78
 New Balance \$25.78

Account Number: [REDACTED]
 Credit Access Line \$8,700
 Available Credit \$8,674
 Cash Access Line \$1,740
 Available for Cash \$1,740

PAYMENT ADDRESS
 P.O. Box 16153
 Wilmington, DE 19856-5153
 VISIT US AT:
www.chase.com/unity

MILEAGE PLUS MILES EARNED

Miles earned this statement from purchases 25
 Total miles earned this statement 25
 Total miles transferred to United 25

1-800-421-4655 (Mileage Plus)
 1-800-241-5622 (Reservations)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
06/15	74599376163296456059889	WWW.ALLOMP3.COM MDS00W		\$25.78
06/17	RUSSIAN RUBLE 675.92 X 0.037031009 (EXCHG RATE) + 0.75 (EXCHG RATE ADJ)			

FINANCE CHARGES

Category	Daily Periodic Rate	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .05966%	18.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see information About Your Account section for balance computation method, grace period, and other important information.
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Your United Mileage Plus card now earns Choices. When you use your card, you automatically earn Choices with every eligible purchase you make. There's no need to enroll. Visit united.com/chase to learn more.

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM. Just call 1-800-297-4970 to create your PIN today.

This Statement is a Facsimile - Not an original

X 000010 RS20234 C2 000 N 2 14 06/07/14 Page 1 of 1 C056 MA, MA 66273 166100002000000027901

Statement for account number: [REDACTED]
 New Balance \$25.75 Payment Due Date 06/06/06 Past Due Amount \$0.00 Minimum Payment \$10.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. Now address or e-mail? Print on back.

[REDACTED]

NEW YORK NY 10021-6217



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19866-5153



[REDACTED]



Statement Date: 07/15/06 - 09/14/06
 Payment Due Date: 09/08/06

CUSTOMER SERVICE
 In U.S. 1-800-537-7763
 Español 1-888-445-3305
 TDD 1-800-955-8060
 Pay by phone 1-800-435-7958
 Outside U.S. call collect 1-847-885-6600

Minimum Payment Due for Credit Access Line \$10.00
 Total Minimum Payment Due \$10.00

ACCOUNT INQUIRIES
 P.O. Box 15258
 Wilmington, DE 19850-5258

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]

PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19866-5153

Previous Balance	\$25.78	Credit Access Line	\$8,700
Payment, Credits	-\$25.78	Available Credit	\$8,674
Purchases, Cash, Debits	+\$25.75	Cash Access Line	\$1,740
New Balance	\$25.75	Available for Cash	\$1,740

VISIT US AT:
www.chase.com/units

MILEAGE PLUS MILES EARNED

Miles earned this statement from purchases	26	1-800-421-6555 (Mileage Plus)
Total miles earned this statement	26	1-800-241-6522 (Reservations)
Total miles transferred to United	26	

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
07/24	12052050415717227690117	PAYMENT - THANK YOU	\$25.78	
08/07	74699376220719363095984	WWW.ALLOFMFG.COM MOSCOW		25.75
	08/08	RUSSIAN RUBLE 667.41 X 0.03745234 (EXCHG RATE) + 0.75 (EXCHG RATE ADJ)		

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .05099%	18.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06573%	23.59%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Earn double Choices when you spend \$1,000 or more on school expenses for every eligible dollar spent above that amount thru 12/31/06. And now thru 8/30/06 earn an additional 100 bonus Choices when you make at least one eligible educational expense. No need to enroll.

Last Chance to earn Double Choices all summer long. Visit chase.com/units for your specific details. Use your United Mileage Plus Visa card for all eligible purchases June 1 to August 31, 2006. There's no need to enroll.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
City: _____
State: _____
Zip: _____
Home Phone: _____
Work Phone: _____
E-mail Address: _____

Microfilm About Your Account

Last or Second Card: Please report your lost or stolen card immediately by calling the Customer Service number based on the type of your account. Advances are always available to assist you. You can reach an adviser by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Bank, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash.

Write your account number on your check or money order. Payments must be accompanied by a payment coupon in the envelope provided with our address change. Envelopes and their contents will be destroyed unless you advise otherwise. The envelope cannot contain more than one payment or receipt, and must be sealed. Please place tape on correspondences included with your payment. If your payment is in accordance with the payment instructions and is made available to us on any day except December 31 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day if your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed by up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times described for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected as your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Notes About Electronic Cash Withdrawals: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Confidential Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise indicate as full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15241, Wilmington, DE 19850-0441. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will not limit any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each balance (e.g., balance transfers/consumers checks and cash advances checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each finance, add any new transactions or other items (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a stated transaction, the date they are posted to your account, or the last day of the billing cycle. The sum is that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any finance, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases amount on your previous statement or we received payment of your New Balance on your previous statement in full by the due date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all finances. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each finance by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each finance by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days)

We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received in your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance indicates any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance (minus the total of these Remaining Balance(s)) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive it first that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet of P.O. Box 15299 Wilmington, DE 19850-0299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
• The dollar amount of the suspected error
• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in dispute while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on the statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rules for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have written good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made by your home state or within 100 miles of your making address. These limitations do not apply if we own or operate the merchant, or if we added you to the advertisement for the property or services.

MA011206

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Call or Write Citi: Please report lost or stolen card immediately by calling the Customer Service number on the front of your statement. Alerts are always available to assist you. You can reach us 24 hours a day at 1-800-950-5610.

Credit Card Payments: For payments by regular U.S. mail, send at least your minimum payment due to our most convenient payment address shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment return in the envelope provided with our address visible through the envelope window. The enclosed account number may be used for payment or to request a new card. Do not staple, paper clip, tape or enclose anything with your payment. If your payment is in accordance with our payment instructions and is made available to us by 10:00 a.m. local time of the next business day, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box, designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service centers, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Account Statement Change: Comment: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic debit transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on the statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a payment amount, must be sent to Card Services, P.O. Box 15043, Wilmington, DE 19803-0043. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is stopped at any other time, we may account the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not crediting it or debiting it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit our right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on the statement, separately for each feature (e.g., balance transfer/advance, cash advance, credit advance, "credit transaction"), purchase, cash advance, cash advance, promotional balance advance, etc.). These calculations may involve different categories with the same daily periodic rate. If there is a "0" next to a periodic rate on the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge on any billing cycle in which you use any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily finance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other credits (including item, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (most likely check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. The fees on that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the statement shows a previous cycle average daily balance fee payment, we do the same thing for each day of the previous cycle to get the daily balance cycle purchase is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases during a billing cycle on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charge for the billing cycle, except for those variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for those variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or credit card advance.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. However, if you default under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will accrue on any Remaining Balance as soon as the billing cycle in which the default occurs. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) on the Qualifying Promotional Financing section, pay your Full New Balance minus the total of these Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a predetermined number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on all other new purchases as described above.

BILLING STATEMENT SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19803-0299 as soon as possible. We must hear from you no later than 90 days after we send you the first bill in which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop that payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on the statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These restrictions do not apply if we own or operate the merchant, if it is related to the advertisement for the property or services.

88402700

Statement for account number: [REDACTED]
 New Balance \$804.89 Payment Due Date 11/05/06 Past Due Amount \$0.00 Minimum Payment \$16.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

NEW YORK NY 10021-6217

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19856-5153



Statement Date: 09/15/06 - 10/14/06
 Payment Due Date: 11/05/06

CUSTOMER SERVICE
 In U.S. 1-800-537-7783
 Español 1-888-445-3305
 TDD 1-800-955-8060
 Pay by phone 1-800-435-7958
 Outside U.S. call collect 1-847-883-6600

Minimum Payment Due for Credit Access Line \$16.00
 Total Minimum Payment Due \$16.00

ACCOUNT INQUIRES
 P.O. Box 15298
 Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]
 Previous Balance \$95.71
 Payment, Credits -\$95.71
 Purchases, Cash, Debits +\$804.89
 New Balance \$504.89

PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19856-5153
 VISIT US AT:
www.chase.com/units

MILEAGE PLUS MILES EARNED

Miles earned this statement from purchases 723
 Total miles earned this statement 723
 Total miles transferred to United 723

1-800-421-4655 (Mileage Plus)
 1-800-241-6522 (Reservations)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
09/16	74974006261026015033367	CAS DANSE 4215350 PARIS		\$688.46
09/18	EURIO	\$28.00 X 1.265928030 (EXCHG RATE) + 20.05 (EXCHG RATE ADJ)		
09/20	24492806264118000104468	ADVANTAGE WEAR 425-2384667 WA		34.47
09/23	24717056271642714415772	GOBLIN MARKET NEW YORK NY		21.95
10/01	1274274022292114771537	Payment Thank You Electronic Chk	95.71	
10/01		ANNUAL MEMBERSHIP FEE		60.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Comp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	V .05066%	18.49%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see information About Your Account section for balance computation method, grace period, and other important information.
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Fantastic savings on Philips electronic products. Take advantage of this great opportunity now available to United Mileage Plus cardholders from 9/1 thru 12/31/06. Just visit www.specialselectronicsoffer.com to make your purchase with your card. Act now.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
City: _____
State: _____
Zip: _____
Home Phone: _____
Work Phone: _____
E-mail Address: _____

Information About Your Account

Let us Biller Center: Please report your lost or stolen card immediately by calling the Customer Service number on the front of your statement. Advisors are always available to assist you. You can reach us 24 hours by pressing 1 after you enter your account number.

Ordering of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Debit, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash.

Write your account number on your check or money order. Payments must be accompanied by the payment coupon to the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day or more than 25 business days before the due date, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us on any day after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions and your payment is not sent by regular U.S. mail to our post office box designated for payments, ordering of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times declared for these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit record. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Notice About Electronic Check Debiting: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender as full satisfaction of a financed amount, must be sent to Card Services, P.O. Box 15048, Wilmington, DE 19850-0048. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Interest Billing: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect your right to sue or your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account accordingly.

Establishment of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, tentatively for each feature (e.g., balance transactions, cash advances, credit card advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or over-the-limit advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine or award charges with the same daily periodic rate. If there is a "net" rate to periodic rate on the statement, that rate may vary, and the table and example used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions at other dates (including late, installment finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases forward on your previous statement or we received payment of your new balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will give you the total periodic finance charge for the billing cycle. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your new balance on your current statement by the date and time your payment is due and also payment of your new balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any remaining balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your new balance includes any remaining balance(s) on the Qualifying Promotional Financing section, pay your full new balance minus the total of these remaining balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your new balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date begins, if you default under the terms of your Cardmember Agreement. The deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

SELLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15250 Wilmington, DE 19850-0250 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
• The date and amount of the suspected error
• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong to stop the payment, your letter or call (except Customer Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rate for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have filed in good faith to resolve the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only while the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

HAAM0006

Statement for account number: [REDACTED]
 New Balance \$0.00 Payment Due Date 12/09/06 Past Due Amount \$0.00 Minimum Payment \$0.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. New address or e-mail? Print on back.

[REDACTED]

NEW YORK NY 10021-6217



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153



Statement Date: 10/15/06 - 11/14/06
 Payment Due Date: 12/09/06

CUSTOMER SERVICE
 In U.S. 1-800-537-7783
 Español 1-888-446-3308
 TDD 1-800-555-8060
 Pay by phone 1-800-436-7956
 Outside U.S. call collect 1-847-659-6600

Minimum Payment Due for Credit Access Line \$0.00
 Total Minimum Payment Due \$0.00

ACCOUNT INQUIRIES
 P.O. Box 15298
 Wilmington, DE 19880-5298

VISA SIGNATURE SUMMARY

Account Number: [REDACTED]
 Previous Balance \$804.89
 Payment, Credits -\$804.89
 New Balance \$0.00

PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153
 VISIT US AT:
www.chase.com/united

MILEAGE PLUS MILES EARNED

Miles earned this statement from purchases 0
 Miles adjusted for purchases 22
 Total miles earned this statement 22
 Total miles transferred to United 22

1-800-421-4655 (Mileage Plus)
 1-800-241-6522 (Reservations)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
11/03	13073070223118221541377	Payment Thank You Electronic Chk	\$804.89	

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Comesp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Periodic Rate	Due To Transaction Fee	Accumulated Fin Charge	
Purchases	V .06066%	16.49%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$0.00

Effective Annual Percentage Rate (APR): 0.00%
 Please see Information About Your Account section for balance computation method, grace period, and other important information.
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Earn Double Miles this Holiday Season. Use your United Mileage Plus card for all eligible purchases from Oct 1 to December 25, 2006. Just visit chase.com/united for your custom offer. There's no need to enroll.
 Pay your taxes with your card and earn Double Miles that can be redeemed for traditional Mileage Plus awards or five new Mileage Plus Choices program awards. Also, from 10/1 thru 12/31/06 earn an extra 100 bonus miles. Call 1-800-2PAY-TAX or visit officialpayments.com/united.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Leaf or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Our payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash, and your account number on your check or money order payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or receipt, and there can be no stamps, post office stamps or correspondence enclosed with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 29 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not received by regular U.S. mail to our post office box designated for payments, sending of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Requested by Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to present the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "void if left" or contains a similar notation, or that you otherwise receive a full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or depositing it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit our ability to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Estimation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, convenience checks and cash advances, check transactions, purchases, balance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is converted to zero for each day of the previous billing cycle if a periodic finance charge was already added on purchases during an account period on your statement or we received payment of your new balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We assess periodic finance charges on a transaction, fee or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Financing Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Financing Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of these Remaining Balances(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charge will be added to your account as soon as the first day after the Expiration Date passes. If you default under the terms of your Cardmember Agreement, the deferred finance charge will be added to your account as soon as the date of default.

For "paid payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the payment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850 5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

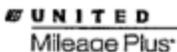
- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have filed a good faith claim with the seller without the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we even or correct the merchant, if it is mailed to the advertisement for the property or services.

AMARSON

Statement for account number: [REDACTED]
 New Balance \$1,230.91 Payment Due Date 01/05/07 Past Due Amount \$0.00 Minimum Payment \$24.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services. Now address or e-mail? Print on back.

NEW YORK NY 10021-6217

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19898-5153



Opening/Closing Date: 11/15/06 - 12/14/06
 Payment Due Date: 01/05/07

CUSTOMER SERVICE
 In U.S. 1-800-537-7783
 Español 1-888-445-3303
 TDD 1-800-955-8000
 Pay by phone 1-800-435-7958
 Outside U.S. call collect 1-847-853-6600

Minimum Payment Due for Credit Access Line \$24.00
 Total Minimum Payment Due \$24.00

ACCOUNT INQUIRIES
 P.O. Box 15298
 Wilmington, DE 19850-5298

VISA SIGNATURE SUMMARY

Previous Balance \$0.00
 Purchases, Cash, Debits +\$1,230.91
 New Balance \$1,230.91

Account Number: [REDACTED]
 Credit Access Line \$8,700
 Available Credit \$7,469
 Cash Access Line \$1,740
 Available for Cash \$1,740

PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19866-5153
 VISIT US AT:
www.chase.com/United

MILEAGE PLUS MILES EARNED

Miles earned this statement from purchases 1,231
 Total miles earned this statement 1,231
 Total miles transferred to United 1,231

1-800-421-4655 (Mileage Plus)
 1-800-241-6522 (Reservations)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/04	74972006336202153918731	CITY-PHARMA PARIS		\$203.67
	12/05	EURO 148.28 X 1.332951173 (EXCHG RATE) + 5.92 (EXCHG RATE ADJ)		
12/04	749710063359171178124903	PAPIER PLUS 7EPARIS 4		\$10.63
	12/05	EURO 663.20 X 1.332945330 (EXCHG RATE) + 26.62 (EXCHG RATE ADJ)		
12/05	74974006340034053353829	URANIUM JEAN 4575914 BORDEAUX		\$116.81
	12/06	EURO 85.00 X 1.334235294 (EXCHG RATE) + 3.40 (EXCHG RATE ADJ)		

FINANCE CHARGES

Category	Daily Periodic Rate	30 days in cycle	Comp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V. 05066%	18.49%		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V. 06573%	23.99%		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information. The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM. Just call 1-800-297-4970 to create your PIN today.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Let or Status Cards: Please report your lost or stolen card immediately by calling the Customer Service number listed on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution on the U.S. branch of a foreign financial institution. Do not send cash with your account number or your check or money order. Payments made by automatic bill payment are not subject to these instructions. Do not send cash with the payment coupon in the envelope provided with our address labels through the service window; the envelope cannot contain more than one payment or coupon, and there can be no copies, prior copies, late payments, missed payments or other defaults on your account as of the date of your payment. If your payment is in accordance with our payment instructions and is made payable to us by check or money order, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made payable to us after 1:00 p.m. local time at our post office box designated for payments on the statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 3 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times described for these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to present the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on the statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "hold in lieu" or contains a similar restriction, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-0499. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any outstanding balance). We may refuse to accept any such payment by returning it to you, not cashing it or depositing it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not give you the right to close your account and to limit our right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/advance checks and cash advance checks (check transactions), purchases, balance transfers, cash advances, promotional balances or credited advances). Please review your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rate. If there is a "0" next to a periodic rate on the statement, that rate may vary, and the table and example used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added on the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the paper or a later date of our choice). Fees are added after the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A daily balance is treated as a balance of zero, if a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle payments is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was applied to your account on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions or over-the-counter advances. In addition, if there is a "Qualifying Promotional Financing" notice on this statement, you will not incur periodic finance charges on any remaining balance that accrues in that notice if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any remaining balance(s) on the Qualifying Promotional Financing notice, pay your full New Balance (not the total of these remaining balance(s)) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance exceeds only the Qualifying Promotional Financing balance.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the date of default. For "true payment" Qualifying Promotional Financing that permits you to pay for a purchase as a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING ISSUES SUMMARY

In Case of Errors or Confusion About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service via a separate sheet at P.O. Box 15049, Wilmington, DE 19850-0499 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill to which the error or problem applies. The 60-day telephone rule, but doing so will not preserve your rights in your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the rest of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to give your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or control the merchant, or if we mailed you the advertisement for the property or service.

MSB32006

FIRST USA TELEMARKETING APPLICATIONS

06/27/03

PRIMARY APPLICANT INFO

APPID	20030630810279
REFERENCE NUMBER	030630520183
TELEMARKETING NUMBER	70004455686M
PRODUCT TYPE	VP
DIVISION	002
SOURCE CODE	7VMM
MERCHANT NUMBER	
NAME	[REDACTED]
SOCIAL SECURITY NUMBER	[REDACTED]
HOME PHONE	[REDACTED]
ADDRESS	[REDACTED]
ADDITIONAL ADDRESS	[REDACTED]
CITY/STATE/ZIPCODE	GERMANTOWN MD 20876
LENGTH OF RESIDENCE	0004
PREVIOUS ADDRESS	[REDACTED]
PREVIOUS CITY/STATE/ZIPCODE	[REDACTED]
PREVIOUS LENGTH OF RESIDENCE	[REDACTED]
DATE OF BIRTH	[REDACTED]
NUMBER OF DEPENDENTS	[REDACTED]
EMPLOYER	[REDACTED]
POSITION	[REDACTED]
CUSTOMER AGREES	
LENGTH OF EMPLOYMENT	0005
BUSINESS PHONE	[REDACTED]
EMPLOYER CITY/STATE	UNKNOWN
MONTHLY INCOME	060000
OTHER INCOME	
SOURCE OF OTHER INCOME	
HOUSING TYPE	R
HOUSING AMOUNT	1300
CHECKING ACCOUNT	Y
SAVINGS ACCOUNT	Y
MOTHERS MAIDEN NAME	[REDACTED]
AUTHORIZED USER	

SECONDARY APPLICANT INFO

JOINT NAME	
LOAN TERMS	***
LOAN XFER FLAG	N
LOAN XFER AMOUNT	0000000
LOAN CHECK AMOUNT	0000000
JOINT LENGTH OF RESIDENCE	
JOINT PREVIOUS LENGTH OF RESIDENCE	
JOINT DATE OF BIRTH	
JOINT EMPLOYER	
JOINT OCCUPATION CODE	
JOINT POSITION	
JOINT LENGTH OF EMPLOYMENT	
JOINT EMPLOYER CITY/STATE	
JOINT INCOME	
JOINT OTHER INCOME	
MARKETING-ID/REF-MEM-ID	
BALANCE XFER ACCT # 1	
BALANCE XFER AMT 1	
BALANCE XFER ACCT # 2	
BALANCE XFER AMT 2	
BALANCE XFER ACCT # 3	
BALANCE XFER AMT 3	

FILENET 07/20/03 07:56
0030630520183 Nfn ARC Dsp QDE Next C030630520183 Loc CCFULL
Loc CC FU LL 00000 Fusa ID 030530510279 Type Pri Sp Sel 000000000000
Dt Recd 06 27 03 Src 7MM Hk S10000 Pre VPLAT Merc 0000000000000000
Telexkt ID 70004459886M Tracking ID ASTA 0 OprID
NAME: First MI Last Jr/Sr Suffix DOB Sig DP
P [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] 1
S [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
MMN [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
Embl [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
CBS Parsed Address: [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
Current Address: [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
Str Adr [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
City GERMANTOWN State MD Zip 20876 H Phone [REDACTED] [REDACTED] M
LOR [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
ENP [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
LOE [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
Pri Inc [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] M
5000.00 M 0.00 M 0.00 M 0.00 M Total Ast Net Worth Chk Sav Cap Ins
0 Card Type VP Photo Card S/O N H/C Name/Addr Change BT Ind N
07/02 03:28 05 IO1
07/01 11:19 AP DED ACTION BASED ON: 2ND PASS FINAL DECISION

Statement for account number: [REDACTED]



New Balance \$5,612.33 Payment Due Date 02/23/04 Past Due Amount \$0.00 Minimum Payment \$112.00

Amount Enclosed \$ [REDACTED]

Make your check payable to Bank One
New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 16153
WILMINGTON DE 19869-6153

[REDACTED]
GERMANTOWN MD 20876-6950



Statement Date: 12/31/03 - 01/29/04
Payment Due Date: 02/23/04
Minimum Payment Due: \$112.00

CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-935-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$5,784.23
Payments, Credits - \$200.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$28.10
New Balance \$5,612.33

Account Number: [REDACTED]
Total Credit Line \$7,000
Available Credit \$1,287
Cash Access Line \$1,400
Available for Cash \$1,287

ACCOUNT INQUIRIES
P.O. Box 6630
Wilmington, DE 19899-6630

PAYMENT ADDRESS
P.O. Box 13153
Wilmington, DE 19866-6153

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
01/26	7441712D00145WV2M	PAYMENT - THANK YOU	200.00	
01/29		*FINANCE CHARGE*		28.10

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.00000%	0.00%	-	-	-	-	\$0.00
Cash advances	.05409%	19.74%	-	-	-	-	\$0.00
Promotional purchases	.01642%	6.99%	-	\$5,704.58	\$28.10	-	\$28.10
Total finance charges							\$28.10

Effective Annual Percentage Rate (APR): 5.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- TD104070 SEND A GIFT STRAIGHT TO THEIR HEART FOR VALENTINE'S DAY AND SAVE 15%* WHEN YOU MENTION PROMOTION CODE BANK44. OUR VALENTINE'S DAY GIFTS CELEBRATE EVERY RELATIONSHIP FROM SWEETHEARTS TO TRUE LOVES -- TO NEW LOVES! *FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER
- TD104111 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-QUALITY MERCHANDISE FROM TOP BRANDS SUCH AS LENOX, TONKA, & GUND FROM REWARDCENTER, A DIVISION OF MAIN STREET DIRECT. JUST GO TO WWW.REWARDCENTER.COM AND TYPE IN 080606 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. QUANTITIES ARE LIMITED!
- TD104116 SAVE TIME AND A STAMPI TO MAKE YOUR PAYMENT JUST LOGON TO YOUR ACCOUNT AT WWW.CARDMEMBERSERVICES.COM AND SELECT "MAKE PAYMENT ONLINE" FROM THE MENU OR CALL 800-436-7958. YOUR PAYMENT WILL BE POSTED WITHIN THREE BUSINESS DAYS AND THERE ARE NO FEES FOR THESE SERVICES!
- TD104117 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BANK ONE BILL MANAGER.

This Statement is a Facsimile - Not an Original

5630 0000 USD 800 7 26 040129 Page 1 of 5 3366 5000 085066 01055630

Take advantage of this 5.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 5.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5459 0000 USD 000 7 20 049129 Page 2 of 3 3366 5100 825406 01025630

This check is void for all purposes after 05/29/2004

0187

GERMANTOWN MD 20876-6960 999

DATE 56-1551/441

VOID VOID VOID \$

DOLLARS

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

BANK ONE.
Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 05/29/2004

0188

GERMANTOWN MD 20876-6960 999

DATE 56-1551/441

VOID VOID VOID \$

DOLLARS

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

BANK ONE.
Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 05/29/2004

0189

GERMANTOWN MD 20876-6960 999

DATE 56-1551/441

VOID VOID VOID \$

DOLLARS

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

BANK ONE.
Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This Statement is a Facsimile - Not an Original

5650 0000 USD 000 7 28 048129 Page 3 of 3 3366 5000 085606 01055630

FEDERAL BANKING ACT OF 1933-FEDERAL RESERVE FIELD OFFICE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL BANKING ACT OF 1933-FEDERAL RESERVE FIELD OFFICE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL BANKING ACT OF 1933-FEDERAL RESERVE FIELD OFFICE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

Statement for account number: [REDACTED]



New Balance \$5,438.85 Payment Due Date 03/23/04 Past Due Amount \$0.00 Minimum Payment \$108.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One New address or e-mail? Print on back

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19885-5153

[REDACTED]
GERMANTOWN MD 20876-5900



Statement Date: 01/30/04 - 03/27/04
Payment Due Date: 03/23/04
Minimum Payment Due: \$108.00

CUSTOMER SERVICE
In U.S. 1-800-435-7327
Español 1-888-445-2308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$5,612.33
Payments, Credits - \$200.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$26.52
New Balance \$5,438.85

Account Number: [REDACTED]
Total Credit Line \$7,000
Available Credit \$1,561
Cash Access Line \$1,400
Available for Cash \$1,400

ACCOUNT INQUIRIES
P.O. Box 8950
Wilmington, DE 19710-8950

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19885-5153

VISIT US AT:
www.cardmember services.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
02/28	7441712E3D1415W71	PAYMENT - THANK YOU	200.00	
03/27		'FINANCE CHARGE'		26.52

EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE REDUCED TO \$500,000.

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	0.0000%	0.00%	-	-	-	-	\$0.00
Cash advances	.05408%	19.74%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$5,570.03	\$26.52	-	\$26.52
Total finance charges							\$26.52

Effective Annual Percentage Rate (APR): 5.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0204067 PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES FROM 3/1/04 THROUGH 4/30/04. VISIT WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP OR CALL 1-800-2PAY-TAX FOR DETAILS.

T0204068 AS A VALUED CARDMEMBER YOU COULD SAVE UP TO 20% WHENEVER YOU RENT FROM AVIS AT ANY OF ITS MORE THAN 4,000 LOCATIONS WORLDWIDE. TO RECEIVE YOUR DISCOUNT, SIMPLY PROVIDE YOUR AVIS DISCOUNT #(AWD): 8888704 WHEN BOOKING YOUR VEHICLE. FOR RESERVATIONS, GO TO AVIS.COM OR CALL 1-800-831-8000.

T0204113 AS A VALUED CARDMEMBER, YOU CAN CLAIM HIGH-QUALITY PRODUCTS FROM BRANDS SUCH AS DISNEY, LENOX & TONKA. JUST GO ONLINE TO WWW.REWARDCENTER.COM, A DIVISION OF MAIN STREET DIRECT, AND ENTER YOUR CERTIFICATE NUMBER 680671. FEATURED MERCHANDISE AND SPECIAL DEALS ARE FREQUENTLY UPDATED, SO ACT NOW!

T0204114 GET 4 WEEKS FREE OF THE WALL STREET JOURNAL, THE WORLD'S LEADING BUSINESS DAILY AND THE BEST SOURCE FOR NEWS FOR YOUR CAREER, PERSONAL FINANCE, HEALTH AND FAMILY. AFTER YOUR 4 WEEKS FREE, 26 WEEKS WILL BE MADE AVAILABLE TO YOU FOR \$99. CALL TODAY 1-888-877-0769. SUBSCRIBE NOW!!!

This Statement is a Facsimile - Not an Original

5630 0030 USD 880 7 28 010227 Page 1 of 3 3360 5000 893606 01055630

Take advantage of this 5.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 5.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5650 0080 USD 000 7 29 010227 Page 2 of 3 3366 5000 805606 01055630

This check is void for all purposes after 06/26/2004

6400

GERMANTOWN MD 20876-5980 DATE 06-15-14 999

VOID VOID VOID

PAY TO: \$
ORDER OF

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount: _____

This check is void for all purposes after 06/26/2004

6401

GERMANTOWN MD 20876-5980 DATE 06-15-14 999

VOID VOID VOID

PAY TO: \$
ORDER OF

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount: _____

This check is void for all purposes after 06/26/2004

6402

GERMANTOWN MD 20876-5980 DATE 06-15-14 999

VOID VOID VOID

PAY TO: \$
ORDER OF

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount: _____

This Statement is a Facsimile - Not an Original

5450 0000 USD 030 7 28 0402Z7 Page 3 of 3 3346 5010 895046 01050450

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BLD DC

ENDORSE HERE
X
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BLD DC

ENDORSE HERE
X
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BLD DC

ENDORSE HERE
X
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

Statement for account number: [REDACTED]



New Balance \$5,265.27 Payment Due Date 04/23/04 Past Due Amount \$0.00 Minimum Payment \$105.00

Amount Enclosed \$ [REDACTED]

Make your check payable to Bank One
New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19889-5153

GERMANTOWN MD 20876-5960



Statement Date: 02/29/04 - 03/29/04
Payment Due Date: 04/23/04
Minimum Payment Due: \$105.00

CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-646-3308
TDD 1-800-655-8060
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Previous Balance \$5,439.65
Payments, Credits - \$203.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$27.42
New Balance \$5,265.27

Account Number: [REDACTED]
Total Credit Line \$7,000
Available Credit \$1,733
Cash Access Line \$1,400
Available for Cash \$1,400

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19889-8850

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19889-5153

VISIT US AT:
www.bankone.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
03/29	7441712P1013YYSJD	PAYMENT - THANK YOU	200.00
03/29		*FINANCE CHARGE*	27.42

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.00000%	0.00%	-	-	-	-	\$0.00
Cash advances	.05409%	19.74%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$5,387.69	\$27.42	-	\$27.42
Total finance charges							\$27.42

Effective Annual Percentage Rate (APR): 5.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- 70304005 PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES FROM 2/1/04 THROUGH 4/30/04. VISIT WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP OR CALL 1-800-2PAY-TAX FOR DETAILS.
- 70304009 RENTING A CAR? YOU CAN SAVE UP TO 20% AT AVIS AND ENJOY THE "WE TRY HARDER" SERVICE FOR WHICH AVIS IS FAMOUS! SIMPLY PROVIDE YOUR BANK ONE/AVIS WORLDWIDE DISCOUNT (AWD) NUMBER 8888707 WHEN BOOKING. FOR RESERVATIONS, SEE YOUR TRAVEL CONSULTANT, VISIT AVIS.COM OR CALL AVIS AT 1-800-831-8000.
- 70304118 GET GREAT RATES AT LAKE POWELL. AZULI BOOK A 6 DAY/4 NIGHT 53' ADVENTURER HOUSEBOAT PACKAGE AT JUST \$91 PER PERSON PER DAY & GET ONE NIGHT LODGING, AN 18' POWERBOAT OR PWC RENTAL & A \$25 RETAIL CERTIFICATE! CALL 1-888-272-8151 AND ASK FOR CODE PS0410, OR VISIT WWW.ARAMARKPARKS.COM/BK
- 70304119 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ON TO WWW.CARDMEMBERSERVICES.COM/BT TO SEE IF YOU QUALIFY.
- 70304120 SAVE TIME AND A STAMPI TO MAKE YOUR PAYMENT JUST LOGON TO YOUR ACCOUNT AT WWW.CARDMEMBERSERVICES.COM AND SELECT "MAKE PAYMENT ONLINE" FROM THE MENU OR CALL 800-436-7958. YOUR PAYMENT WILL BE POSTED WITHIN THREE BUSINESS DAYS AND THERE ARE NO FEES FOR THESE SERVICES!

This Statement is a Facsimile - Not an Original

5630 0026 USD 001 7 20 041229 Page 1 of 3 3360 5093 805006 01G5630

Take advantage of this 5.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

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- ✓ Pay for home improvements

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This Statement is a Facsimile - Not an Original (over)

5650 0380 USD 880 7 28 040329 Page 2 of 5 3366 5000 895686 01055630

This check is void for all purposes after 07/27/2004

6554

GERMANTOWN MD 20876-5960 999

DATE 06-15/1/41

VOID VOID VOID

Pay To: ORDER CP \$

DOLLARS

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 07/27/2004

6555

GERMANTOWN MD 20876-5960 999

DATE 06-15/1/41

VOID VOID VOID

Pay To: ORDER CP \$

DOLLARS

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 07/27/2004

6556

GERMANTOWN MD 20876-5960 999

DATE 06-15/1/41

VOID VOID VOID

Pay To: ORDER CP \$

DOLLARS

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This Statement is a Facsimile - Not an Original

5630 0200 USD 800 7 20 048329 Page 3 of 3 3366 5400 035686 01055630

FEDERAL BANKING ACT OF 1978 FEDERAL RESERVE BLDG CT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
 X

FEDERAL BANKING ACT OF 1978 FEDERAL RESERVE BLDG CT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
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ENDORSE HERE
 X

FEDERAL BANKING ACT OF 1978 FEDERAL RESERVE BLDG CT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
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ENDORSE HERE
 X

Statement for account number: [REDACTED]



New Balance \$6,585.82 Payment Due Date 06/23/04 Past Due Amount \$0.00 Minimum Payment \$131.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. Now address or e-mail. Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

[REDACTED]
GERMANTOWN MD 20876-6960



Statement Date: 03/01/04 - 04/28/04
Payment Due Date: 06/23/04
Minimum Payment Due: \$131.00
CUSTOMER SERVICE
In U.S. 1-800-436-7527
Español 1-888-446-3508
TDD 1-800-855-8060
Outside U.S. call collect
1-902-504-8200

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]

Previous Balance	\$5,265.27	Total Credit Line	\$7,000
Payments, Credits	- \$300.00	Available Credit	\$414
Purchases, Cash, Debits	+ \$1,546.84	Cash Access Line	\$1,400
Finance Charges	+ \$72.51	Available for Cash	\$414
New Balance	\$6,585.82		

ACCOUNT INQUIRES
P.O. Box 6950
Wilmington, DE 19110-6950

PAYMENT ADDRESS
P.O. Box 18152
Wilmington, DE 19888-6153

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
04/01	74417120001038444	PAYMENT - THANK YOU	300.00	
04/02	245400005A8F45678	6825-3 CHECK TO CAPITAL ONE		1,546.84
04/05		*FINANCE CHARGE* TRANSACTION FEE		46.40
04/08		*FINANCE CHARGE*		25.11

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.00000%	0.00%	-	-	-	-	\$0.00
Cash advances	.05409%	19.74%	-	-	-	-	\$0.00
Promotional purchases	01642%	5.99%	-	\$5,198.77	\$25.60	-	\$25.60
Promotional purchases	.01084%	3.99%	-	\$154.70	\$0.51	\$46.40	\$46.91
Total finance charges							\$72.51

Effective Annual Percentage Rate (APR): 12.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0404062 PAY YOUR TAXES THE FAST AND EASY WAY... JUST USE YOUR CARD TO PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES FROM 3/1/04 THROUGH 4/30/04. VISIT WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP OR CALL 1-800-2PAY-TAX FOR DETAILS.

T0404063 THE PERFECT GIFT IS HERE FOR MOTHER'S DAY OR ANY DAY! AT 1-800-FLOWERS.COM(R), ENJOY STRESS-FREE SHOPPING AND A HUGE VARIETY OF GIFTS TO CELEBRATE MOM ON HER SPECIAL DAY SHOP NOW AND SAVE 15%* WITH PROMOTION CODE BANK66. *FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER

T0404122 HURRY! EARN UP TO 8,000 BONUS MILES TOWARD UNITED TRAVEL! REGISTER & COMPLETE A PAID ROUNDTRIP BEFORE 6/15/04 & EARN 5,000 BONUS MILES! NEW MILEAGE PLUS MEMBERS WILL RECEIVE 3,000 MILES FOR ENROLLING. RESTRICTIONS APPLY. TO ENROLL, REGISTER & FOR DETAILS, VISIT WWW.UNITED.COM/BANKOFFER.

T0404127 GET 4 WEEKS FREE OF THE WALL STREET JOURNAL, THE WORLD'S LEADING BUSINESS DAILY AND THE BEST SOURCE FOR NEWS FOR YOUR CAREER, PERSONAL FINANCE, HEALTH AND FAMILY. AFTER YOUR 4 WEEKS FREE, 26 WEEKS WILL BE MADE AVAILABLE TO YOU FOR \$99. CALL TODAY 1-888-877-0769. SUBSCRIBE NOW!!!

T0404140 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COM/ST TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an Original

5630 0100 USD 000 7 20 040423 Page 1 of 3 3366 5040 865606 01455630

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This Statement is a Facsimile - Not an Original (over)

5630 0100 USD 000 7 20 040420 Page 2 of 3 3366 5080 205005 01055650

This check is void for all purposes after 08/25/2004

6739

GERMANTOWN MD 20876-6960 DATE 9/9 56-1551/441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 08/25/2004

6740

GERMANTOWN MD 20876-6960 DATE 9/9 56-1551/441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 08/25/2004

6741

GERMANTOWN MD 20876-6960 DATE 9/9 56-1551/441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

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5630 0910 USD 888 7 28 040428 Page 3 of 3 3366 5093 885686 01025630

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BLDG DC

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
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ENDORSE HERE
X

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BLDG DC

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ENDORSE HERE
X

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BLDG DC

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ENDORSE HERE
X

Statement for account number [REDACTED]
 New Balance \$6,265.27 Payment Due Date 05/22/04 Past Due Amount \$0.00 Minimum Payment \$127.00



Amount Enclosed \$ [REDACTED] Make your check payable to Bank One
 New address or e-mail? Print on back.

CARDMEMBER SERVICE
 P.O. BOX 15153
 WILMINGTON DE 19886-5153

[REDACTED]
 GERMANTOWN MD 20870-6900



Statement Date: 04/23/04 - 05/28/04
 Payment Due Date: 05/22/04
 Minimum Payment Due: \$127.00

CUSTOMER SERVICE
 In U.S. 1-800-438-7327
 Español 1-888-446-3308
 TDD 1-800-955-8350
 Outside U.S. call collect
 1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$6,535.62
 Payments, Credits - \$250.00
 Purchases, Cash, Debits + \$0.00
 Finance Charges + \$29.65
 New Balance \$6,265.27

Account Number: [REDACTED]
 Total Credit Line \$7,000
 Available Credit \$634
 Cash Access Line \$1,400
 Available for Cash \$634

ACCOUNT INQUIRIES
 P.O. Box 6056
 Wilmington, DE 19800-6056

PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/21	74417120701468140	PAYMENT - THANK YOU	250.00	
05/29		*FINANCE CHARGE*		29.65

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.00000%	0.00%	-	-	-	-	\$0.00
Cash advances	.05409%	19.74%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$4,596.94	\$24.61	-	\$24.61
Promotional purchases	.01094%	3.99%	-	\$1,536.41	\$5.04	-	\$5.04
Total finance charges							\$29.65

Effective Annual Percentage Rate (APR): 5.52%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- T0504059 SAVE 15% ON FLOWERS! MAY IS THE TIME FOR MOMS, DADS, AND GRADS! MAKE EVERYONE ON YOUR LIST FEEL SPECIAL BY SENDING FRESH FLOWERS FROM THE FLOWER CLUB. SAME DAY DELIVERY IS AVAILABLE. CALL 800-245-8898 OR VISIT WWW.333.FLOWERCLUB.COM TO ORDER TODAY! USE PROMOTION CODE BNY48.
- T0504118 SAMSONITE 4-PIECE LUGGAGE SET, \$189.95. REG. RETAIL: \$500. FREE SHIPPING: TOTE, DUFFEL, WHEELED 26", 30" UPRIGHTS. BONUS: SAVE 15% ON ANY OTHER ONLINE PURCHASE! LOGON TO: WWW.SAMSONITECOMPANYSTORES.COM/PARTNER CODE 7377. OR CALL 800-547-BAGS EXT. 7377. QUANTITIES LIMITED.
- T0504119 THE BOSE(R) ACOUSTIC WAVE(R) MUSIC SYSTEM DELIVERS THE SOUND OF BIG, COMPLICATED STEREO'S COSTING MUCH MORE. A NEW 5-CD CHANGER ALSO LETS YOU CONNECT EXTERNAL SOURCES LIKE YOUR TV AND DVD PLAYER. FREE SHIPPING AND 30-DAY TRIAL. SATISFACTION GUARANTEED. CALL 1-800-295-0721 EXT. 09630.
- T0504123 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ON TO WWW.CARDMEMBERSERVICES.COM/ET TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an Original

5630 0960 USD 600 7 28 048528 Page 1 of 3 3366 3092 805606 01050639

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

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This Statement is a Facsimile - Not an Original (over)

5630 6000 USD 880 7 20 04525 Page 2 of 3 3366 5310 05686 0105633

This check is void for all purposes after 09/25/2004

6948

GERMANTOWN MD 20876-5980 DATE 999
56-1551441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANK ONE.
 Payable Through:
 First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 09/25/2004

6940

GERMANTOWN MD 20876-5980 DATE 999
56-1551441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANK ONE.
 Payable Through:
 First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 09/25/2004

6950

GERMANTOWN MD 20876-5980 DATE 999
56-1551441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANK ONE.
 Payable Through:
 First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This Statement is a Facsimile - Not an Original

5430 0000 USD 000 7 20 048528 Page 5 of 5 3366 5010 885086 01050630

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BLDG CC

ENDORSE HERE
X
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FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BLDG CC

ENDORSE HERE
X
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FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BLDG CC

ENDORSE HERE
X
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

Statement for account number: [REDACTED]



New Balance \$6,145.03 Payment Due Date 07/23/04 Past Due Amount \$0.00 Minimum Payment \$122.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

[REDACTED]
GERMANTOWN MD 20876-5560



Statement Date: 05/29/04 - 06/28/04
Payment Due Date: 07/23/04
Minimum Payment Due: \$122.00

CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-3060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$6,265.27
Payments, Credits -\$250.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$29.76
New Balance \$6,145.03

Account Number: [REDACTED]
Total Credit Line \$7,000
Available Credit \$254
Cash Access Line \$4,400
Available for Cash \$954

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19899-8850

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
06/18	7441712H92145A10X	PAYMENT - THANK YOU	250.00	
06/28		*FINANCE CHARGE*		29.76

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.00000%	0.00%	-	-	-	-	\$0.00
Cash advances	.05409%	19.74%	-	-	-	-	\$0.00
Promotional purchases	.01042%	5.99%	-	\$4,992.86	\$25.41	-	\$25.41
Promotional purchases	.01094%	3.99%	-	\$1,282.06	\$4.35	-	\$4.35
Total finance charges							\$29.76

Effective Annual Percentage Rate (APR): 5.58%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- 70604058 BRING YOUR DIGITAL PHOTOS TO LIFE. TRY PHOTOWORKS NEW DIGITAL PARTNER SOFTWARE: THE FUN, EASY WAY TO ORGANIZE, ENHANCE YOUR PHOTOS WITH CROPS, RED-EYE REMOVAL AND INSTANT FIX, EMAIL PHOTOS, BUY GENUINE PRINTS AND MORE. GET 15 FREE 4X6 PRINTS. FREE DOWNLOAD AT WWW.DIGITALPARTNER.COM/BANKONE
- 70604133 THE BOSE(R) ACOUSTIC WAVE(R) MUSIC SYSTEM DELIVERS THE SOUND OF BIG, COMPLICATED STEREO'S COSTING MUCH MORE. A NEW 5-CD CHANGER ALSO LETS YOU CONNECT EXTERNAL SOURCES LIKE YOUR TV AND DVD PLAYER. FREE SHIPPING AND 30-DAY TRIAL. SATISFACTION GUARANTEED. CALL 1-800-235-0721 EXT. 06630.
- 70604134 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COM/BT TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an Original

5630 8806 USD 880 7 20 040626 Page 1 of 3 3366 5600 885666 01005630

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This Statement is a Facsimile - Not an Original (over)

5430 0000 USD 200 7 21 040620 Page 2 of 3 3366 5000 885606 01E05650

This check is void for all purposes after 10/26/2004

9412

GERMANTOWN MD 20876-0900 999
 DATE 56-1551/441

VOID VOID VOID \$

DOLLARS

BANK ONE.
 Payable through:
 First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 10/26/2004

9413

GERMANTOWN MD 20876-0900 999
 DATE 56-1551/441

VOID VOID VOID \$

DOLLARS

BANK ONE.
 Payable through:
 First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 10/26/2004

9414

GERMANTOWN MD 20876-0900 999
 DATE 56-1551/441

VOID VOID VOID \$

DOLLARS

BANK ONE.
 Payable through:
 First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This Statement is a Facsimile - Not an Original

5630 0200 USD 888 7 28 042625 Page 3 of 3 3566 5100 885666 01025630

FEDERAL RESERVE ACT OF 1914 FEDERAL RESERVE BILL OF

ENDORSE HERE
X
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FEDERAL RESERVE ACT OF 1914 FEDERAL RESERVE BILL OF

ENDORSE HERE
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RESERVED FOR FINANCIAL INSTITUTION USE.

FEDERAL RESERVE ACT OF 1914 FEDERAL RESERVE BILL OF

ENDORSE HERE
X
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

Statement for account number: [REDACTED]



New Balance \$6,049.17 Payment Due Date 08/23/04 Past Due Amount \$0.00 Minimum Payment \$120.00

Amount Enclosed \$ [REDACTED]

Make your check payable to Bank One
New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

[REDACTED]
GERMANTOWN MD 20876-5950



Statement Date: 08/25/04 - 07/29/04
Payment Due Date: 08/23/04
Minimum Payment Due: \$120.00

CUSTOMER SERVICE
In U.S. 1-800-438-7927
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$6,146.03
Payments, Credits - \$125.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$29.14
New Balance \$6,049.17

Account Number: [REDACTED]
Total Credit Line \$7,000
Available Credit \$950
Cash Access Line \$1,400
Available for Cash \$950

ACCOUNT ENQUIRIES
P.O. Box 8050
Wilmington, DE 19899-8050

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.bankonecardmembers.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
07/14	74417326015TRVYT	PAYMENT - THANK YOU	125.00	
07/29		*FINANCE CHARGE*		29.14

WE ARE PLEASED TO ANNOUNCE THAT BANK ONE CORPORATION AND J.P.MORGAN CHASE AND CO. HAVE MERGED. THE CHASE AND BANK ONE FAMILY OF COMPANIES ARE NOW AFFILIATES. WE WILL CONTINUE TO HONOR YOUR EXISTING PRIVACY PREFERENCES WHEN SHARING INFORMATION AMONG THESE NEW AFFILIATES.

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.02918%	10.65%	-	-	-	-	\$0.00
Cash advances	.05409%	19.74%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$4,950.80	\$25.40	-	\$25.40
Promotional purchases	.01094%	3.99%	-	\$1,103.80	\$3.74	-	\$3.74
Total finance charges							\$29.14

Effective Annual Percentage Rate (APR): 5.63%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0704125 CARDMEMBER THANK YOU NOTICE: YOU'VE EARNED A FREE CARDMEMBER THANK YOU - WORTH UP TO \$100.00! CALL 1-800-882-6314 TO FIND OUT HOW TO CLAIM YOURS NOW! QUANTITIES ARE LIMITED. CALL NOW TO GUARANTEE YOUR SELECTIONS.

T0704126 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-QUALITY MERCHANDISE NOT AVAILABLE TO THE GENERAL PUBLIC FROM TOP BRANDS SUCH AS LENOX, TONKA, DISNEY AND MORE! JUST GO TO WWW.VALUECENTER.COM AND ENTER IN 109006 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. ACT NOW, QUANTITIES ARE LIMITED!

T0704127 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ON TO WWW.CARDMEMBERSERVICES.COM#T TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an Original

5630 0360 USD 809 7 20 048729 Page 1 of 3 3366 3899 885686 01055630

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 4.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0900 USD 001 7 20 048729 Page 2 of 3 3366 0910 895686 01056630

This check is void for all purposes after 11/26/2004

7754

GERMANTOWN MD 20876-6960 999

DATE 56-1551/441

VOID VOID VOID

Pay To \$

Order Of

DOLLARS

BANK OF ONE.

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 11/26/2004

7755

GERMANTOWN MD 20876-6960 999

DATE 56-1551/441

VOID VOID VOID

Pay To \$

Order Of

DOLLARS

BANK OF ONE.

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 11/26/2004

7756

GERMANTOWN MD 20876-6960 999

DATE 56-1551/441

VOID VOID VOID

Pay To \$

Order Of

DOLLARS

BANK OF ONE.

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This Statement is a Facsimile - Not an Original

5650 0010 USD 800 7 20 040729 Page 3 of 3 3366 5010 085066 01050630

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BILL OF CREDIT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BILL OF CREDIT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE BILL OF CREDIT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

Statement for account number: [REDACTED]



New Balance \$5,956.23 Payment Due Date 09/21/04 Past Due Amount \$0.00 Minimum Payment \$119.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One
New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15163
WILMINGTON DE 19886-5153

GERMANTOWN MD 20876-6950



Statement Date: 07/30/04 - 09/27/04
Payment Due Date: 09/21/04
Minimum Payment Due: \$119.00
CUSTOMER SERVICE
In U.S. 1-800-435-7927
Español 1-888-446-3368
TDD 1-800-866-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$5,048.17
Payments, Credits -\$120.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$27.05
New Balance \$5,956.23

Account Number: [REDACTED]
Total Credit Line \$7,000
Available Credit \$1,043
Cash Access Line \$1,400
Available for Cash \$1,043

ACCOUNT INQUIRIES
P.O. Box 1630
Wilmington, DE 19899-8856
PAYMENT ADDRESS
P.O. Box 19152
Wilmington, DE 19886-6153

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
09/20	7441712K1013ZK0FL	PAYMENT - THANK YOU	120.00	
09/27		*FINANCE CHARGE*		27.05

FINANCE CHARGES

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.03066%	11.15%	-	-	-	-	\$0.00
Cash advances	.05546%	20.24%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$4,996.14	\$23.79	-	\$23.79
Promotional purchases	.01094%	3.99%	-	\$1,033.01	\$3.27	-	\$3.27
Total finance charges							\$27.05

Effective Annual Percentage Rate (APR): 5.65%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- T0804041 CARDMEMBER THANK-YOU NOTICE:
YOU'VE EARNED A FREE CARDMEMBER THANK YOU WORTH UP TO \$100!
YOU MUST CLAIM YOURS BY OCT. 1, 2004 OR FORFEIT YOUR \$100 VALUE. QUANTITIES ARE LIMITED. CALL NOW FOR DETAILS AND TO CLAIM YOUR FREE CARDMEMBER THANK YOU. 1-877-353-2895.
- T0804115 CALL ONE LIFE DIRECT, A BANK ONE COMPANY, AT 877-301-5433 FOR A FREE LIFE INSURANCE QUOTE - YOU'LL BE GLAD YOU DID.
"NOT A DEPOSIT" "NOT FDIC INSURED" "NO BANK GUARANTEE"
"NOT A CONDITION OF ANY BANK LOAN, PRODUCT OR SERVICE"
"NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY"
- T0804117 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COM/BT TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an Original

5630 0000 USD 880 7 23 041027 Page 1 of 3 3366 5000 815686 01025630

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

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- ✓ Pay for home improvements

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This Statement is a Facsimile - Not an Original (over)

5430 6403 USD 800 7 20 64827 Page 2 of 3 3366 5010 895646 01055450

This check is void for all purposes after 12/25/2004

9514

GERMANTOWN MD 20876-6960 DATE 999
56-15519441

VOID VOID VOID

Pay To VOID VOID VOID \$

Order Of _____

DOLLARS

BANK ONE
Payable through
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount \$: _____

This check is void for all purposes after 12/25/2004

9515

GERMANTOWN MD 20876-6960 DATE 999
56-15519441

VOID VOID VOID

Pay To VOID VOID VOID \$

Order Of _____

DOLLARS

BANK ONE
Payable through
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount \$: _____

This check is void for all purposes after 12/25/2004

9516

GERMANTOWN MD 20876-6960 DATE 999
56-15519441

VOID VOID VOID

Pay To VOID VOID VOID \$

Order Of _____

DOLLARS

BANK ONE
Payable through
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount \$: _____

This Statement is a Facsimile - Not an Original

5430 0880 USD 001 7 26 049827 Page 3 of 3 3366 5000 892605 01025633

FEDERAL BANKING ACT OF 1978 FEDERAL RESERVE BILL OF

ENDORSE HERE
X
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

FEDERAL BANKING ACT OF 1978 FEDERAL RESERVE BILL OF

ENDORSE HERE
X
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

FEDERAL BANKING ACT OF 1978 FEDERAL RESERVE BILL OF

ENDORSE HERE
X
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

Statement for account number: [REDACTED]



New Balance \$5,867.64 Payment Due Date 10/24/04 Past Due Amount \$0.00 Minimum Payment \$117.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

[REDACTED]
GERMANTOWN MD 20876-2600



Statement Date: 09/28/04 - 09/29/04
Payment Due Date: 10/24/04
Minimum Payment Due: \$117.00

CUSTOMER SERVICE
In U.S. 1-800-438-7927
Español 1-888-446-3305
TDD 1-800-955-8099
Outside U.S. call collect
1-502-594-8000

VISA ACCOUNT SUMMARY

Previous Balance \$5,956.23
Payments, Credits - \$119.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$30.41
New Balance \$5,867.64

Account Number: [REDACTED]
Total Credit Line \$7,000
Available Credit \$1,132
Cash Access Line \$1,400
Available for Cash \$1,132

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19899-8850
PAYMENT ADDRESS
P.O. Box 10152
Wilmington, DE 19896-8150

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
09/17	7441712LMD151104T	PAYMENT - THANK YOU	119.00	
09/29		*FINANCE CHARGE*		30.41

FINANCE CHARGES

Category	Daily Periodic Rate 33 days in cycle	Corresponding APR	PERIODIC RATE(S) AND APR(S) MAY VARY			
			Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees
Purchases	.03124%	11.40%	-	-	-	\$0.00
Cash advances	.05614%	20.49%	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	\$4,963.80		\$27.05	\$27.05
Promotional purchases	.01094%	3.99%	\$930.32		\$3.36	\$3.36
Total finance charges						\$30.41

Effective Annual Percentage Rate (APR): 5.68%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0304041 CARDMEMBER THANK-YOU NOTICE:
YOU'VE EARNED A FREE CARDMEMBER THANK YOU WORTH UP TO \$100!
YOU MUST CLAIM YOURS BY OCT. 1, 2004 OR FORFEIT YOUR
\$100 VALUE. QUANTITIES ARE LIMITED. CALL NOW FOR DETAILS
AND TO CLAIM YOUR FREE CARDMEMBER THANK YOU. 1-877-353-2995.

T0304104 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND
CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY
BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO
YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO
WWW.CARDMEMBERSERVICES.COM/GT TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an Original

5630 8000 USD 800 7 20 640923 Page 1 of 3 3366 5010 805406 01055650

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

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- ✓ Pay for home improvements

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This Statement is a Facsimile - Not an Original (over)

5630 0380 USD 880 7 28 040929 Page 2 of 3 3566 0980 095686 01025630

This check is void for all purposes after 01/27/2005

\$514

GERMANTOWN MD 20876-5900 DATE 999
56-1551/441

VOID VOID VOID \$

DOLLARS

BANK@ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount \$ _____

This check is void for all purposes after 01/27/2005

\$515

GERMANTOWN MD 20876-5900 DATE 999
56-1551/441

VOID VOID VOID \$

DOLLARS

BANK@ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount \$ _____

This check is void for all purposes after 01/27/2005

\$516

GERMANTOWN MD 20876-5900 DATE 999
56-1551/441

VOID VOID VOID \$

DOLLARS

BANK@ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount \$ _____

This Statement is a Facsimile - Not an Original

5430 0880 USD 888 7 20 048929 Page 3 of 3 3264 5039 845646 01005438

FEDERAL BANKING ACT OF 1933 FEDERAL RESERVE REG. CC

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL BANKING ACT OF 1933 FEDERAL RESERVE REG. CC

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL BANKING ACT OF 1933 FEDERAL RESERVE REG. CC

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

Statement for account number: [REDACTED]



Now Balance \$5,928.35 Payment Due Date 11/21/04 Past Due Amount \$117.00 Minimum Payment \$235.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19885-5153

GERMANTOWN MD 20876-6560



Statement Date: 09/30/04 - 10/27/04
Payment Due Date: 11/21/04
Minimum Payment Due: \$235.00

CUSTOMER SERVICE
In U.S. 1-800-426-7927
Español 1-888-446-3308
TDD 1-800-855-0060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

VISA ACCOUNT SUMMARY		Account Number: [REDACTED]		ACCOUNT INQUIRED	
Previous Balance	\$5,867.64	Total Credit Line	\$7,000	P.O. Box 8550	Wilmington, DE 19885-8550
Payments, Credits	- \$0.00	Available Credit	\$1,071	PAYMENT ADDRESS	
Purchases, Cash, Debits	+ \$35.60	Cash Access Line	\$1,400	P.O. Box 13153	Wilmington, DE 19885-5153
Finance Charges	+ \$25.72	Available for Cash	\$1,071	VISIT US AT: www.cardmember services.com	
Now Balance	\$5,928.35				

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
10/25		LATE FEE	35.00
10/27		*FINANCE CHARGE*	25.72

IF YOU'VE SIMPLY OVERLOOKED YOUR PAYMENT, PLEASE SEND IT NOW.

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. BOTH BRANDS MEAN CHASE MANHATTAN BANK USA, N.A., WHICH OWNS YOUR ACCOUNT AND ISSUES YOUR CARD. WE LOOK FORWARD TO SERVING YOU AND THANK YOU FOR YOUR BUSINESS!

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES	
			Previous Cycle	Current Cycle				
Purchases	.03124%	11.40%	\$0.00	\$3.75	\$0.03	-	\$0.03	
Cash advances	.05614%	20.49%	-	-	-	-	\$0.00	
Promotional purchases	.01642%	6.99%	-	\$5,004.40	\$23.00	-	\$23.00	
Promotional purchases	.01034%	3.99%	-	\$975.60	\$2.50	-	\$2.50	
Total finance charges								\$25.72

Effective Annual Percentage Rate (APR): 5.70%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T1004041 DUE TO IMPROVEMENTS BEING MADE TO OUR EPAY SERVICE, WE WILL NOT BE ABLE TO PROCESS EPAYS FROM THURSDAY, OCT 28 AT 6:00 PM (EASTERN TIME) UNTIL MONDAY, NOV 1 AT 8:30 A.M. WE THANK YOU FOR YOUR PATIENCE AND APOLOGIZE FOR ANY INCONVENIENCE THIS MAY CAUSE.

T1004042 ***TAKE \$10 OFF AL'S FAMILY FARMS FLORIDA GIFT CITRUS! A 30% DISCOUNT ON 20 LBS Navel Oranges, Grapefruit or Mixed. FIRST TIME BUYERS ONLY-\$22.95 PLUS S+H, LIMIT 2, ENDS 9/15. VISIT WWW.ENJOYCITRUS.COM OR CALL: 1-888-231-2314 DEPT. 06X. CARDMEMBER CUSTOMER SERVICE: 1-800-855-9900.

T1004100 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-QUALITY MERCHANDISE NOT AVAILABLE TO THE GENERAL PUBLIC FROM TOP BRANDS SUCH AS LENOX, TONKA, DISNEY AND MORE! JUST GO TO WWW.VALUECENTER.COM AND ENTER IN 129437 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. ACT NOW, QUANTITIES ARE LIMITED!

T1004101 THE TREATS ARE SWEET AT 1-800-FLOWERS.COM(R) WITH BEWITCHING FLOWERS & PLANTS, DELECTABLE GOURMET BASKETS AND TANTALIZING GOODIES THEY'LL GOBBLE UP! BANK ONE CARDHOLDERS SAVE 15% WHEN USING CODE BANK48. HAPPY HALLOWEEN! *FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER

This Statement is a Facsimile - Not an Original

5430 0360 USD 880 7 39 043227 © Page 1 of 1 3366 5000 885666 01005450

Statement for account number: [REDACTED]
 Now Balance \$6,024.30 Payment Due Date 12/23/04 Past Due Amount \$235.00 Minimum Payment \$355.00



Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-mail? Print on back.

Did you know you could transfer balances online? Check out if you qualify by going to www.bankoneBT.com.

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153



GERMANTOWN MD 20876-6960



Statement Date: 10/28/04 - 11/28/04
 Payment Due Date: 12/23/04
 Minimum Payment Due: \$355.00
 CUSTOMER SERVICE
 In U.S. 1-800-436-7927
 Español 1-888-446-3308
 TDD 1-800-955-8360
 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$5,928.36
 Purchases, Cash, Debits +\$35.00
 Finance Charges +\$60.94
 New Balance \$6,024.30

Account Number: [REDACTED]
 Total Credit Line \$7,000
 Available Credit \$975
 Cash Access Line \$1,400
 Available for Cash \$0

ACCOUNT INQUIRIES
 P.O. Box 15298
 Wilmington, DE 19830-5298
 PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

You risk losing the charge privileges on your credit card account. Send payment immediately. To discuss your account or make payment over the phone, call 1-800-955-8030 (collect 1-302-594-8200) today.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
11/22		LATE FEE		\$35.09

FINANCE CHARGES

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.03192%	11.65%	\$5,985.44	\$60.94	\$0.00	\$60.94
Cash advances	.05983%	20.74%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$60.94
 Effective Annual Percentage Rate (APR): 11.65%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. We look forward to serving you and thank you for your business!

TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COM/BT TO SEE IF YOU QUALIFY.

Did you know you have access to a Free Year End Summary? Just login online at cardmemberservices.com by 12/31/04 and a copy will be automatically available online by 2/1/05! It's that simple!

This Statement is a Facsimile - Not an original

X 000001 F033330 000 N Z 29 0411/03 Page 1 of 1 05060 NA MA 11760 333/0000000091176601

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Left or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Representatives are always available to assist you. You can reach a representative by pressing 0 after you enter your account number.

Quality of Payment: Payments received by 10:00 a.m. on any day except December 31 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon, if the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of this statement or if the envelope contains more than one payment or coupon, or if there are stamps, paper clips, or correspondence included with your payment. We do not accept checks or money orders drawn on non-US banks. Checks must be in US Dollars. They may pay more than the minimum payment due and may pay the full amount you owe us at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

Payment Advantages: We'll allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: (Applicable only for accounts with an Annual Membership Fee.) Please note the following information in connection with the renewal of your credit card account each year: the Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement (and if your Annual Percentage Rate is variable, the index and margin rate described in your Cardmember Agreement); the Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement to the month that it is posted to your account.

If your Account has an Annual Membership Fee, it will be billed each year or in monthly installments, whether or not you own your Account, and you agree to pay it when billed. The Annual Membership Fee is non-refundable unless you notify us that you wish to close your Account within 30 days of the date we mail your billing statement on which the Annual Membership Fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the Annual Membership Fee does not affect our right to close your Account. Until your right to make Purchases or Overdraft Cash Advances. If your Account is closed by you or us, we will continue to charge the Annual Membership Fee until you pay your outstanding balance in full and terminate your Account relationship.

Minimum Finance Charge: There is a minimum Finance Charge as stated in your Cardmember Agreement, as amended, in any billing cycle in which you owe a Finance Charge.

Calculation of Finance Charges: We calculate Periodic Finance Charges separately for each feature such as Purchases, Cash Advances, Convenience Checks, Balance Transfers, Promotional Advances, or Overdraft Advances as applicable. We apply the Periodic Finance Charge by applying the applicable Daily Periodic Rate shown on the front of the statement to each feature's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle and also as described below. To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the date of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payer). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply the daily balance by the Daily Periodic Rate to get your Periodic Finance Charge for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Promotions, we do the same thing for each day of the previous cycle to get the daily balance at Promotions for the previous billing cycle. However, the daily balance for previous billing cycle Promotions is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases recorded on your previous statement or you used your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance for each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charge for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate in accordance with your Cardmember Agreement.

Transaction Finance Charge: It stated in your Cardmember Agreement, we will charge you a Transaction Finance Charge if you use your card or account to transfer a balance or if you use a Convenience Check. The amount of the Transaction Finance Charge is stated in your Cardmember Agreement, as amended, if applicable, you will not be assessed a Transaction Finance Charge for Overdraft Advances.

Grace Period: (At least 25 days) We add Periodic Finance Charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the payer). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet of P.O. Size 12200 Wilmington, DE 19350-0299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not presume your rights.

In your letter, give us the following information:

- Your name and account number
 - The dollar amount of the suspected error
 - Describe the error and explain, if you can, why you believe this is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you owe.

Special Rules for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including items made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we market you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MAC2004

Statement for account number: [REDACTED]
 New Balance \$6,165.48 Payment Due Date 01/22/05 Past Due Amount \$355.00 Minimum Payment \$478.00



Amount Enclosed \$ [REDACTED]

Make your check payable to Bank One.
 New address or e-mail? Print on back.

Did you know you could transfer balances online?
 Check out if you qualify by going to www.bankoneBT.com.

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153



GERMANTOWN MD 20876-5960



Statement Date: 11/29/04 - 12/28/04
 Payment Due Date: 01/22/05
 Minimum Payment Due: \$478.00
 CUSTOMER SERVICE
 In U.S. 1-800-436-7927
 Español 1-888-446-3308
 TDD 1-800-955-8050
 Outside U.S., call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

	Account Number: [REDACTED]
Previous Balance	\$4,024.30
Purchases, Cash, Debits	+\$35.00
Finance Charges	+\$106.18
New Balance	\$6,165.48

ACCOUNT INQUIRIES

P.O. Box 15238
 Wilmington, DE 19850-5298
 PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

The new APR reflected on this statement is a result of a late payment on your account. For your convenience, you can always pay online at www.cardmemberservices.com. Your charge privileges are now revoked but we can help you prevent further damage to your credit rating. Call 1-800-955-8030 (collect 1-302-594-8200) today so that we can find a solution for your individual situation.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/24		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.05520%	21.24%	\$6,081.34	\$106.18	\$0.00	\$106.18
Cash advances	.05520%	21.24%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$106.18
 Effective Annual Percentage Rate (APR): 21.24%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. We look forward to serving you and thank you for your business!

TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COM/BT TO SEE IF YOU QUALIFY.

Check out Chase-sponsored Amazon Theater this holiday season: Five original short films starring celebrities such as Darryl Hannah, Blair Underwood, Chris Noth, Minnie Driver, and director Tony Scott, available exclusively at www.amazon.com.

This Statement is a Facsimile - Not an original

X 000001 F033335 000 N Z 28 04/12/05 Page 1 of 1 05506 MA MA 14349 303103000500014349001

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
City: _____
State: _____
Zip: _____
Home Phone: _____
Work Phone: _____
E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Services are always available to assist you. You can reach us 24 hours a day by pressing 3 after you enter your account number.

Timing of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on an account through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. With your account number on your check or money order, payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window, the envelope cannot contain more than one payment or coupon, and there can be no stamps, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times described for those payments.

We may request information about your account by e-mail, text, or other electronic means. Payments or other debits on your account may be reflected to your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any re-presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and a receipt will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise intend in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19856-0299. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Personal Allocations: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account, if your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and restore your account in arrears.

Equivalency of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, accurately for each feature (e.g., purchases, balance transfers, cash advances, over-the-limit, promotional balances or over-the-limit advances). If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge for any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge if you use your card or account to transfer a balance or if you use a convenience check. In the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the date of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us the daily balance. A credit balance is treated as a balance of zero. If the daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases incurred on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features, to determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s), and then multiply each of these results by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the date of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or over-the-limit advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19856-0299 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
• The dollar amount of the supposed error
• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the items you are unsure about.
You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the rest of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.
If you paid with a Credit Card Processor: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to contact the problem with the merchant, you may still have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we make you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

10/15/1504

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Worried About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number listed on the front of your statement. Advisors are always available to assist you. You can reach an advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment. Due to our post office box designated for payments shown on this statement, your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on an payable through U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address within through the envelope window, the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times discussed for those payments.

We may need information about your account to credit balances. Late payments, missed payments or other debts on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any re-presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Send Us Cash Payments: Any payment check or other form of payment, which you send us for cash that the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise indicate full satisfaction of a charged account, must be sent to Card Services, P.O. Box 15243, Wilmington, DE 19850-0543. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not making it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Addresses: We will attach your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The renewal is non-refundable unless you notify us that you wish to close your account within 30 days of the date we send your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and reimburse your account retroactively.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each delinquent (e.g. purchase, balance transfer, cash advance, convenience check, promotional balance or overdraft advance). If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge if you use your card or account to transfer a balance or if you use a convenience check in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each instant, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account. (Interest that Convenience Checks are added as of the date accepted by the payee), fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases described on your previous statement or you paid your new balance on your previous statement in full by the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, simply multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full new balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or overdraft advances.

In Case of Error or Overlook About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15259, Wilmington, DE 19850-0259 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem occurred. You can instruct us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if possible, why you believe there is an error. If you need more information, describe the fees you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you owe us. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least five business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchaser: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we made you the advancement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA121524

Statement for account number: [REDACTED]
 New Balance \$6,527.02 Payment Due Date 03/25/05 Past Due Amount \$636.00 Minimum Payment \$799.00



Amount Enclosed \$ [REDACTED]

Make your check payable to Bank One, New address or e-mail? Print on back.

Did you know you could transfer balances online? Check out if you qualify by going to www.bankoneBT.com.

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

11131 85X 7 8100
 BROOKLYN NY 11222-4024



Statement Date: 01/29/05 - 02/28/05
 Payment Due Date: 03/25/05
 Minimum Payment Due: \$799.00

CUSTOMER SERVICE
 In U.S. 1-800-439-7627
 Español 1-888-446-3506
 TDD 1-505-255-0060
 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$6,243.55
 Purchases, Cash, Debits +\$39.00
 Finance Charges +\$144.47
 New Balance \$6,527.02

Account Number: [REDACTED]
 Total Credit Line \$7,000
 Available Credit \$472
 Cash Access Line \$1,400
 Available for Cash \$472

ACCOUNT INQUIRIES
 P.O. Box 15208
 Wilmington, DE 19850-5298
 PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

Resolve your past-due credit card account and improve your credit rating. We can help you turn things around. Call 1-888-792-7547 (collect 1-302-594-8200) to see if you qualify for one of our money-saving payment plans.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
02/23		LATE FEE		\$39.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
				Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07258%	25.49%	\$6,420.66	\$144.47	\$0.00	\$144.47
Cash advances	.07258%	26.49%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$144.47

Effective Annual Percentage Rate (APR): 25.49%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advances and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU DO TODAY, WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED BUSINESS AND WELCOME TO CHASE!

Pay your taxes the fast and easy way. Just use your card to pay for federal and state personal income taxes from 2/1/05 through 4/30/05. Visit www.efsola.com or call 1-800-2PAY-TAX for details.

This Statement is a Facsimile - Not an original

X 000001 F030326 000 N Z 20 0540228 Page 1 of 1 05680 81A 81A 113701 05910000010001137301

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach an Advisor by pressing 6 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due for your first bill or payment shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution with a U.S. branch or foreign branch/affiliate. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our bills unless through the envelope window, the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, ties, or correspondence included with your payment. If your payment is in accordance with our payment instructions, and it made available to us on any day except December 25 by 4:00 p.m. local time of our post office for deposits for payments on this statement, we will credit the payment to your account as of the day if your payment is in accordance with our payment instructions, but it made available to us after 4:00 p.m. local time of our post office has designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office has designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times disclosed for these payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at least prepayment and any prepayments, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Debits will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and a linkage will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise indicate full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15249, Wilmington, DE 19850-5049. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allowance: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and we reach your account credit limit.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g. purchases, balance transfers, balance transfers/advance checks, cash advances, cash advance checks, promotional balance or interest advances). These calculations may combine different categories with the same daily periodic rate. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charge, and we will also charge you a transaction finance charge for each advance to retail, balance transfer/advance check, cash advance, or cash advance check, in the amount stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unused finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the date of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfers/advance checks and cash advance checks are added as of the date accepted by the issuer). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases during our previous billing cycle or we received payment of your flow balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We add periodic finance charges to your balance from the start of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfers/advance checks and cash advance checks from the day the check is accepted by the issuer). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers/advance checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfers/advance checks, cash advances, cash advance checks, or interest advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15249, Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are inquiring about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question, if you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on the statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Dispute Billing for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a close relative's card), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase or service was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

M0220105

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 3 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due in one post office box designated for payments shown on this statement. Four payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. With your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or coupon, and there can be no stamps, paper clips, tape or non-removable inclusions with your payment. If your payment is in accordance with our payment instructions, and is made available to us on or any day except December 25 by 1:00 p.m. local time of our post office box designated for payments on this statement, we will credit the payment to your account of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time of our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our Automated Bill Payment Service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Debited Electronically: We reserve the right to electronically collect your eligible payment checks, at first payment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, coding and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent in Good Faith, P.O. Box 10240, Wilmington, DE 19880-0240. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or depositing it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Payment Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your rights to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and reinstate your account in writing.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g. purchases, balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, promotional balances or credit advances checks). These calculations may combine different categories with the same daily periodic rate. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfers/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, grace or finance charges and other charges), subtract any payments or credits, and make other adjustments. Adjustments are added as of the time of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfers/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added when on the date of the transaction or the last day of the billing cycle. The grace or free days daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added on purchases included on your previous statement or we received payment of your first balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we will add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variances due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variances due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfers/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers/convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, or credit advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet of FO, Box 10240 Wilmington, DE 19880-0240 as soon as possible. We must hear from you no later than 60 days after we sent you the last bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your right.

In your letter, give us the following information:

- Your name and account number
 - The dollar amount of the suspected error
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the date you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong by stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on the statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to contact the merchant with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (1) We own or operate the merchant, or if we insured the merchant for the property or services, all purchases are covered regardless of amount or location of purchase.)

AM2001105

Statement for account number: [REDACTED]
 New Balance \$6,894.44 Payment Due Date 05/23/05 Past Due Amount \$996.00 Minimum Payment \$1,138.00



Amount Enclosed \$ [REDACTED] Make your check payable to Chase Card Services.
 New address or e-mail? Print on back.

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

10713 05X 7 1800
 BROOKLYN NY 11222-4024



Statement Date: 03/29/05 - 04/26/05
 Payment Due Date: 05/23/05
 Minimum Payment Due: \$1,138.00

CUSTOMER SERVICE
 In U.S. 1-800-435-7927
 Español 1-888-446-3308
 TDD 1-800-955-8050
 Outside U.S. call collect
 1-902-594-8200

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]
 Previous Balance \$6,701.36 Total Credit Line \$7,000
 Purchases, Cash, Debits +\$39.00 Available Credit \$105
 Finance Charges +\$154.08 Cash Access Line \$1,400
 New Balance \$6,894.44 Available for Cash \$105

ACCOUNT INQUIRIES
 P.O. Box 15298
 Wilmington, DE 19850-5298
 PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153
 VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
04/22		LATE FEE		\$39.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY			FINANCE CHARGES
				Finance Charge Due To Periodic Rate	Transaction Fee		
Purchases	.07326%	26.74%	\$6,784.33	\$154.08	\$0.00	\$154.08	
Cash advances	.07326%	26.74%	\$0.00	\$0.00	\$0.00	\$0.00	
Total finance charges							\$154.08

Effective Annual Percentage Rate (APR): 26.74%
 The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you could transfer balances online?
 Check out if you qualify by going to
www.chase.com/balancetransfer.

This Statement is a Facsimile - Not an original

X 000001 0233325 5 000 H 2 38 01/04/05 Page 1 of 1 05686 MA-MA 15013 1181000005000152101

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
City: _____
State: _____
Zip: _____
Home Phone: _____
Work Phone: _____
E-mail Address: _____

Workshop About Your Account

Let us Show Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Addresses are always available to you. You can reach an Advisor by pressing 9 after you enter your account number.

Timing of Payments: For payments by regular U.S. mail, send at least one business payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution in the U.S. branch of a foreign financial institution. Do not send cash. Note your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address notice through the service window. The envelope cannot contain more than one payment or coupon, and there can be no marked, paper clips, tape or attachments included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m., local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day if your payment is in accordance with our payment instructions, but it made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be credited to your account on the next business day.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and any re-presentation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise receive as full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or cashing it if all other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an anniversary, it will be billed each year or on monthly installments, whether or not you use your account, and you agree to pay it when billed. The anniversary is moved/added unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the anniversary is changed and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g. purchases, balance transfers, balance transfers/advance checks, cash advances, cash advance checks, promotional balances or over-the-advance). These calculations may combine different categories with the same daily periodic rate (if your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR as described in your Cardmember Agreement, as amended). There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfers/advance check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new disbursements or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfers/advance checks and cash advance checks are added as of the date assigned to the payment). Fees are added either on the date of a related transaction or the last day of the billing cycle. The gross of that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases shown on your previous statement or was received payment of your first balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

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In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service at a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
The dollar amount of the suspected error
Describe the error and explain, if possible, why you believe there is an error. If you need more information, describe the data you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on the statement) must reach us at least three business days before the automatic payment is scheduled to occur.

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811029135

Please see separate insert for important information about rates, fees and other costs.

Please fill out this form with the help of your credit officer.
 The form is not transferable and must be signed by the person in whose name it is addressed.
 Customer Verification: I certify that I am at least 18 years of age, that I have read and agreed to all the terms, applications, and disclosures included with this form, and that everything I have stated in this form is true and correct.

Social Security Number: [REDACTED]
 Mother's Maiden Name (for security purposes): [REDACTED]

Home telephone: [REDACTED]
 Business telephone: [REDACTED]

Gross Annual Household Income: **36,000.00**
 Date of Birth: [REDACTED]

(4JSX) Free Cash Rewards
 Platinum Visa card
TRANCER
 Occupation:

Enroll me in First Protect.™ I understand that this is an optional credit card payment deferral program. I have read and understand the First Protect Program Summary of fees, features and exclusions as described on the reverse side.
 Your initials: **X**

YES! Please send a second card at no additional cost for:

Rest Name: [REDACTED] Initial: [REDACTED] Last Name: [REDACTED]

Invitation Number: [REDACTED]
 Offer Code: 158

If you need to make any name or address corrections, please check this box and make changes above.

4JSX VP 115854 727307558500
 Good Until: March 25, 2002

Your E-Mail Address (optional) here, and we'll keep you informed of upcoming special offers via e-mail
 LAC21652

4417121141047262F11072C02 1

FC29042 QUICK DATA ENTRY FILENET 11/07/02 12:17
 F020227522596 Nfn ARC Dsp QOE Next F020227522596 Loc CCPREA
 Loc CC PR EA 00000 Fusa ID 020226608711 Type Pri Sp Sol 727307558500
 Dt Recd 02 25 02 Src 4J5X Mk 115854 Pro VPLAT Merc 0000000000000000
 Telbekt ID 202266087117 Tracking ID ASTA 0 Opr ID
 NAME: First MI Last Jr/Sr Suffix DOB Sig DP
 P [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] Y 0
 S [REDACTED] [REDACTED] [REDACTED] CO 00 0000 N
 MHN [REDACTED] Auth User [REDACTED] PS0/Cat Code
 Ebb1 [REDACTED] Ebb2 # Cards
 CBR Parsed Address: [REDACTED] FAR Type RD Dir Apt RR PO Ind
 Current Address: [REDACTED]
 Str Adr [REDACTED] Add1 Adr [REDACTED]
 City CHARLOTTE/VALE State VA Zip 229037890 H Phone [REDACTED]
 LOR 0 0 0/R X HSG Pat 0 Misc Data Opt Out
 EMP [REDACTED] Occ 64 Position MANAGER
 LOE 0 0 8 Ph [REDACTED] Email [REDACTED]
 Pri Inc Sec Inc Other Inc Total Ast Net Worth Chk Sav Cap Ins
 3000.00 M 0.00 M 0.00 M 0.00 M 0 0 0 N
 CL 0 Card Type VP Photo Card S/O Y N/C Name/Addr Change BT Ind N
 03/02 03:20 0S 101
 03/01 12:59 AP D20 ACTION BASED ON: 2ND PASS FINAL DECISION

Statement for account number [REDACTED]
 New Balance \$5,002.99 Payment Due Date 02/14/04 Past Due Amount \$0.00 Minimum Payment \$100.00



Amount Enclosed \$ [REDACTED] Make your check payable to Bank One
 New address or e-mail? Print on back.

CARDMEMBER SERVICE
 P.O. BOX 15153
 WILMINGTON DE 19885-5153

GERMANTOWN MD 20876-6900



Statement Date: 12/19/03 - 01/20/04
 Payment Due Date: 02/14/04
 Minimum Payment Due: \$100.00
 CUSTOMER SERVICE
 In U.S. 1-800-436-7827
 Español 1-888-446-3308
 TDD 1-800-955-8000
 Outside U.S. call collect
 1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance	\$5,225.00	Total Credit Line	\$7,500
Payments, Credits	- \$250.00	Available Credit	\$2,597
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,520
Finance Charges	+ \$27.93	Available for Cash	\$1,520
New Balance	\$5,002.99		

ACCOUNT INQUIRIES
 P.O. Box 9550
 Wilmington, DE 19809-9550
 PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19885-5153

VISIT US AT:
www.cardmemberservices.com

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:	
PURCHASES	0
FINANCE CHARGES	20
BONUS POINTS	0
TOTAL POINTS EARNED THIS PERIOD	20
PREVIOUS POINT BALANCE	8,451
POINTS REDEEMED THIS PERIOD	0
TOTAL POINTS	8,479
POINTS DUE TO EXPIRE ON 12-2004	
POINTS EXPIRED THIS PERIOD	7,994

TRANSACTIONS

Trans Data	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
01/20	74417120V013WQOJQ	PAYMENT - THANK YOU	250.00
01/20		*FINANCE CHARGE*	27.93

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.031489%	11.49%	-	-	-	-	\$0.00
Cash advances	.054777%	19.99%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$5,156.40	\$27.93	-	\$27.93
Total finance charges							\$27.93

Effective Annual Percentage Rate (APR): 5.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- T0104070 SEND A GIFT STRAIGHT TO THEIR HEART FOR VALENTINE'S DAY AND SAVE 15%* WHEN YOU MENTION PROMOTION CODE BANK44. OUR VALENTINE'S DAY GIFTS CELEBRATE EVERY RELATIONSHIP FROM SWEETHEARTS TO TRUE LOVES - TO NEW LOVES! *FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER
- T0104111 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-QUALITY MERCHANDISE FROM TOP BRANDS SUCH AS LENOX, TONKA, & GUND FROM REWARDCENTER, A DIVISION OF MAIN STREET DIRECT. JUST GO TO WWW.REWARDCENTER.COM AND TYPE IN 680506 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. QUANTITIES ARE LIMITED!
- T0104116 SAVE TIME AND A STAMPI TO MAKE YOUR PAYMENT JUST LOGON TO YOUR ACCOUNT AT WWW.CARDMEMBERSERVICES.COM AND SELECT "MAKE PAYMENT ONLINE" FROM THE MENU OR CALL 800-436-7956. YOUR PAYMENT WILL BE POSTED WITHIN THREE BUSINESS DAYS AND THERE ARE NO FEES FOR THESE SERVICES!
- T0104117 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BANK ONE BILL MANAGER.

This Statement is a Facsimile - Not an Original

5430 0010 USD 800 7 15 040126 Page 1 of 3 3366 1000 804207 01025633

Take advantage of this 3.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 3.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 3.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

6430 0900 USD 000 7 13 048120 Page 2 of 3 3566 1030 030207 01055630

This check is void for all purposes after 05/19/2004

6230

GERMANTOWN MD 20876-9900 999

DATE 56-1551/441

VOID VOID VOID \$

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 05/19/2004

6231

GERMANTOWN MD 20876-9900 999

DATE 56-1551/441

VOID VOID VOID \$

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 05/19/2004

6232

GERMANTOWN MD 20876-9900 999

DATE 56-1551/441

VOID VOID VOID \$

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This Statement is a Facsimile - Not an Original

5432 8000 USD 800 7 13 848120 Page 3 of 3 3364 1000 804207 01035630

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X

Statement for account number: [REDACTED]



New Balance \$4,826.57 Payment Due Date 03/14/04 Past Due Amount \$0.00 Minimum Payment \$96.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

[REDACTED]
GERMANTOWN MD 20876-5960



Statement Date: 01/21/04 - 02/16/04
Payment Due Date: 03/14/04
Minimum Payment Due: \$96.00

CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español! 1-888-446-3308
TDD 1-800-865-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]
Previous Balance \$5,002.39
Payments, Credits - \$200.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$23.58
New Balance \$4,826.57

Total Credit Line \$7,500
Available Credit \$2,773
Cash Access Line \$1,520
Available for Cash \$1,520

ACCOUNT INQUIRIES
P.O. Box 8556
Wilmington, DE 19399-8550
PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.bankone.com/services

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:	
PURCHASES	0
FINANCE CHARGES	24
BONUS POINTS	0
TOTAL POINTS EARNED THIS PERIOD	24
PREVIOUS POINT BALANCE	8,479
POINTS REDEEMED THIS PERIOD	0
TOTAL POINTS	8,503
POINTS DUE TO EXPIRE ON 12-2804	
POINTS EXPIRED THIS PERIOD	7,996
	0

TO REDEEM YOUR POINTS, CALL THE NUMBER ON THE BACK OF YOUR CARD OR LOG ON TO WWW.CHOOSEMYREWARDS.COM.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
02/10	7441712070141MRKP	PAYMENT - THANK YOU!	200.00
02/18		*FINANCE CHARGE*	23.58

EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE REDUCED TO \$500,000.

FINANCE CHARGES

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.03148%	11.49%	-	-	-	-	\$0.00
Cash advances	.05477%	19.99%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$4,952.39	\$23.58	-	\$23.58
Total finance charges							\$23.58

Effective Annual Percentage Rate (APR): 5.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- T0204068 AS A VALUED CARDMEMBER YOU COULD SAVE UP TO 20% WHENEVER YOU RENT FROM AVIS AT ANY OF ITS MORE THAN 4,000 LOCATIONS WORLDWIDE. TO RECEIVE YOUR DISCOUNT, SIMPLY PROVIDE YOUR AVIS DISCOUNT # (AWD): 8968704 WHEN BOOKING YOUR VEHICLE. FOR RESERVATIONS, GO TO AVIS.COM OR CALL 1-800-831-8000.
- T0204113 AS A VALUED CARDMEMBER, YOU CAN CLAIM HIGH-QUALITY PRODUCTS FROM BRANDS SUCH AS DISNEY, LENOX & TONKA. JUST GO ONLINE TO WWW.REWARDCENTER.COM, A DIVISION OF MAIN STREET DIRECT, AND ENTER YOUR CERTIFICATE NUMBER 080871. FEATURED MERCHANDISE AND SPECIAL DEALS ARE FREQUENTLY UPDATED, SO ACT NOW!

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This Statement is a Facsimile - Not an Original

5450 0000 USD 000 7 13 04021A Page 5 of 5 2366 1010 086207 01055450

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 X

Statement for account number: [REDACTED]
 New Balance \$4,699.40 Payment Due Date 04/12/04 Past Due Amount \$0.00 Minimum Payment \$93.00



Amount Enclosed \$ [REDACTED] Make your check payable to Bank One
 New address or e-mail? Print on back.

CARDMEMBER SERVICE
 P.O. BOX 15153
 WILMINGTON DE 19886-5153
 GERMAN TOWN MD 20678-6660



Statement Date: 02/15/04 - 03/18/04
 Payment Due Date: 04/12/04
 Minimum Payment Due: \$93.00
 CUSTOMER SERVICE
 In U.S. 1-800-426-7827
 Español 1-888-446-3208
 TDD 1-800-965-8060
 Outside U.S. call collect
 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]
 Previous Balance \$4,826.57 Total Credit Line \$7,500
 Payments, Credits - \$150.00 Available Credit \$2,900
 Purchases, Cash, Debits + \$0.00 Cash Access Line \$1,520
 Finance Charges + \$22.83 Available for Cash \$1,520
 New Balance \$4,699.40

ACCOUNT INQUIRIES
 P.O. Box 8850
 Wilmington, DE 19819-8850
 PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:
 PURCHASES 0
 FINANCE CHARGES - 23
 BONUS POINTS 0
 TOTAL POINTS EARNED THIS PERIOD 23
 PREVIOUS POINT BALANCE 8,503
 POINTS REDEEMED THIS PERIOD 0
 TOTAL POINTS 8,526
 POINTS DUE TO EXPIRE ON 12-2304 7,996
 POINTS EXPIRED THIS PERIOD 0

TO REDEEM YOUR POINTS, CALL THE
 NUMBER ON THE BACK OF YOUR CARD.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
03/11	7441712@P01491X60	PAYMENT - THANK YOU	150.00
03/08		"FINANCE CHARGE"	22.83

FINANCE CHARGES

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance		PERIODIC RATE(S) AND APR(S) MAY VARY		FINANCE CHARGES
			Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	
Purchases	.03146%	11.49%	-	-	-	-	\$0.00
Cash advances	.05477%	19.99%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$4,796.27	\$22.83	-	\$22.83
Total finance charges							\$22.83

Effective Annual Percentage Rate (APR): 5.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- T0304069 RENTING A CAR? YOU CAN SAVE UP TO 20% AT AVIS AND ENJOY THE "WE TRY HARDER" SERVICE FOR WHICH AVIS IS FAMOUS! SIMPLY PROVIDE YOUR BANK ONE/AVIS WORLDWIDE DISCOUNT (AWD) NUMBER 8888707 WHEN BOOKING. FOR RESERVATIONS, SEE YOUR TRAVEL CONSULTANT, VISIT AVIS.COM OR CALL AVIS AT 1-800-631-8000.
- T0304118 GET GREAT RATES AT LAKE POWELL, AZ/UT! BOOK A 5 DAY/4 NIGHT 53' ADVENTURER HOUSEBOAT PACKAGE AT JUST \$91 PER PERSON, PER DAY & GET ONE NIGHT LODGING, AN 18' POWERBOAT OR PWC RENTAL & A \$25 RETAIL CERTIFICATE! CALL 1-888-272-8151 AND ASK FOR CODE P50410, OR VISIT WWW.ARAMARKPARKS.COM/BK
- T0304119 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COM/ST TO SEE IF YOU QUALIFY.

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Take advantage of this 3.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 3.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 3.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5650 0000 USD 000 7 15 040310 Page 2 of 3 3566 1080 886207 03055630

This check is void for all purposes after 07/16/2004

6560

GERMANTOWN MD 20875-5900 DATE _____ 999

56-1551/441

VOID VOID VOID \$

DOLLARS

BANKONE.
Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO _____ 200 SIGNATURE _____

This check is void for all purposes after 07/16/2004

6561

GERMANTOWN MD 20875-5900 DATE _____ 999

56-1551/441

VOID VOID VOID \$

DOLLARS

BANKONE.
Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO _____ 200 SIGNATURE _____

This check is void for all purposes after 07/16/2004

6562

GERMANTOWN MD 20875-5900 DATE _____ 999

56-1551/441

VOID VOID VOID \$

DOLLARS

BANKONE.
Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO _____ 200 SIGNATURE _____

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5658 0000 USD 800 7 15 045318 Page 3 of 3 3566 1000 006207 01050630

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FEDERAL RESERVE ACT OF 1913 FEDERAL RESERVE REG. CO

Statement for account number [REDACTED]



New Balance \$4,523.76 Payment Due Date 05/14/04 Past Due Amount \$0.00 Minimum Payment \$30.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

GERMANTOWN MD 20876-6900



Statement Date: 03/19/04 - 04/19/04
Payment Due Date: 05/14/04
Minimum Payment Due: \$30.00

CUSTOMER SERVICE
In U.S. 1-800-439-7927
Español 1-888-446-3306
TDD 1-800-955-8000
Outside U.S., call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$4,699.40
Payments, Credits - \$200.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$24.36
New Balance \$4,523.76

Account Number: [REDACTED]
Total Credit Line \$7,500
Available Credit \$3,076
Cash Access Line \$1,520
Available for Cash \$1,520

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19899-8150
PAYMENT ADDRESS
P.O. Box 13153
Wilmington, DE 19899-8153

VISIT US AT:
www.cardmemberservices.com
Redeem at www.choosemywards.com
or call the number on back of your card

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:
PURCHASES 0
FINANCE CHARGES 24
BONUS POINTS 0
TOTAL POINTS EARNED THIS PERIOD 24
PREVIOUS POINT BALANCE 8,526
POINTS REDEEMED THIS PERIOD 0
TOTAL POINTS 8,550
POINTS DUE TO EXPIRE ON 12-2004 7,994
POINTS EXPIRED THIS PERIOD 0

TO REDEEM YOUR POINTS, CALL THE NUMBER ON THE BACK OF YOUR CARD.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
0409	7441712FK0148LE11	PAYMENT - THANK YOU	200.00	
0409		*FINANCE CHARGE*		24.36

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Daily Balance Current Cycle	PERIODIC RATE(S) AND APR(S) MAY VARY	
					Finance Charge Due To Periodic Rate	Transaction Fees FINANCE CHARGES
Purchases	.03148%	11.49%	-	-	-	\$0.00
Cash advances	.05477%	19.99%	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$4,636.30	\$24.36	\$24.36
Total finance charges						\$24.36

Effective Annual Percentage Rate (APR): 5.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0404063 THE PERFECT GIFT IS HERE FOR MOTHER'S DAY OR ANY DAY! AT 1-800-FLOWERS.COM/FL, ENJOY STRESS-FREE SHOPPING AND A HUGE VARIETY OF GIFTS TO CELEBRATE MOM ON HER SPECIAL DAY. SHOP NOW AND SAVE 15%* WITH PROMOTION CODE BANK06. *FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER

T0404122 HURRY! EARN UP TO 2,000 BONUS MILES TOWARD UNITED TRAVEL! REGISTER & COMPLETE A PAID ROUNDTRIP BEFORE 6/15/04 & EARN 5,000 BONUS MILES! NEW MILEAGE PLUS MEMBERS WILL RECEIVE 3,000 MILES FOR ENROLLING. RESTRICTIONS APPLY. TO ENROLL, REGISTER & FOR DETAILS, VISIT WWW.UNITED.COM/BANKOFFER.

T0404127 GET 4 WEEKS FREE OF THE WALL STREET JOURNAL, THE WORLD'S LEADING BUSINESS DAILY AND THE BEST SOURCE FOR NEWS FOR YOUR CAREER, PERSONAL FINANCE, HEALTH AND FAMILY. AFTER YOUR 4 WEEKS FREE, 26 WEEKS WILL BE MADE AVAILABLE TO YOU FOR \$99. CALL TODAY 1-888-877-0769. SUBSCRIBE NOW!!!

This Statement is a Facsimile - Not an Original

5450 0980 USD 809 7 13 040419 Page 1 of 3 3366 1000 886207 01025630

Take advantage of this 3.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 3.99% fixed APR that lasts for the life of the transferred balance.

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- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 3.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5650 0000 USD 000 7 13 040419 Page 2 of 3 3366 1000 096207 01005630

This check is void for all purposes after 08/17/2004

6746

GERMANTOWN MD 20876-6960 999

DATE 06-15-11 56-1551/441

VOID VOID VOID

PAY TO ORDER OF _____ \$

DOLLARS

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BANKONE.

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO _____ 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount \$ _____

This check is void for all purposes after 08/17/2004

6746

GERMANTOWN MD 20876-6960 999

DATE 06-15-11 56-1551/441

VOID VOID VOID

PAY TO ORDER OF _____ \$

DOLLARS

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BANKONE.

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO _____ 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount \$ _____

This check is void for all purposes after 08/17/2004

6747

GERMANTOWN MD 20876-6960 999

DATE 06-15-11 56-1551/441

VOID VOID VOID

PAY TO ORDER OF _____ \$

DOLLARS

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BANKONE.

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO _____ 200 SIGNATURE _____

Date: _____ Check Number: _____
Paid To: _____ Amount \$ _____

This Statement is a Facsimile - Not an Original

5659 0990 USD 802 7 13 040415 Page 3 of 3 5366 1090 836207 01655630

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Statement for account number: [REDACTED]



New Balance \$7,203.19 Payment Due Date 06/13/04 Past Due Amount \$0.00 Minimum Payment \$144.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

GERMANTOWN MD 20876-5800



Statement Date: 04/20/04 - 05/19/04
Payment Due Date: 05/13/04
Minimum Payment Due: \$144.00
CUSTOMER SERVICE
In U.S. 1-800-438-7927
Español 1-888-448-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance	\$4,523.76	Total Credit Line	\$7,500	ACCOUNT INQUIRIES
Payments, Credits	- \$200.00	Available Credit	\$395	P.O. Box 8855
Purchases, Cash, Debits	+ \$2,800.00	Cash Access Line	\$1,520	Wilmington, DE 19392-8950
Finance Charges	+ \$79.43	Available for Cash	\$395	PAYMENT ADDRESS
New Balance	\$7,203.19			P.O. Box 19259

VISIT US AT:
www.cardmemberservices.com
Redeem at www.choosemyrewards.com
or on the number on back of your card

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:

PURCHASES	0
FINANCE CHARGES	29
BONUS POINTS	0
TOTAL POINTS EARNED THIS PERIOD	29
PREVIOUS POINT BALANCE	8,550
POINTS REDEEMED THIS PERIOD	0
TOTAL POINTS	8,579

POINTS DUE TO EXPIRE ON 12-2004: 7,996
POINTS EXPIRED THIS PERIOD: 0

TO REDEEM YOUR POINTS, CALL THE NUMBER ON THE BACK OF YOUR CARD.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount	Debit
04/22	246400005A8F45670	6542-3 CHECK TO CAPITAL ONE			2,600.00
04/26		*FINANCE CHARGE* TRANSACTION FEE			50.00
05/12	744171201401446Y9D	PAYMENT - THANK YOU	200.00		
05/19		*FINANCE CHARGE*			29.43

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance		PERIODIC RATE(S) AND APR(S) MAY VARY			
			Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES	
Purchases	.03148%	11.49%	-	-	-	-	\$0.00	
Cash advances	.05477%	19.99%	-	-	-	-	\$0.00	
Promotional purchases	.01642%	5.99%	-	\$4,481.17	\$22.07	-	\$22.07	
Promotional purchases	.01094%	3.99%	-	\$2,242.82	\$7.50	\$50.00	\$57.50	
Total finance charges								\$79.43

Effective Annual Percentage Rate (APR): 13.09%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- T0504059 SAVE 15% ON FLOWERS I MAY IS THE TIME FOR MOMS, DADS, AND GRADS! MAKE EVERYONE ON YOUR LIST FEEL SPECIAL BY SENDING FRESH FLOWERS FROM THE FLOWER CLUB. SAME DAY DELIVERY IS AVAILABLE. CALL 800-246-6896 OR VISIT WWW.323.FLOWERCLUB.COM TO ORDER TODAY I USE PROMOTION CODE BNY48.
- T0504118 SAMSONITE 4-PIECE LUGGAGE SET, \$189.95. REG. RETAIL: \$500. FREE SHIPPING: TOTE, DUFFEL, WHEELED 26", 30" UPRIGHTS. BONUS: SAVE 15% ON ANY OTHER ONLINE PURCHASE! LOGIN TO: WWW.SAMSONITECOMPANYSTORES.COM/PARTNER CODE 7377. OR CALL 800-547-BAGS EXT. 7377. QUANTITIES LIMITED.

This Statement is a Facsimile - Not an Original

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 4.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0880 USD 800 7 13 840519 Page 2 of 3 3364 1080 836207 01555639

This check is void for all purposes after 09/16/2004

6948

GERMANTOWN MD 20876-8960 DATE 9/9
56-1551/441

VOID VOID VOID \$

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 09/16/2004

6949

GERMANTOWN MD 20876-8960 DATE 9/9
56-1551/441

VOID VOID VOID \$

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 09/16/2004

6950

GERMANTOWN MD 20876-8960 DATE 9/9
56-1551/441

VOID VOID VOID \$

DOLLARS

BANK ONE.
Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

Statement for account number: [REDACTED]



New Balance \$6,982.55 Payment Due Date 07/12/04 Past Due Amount \$0.00 Minimum Payment \$139.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

GERMANTOWN MD 20876-8960



Statement Date: 05/20/04 - 06/17/04
Payment Due Date: 07/12/04
Minimum Payment Due: \$139.00

CUSTOMER SERVICE
In U.S. 1-800-438-7927
Español 1-888-448-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-502-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$7,203.19
Payments, Credits -\$250.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$29.36
New Balance \$6,982.55

Account Number: [REDACTED]
Total Credit Line \$7,500
Available Credit \$617
Cash Access Line \$1,520
Available for Cash \$617

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19899 8850

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-6153

VISIT US AT:
www.cardmemberservices.com
Redeem at www.choiceairrewards.com
or call the number on back of your card.

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:
PURCHASES 0
FINANCE CHARGES 29
BONUS POINTS 0
TOTAL POINTS EARNED THIS PERIOD 29
PREVIOUS POINT BALANCE 8,579
POINTS REDEEMED THIS PERIOD 0
TOTAL POINTS 8,608
POINTS DUE TO EXPIRE ON 12-2004 7,996
POINTS EXPIRED THIS PERIOD 0

TO REDEEM YOUR POINTS, CALL THE NUMBER ON THE BACK OF YOUR CARD.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/02	7441712HAD13507JH	PAYMENT - THANK YOU	250.00	
06/17		*FINANCE CHARGE*		29.36

FINANCE CHARGES

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.03148%	11.49%	-	-	-	-	\$0.00
Cash advances	.05477%	19.99%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$4,343.63	\$20.68	-	\$20.68
Promotional purchases	.01094%	3.99%	-	\$2,735.88	\$9.68	-	\$9.68
Total finance charges							\$29.36

Effective Annual Percentage Rate (APR): 5.22%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- T0804058 BRING YOUR DIGITAL PHOTOS TO LIFE. TRY PHOTOWORKS NEW DIGITAL PARTNER SOFTWARE: THE FUN, EASY WAY TO ORGANIZE, ENHANCE YOUR PHOTOS WITH CROPS, RED-EYE REMOVAL AND INSTANT FIX. EMAIL PHOTOS. BUY GENUINE PRINTS AND MORE. GET 15 FREE 4X6 PRINTS. FREE DOWNLOAD AT WWW.DIGITALPARTNER.COMBANKONE
- T0804133 THE BOSE(R) ACOUSTIC WAVE(R) MUSIC SYSTEM DELIVERS THE SOUND OF BIG, COMPLICATED STEREOS COSTING MUCH MORE. A NEW 5-CD CHANGER ALSO LETS YOU CONNECT EXTERNAL SOURCES LIKE YOUR TV AND DVD PLAYER. FREE SHIPPING AND 30-DAY TRIAL. SATISFACTION GUARANTEED. CALL 1-800-239-0721 EXT. 06530.
- T0804134 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COMBT TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an Original

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Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

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- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 4.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5430 0800 USD 800 7 13 840617 Page 2 of 3 3366 1000 886207 01556430

This check is void for all purposes after 10/15/2004

9412

GERMANTOWN MD 20876-5860 999

Date: 56-1551/441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANK@ONE.

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO: _____ 202 _____

SIGNATURE _____

This check is void for all purposes after 10/15/2004

9413

GERMANTOWN MD 20876-5860 999

Date: 56-1551/441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANK@ONE.

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO: _____ 202 _____

SIGNATURE _____

This check is void for all purposes after 10/15/2004

9414

GERMANTOWN MD 20876-5860 999

Date: 56-1551/441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANK@ONE.

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO: _____ 202 _____

SIGNATURE _____

This Statement is a Facsimile - Not an Original

5630 0000 USD 000 7 13 040617 Page 3 of 3 3366 1000 096207 01055630

PERSONAL BANKING ACT OF 1981-FEDERAL RESERVE BLDG DC

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

PERSONAL BANKING ACT OF 1981-FEDERAL RESERVE BLDG DC

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

PERSONAL BANKING ACT OF 1981-FEDERAL RESERVE BLDG DC

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

Statement for account number: [REDACTED]



New Balance \$6,910.67 Payment Due Date 08/14/04 Past Due Amount \$0.00 Minimum Payment \$138.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 16153
WILMINGTON DE 19886-5153

[REDACTED]
GERMANTOWN MD 20876-6960



Statement Date: 08/18/04 - 07/20/04
Payment Due Date: 08/14/04
Minimum Payment Due: \$138.00

CUSTOMER SERVICE
In U.S. 1-800-436-7327
Español 1-888-446-3308
TDD 1-800-966-8080
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Previous Balance \$6,562.55
Payments, Credits - \$140.00
Purchases, Cash, Debits + \$35.00
Finance Charges + \$33.12
New Balance \$6,910.67

Account Number: [REDACTED]
Total Credit Line \$7,500
Available Credit \$689
Cash Access Line \$1,529
Available for Cash \$689

ACCOUNT INQUIRIES
P.O. Box 8656
Wilmington, DE 19320-8650

PAYMENT ADDRESS
P.O. Box 16153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com
Redeem at www.ccoosmyrewards.com
or call the number on back of your card

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:
PURCHASES 0
FINANCE CHARGES 33
BONUS POINTS 0
TOTAL POINTS EARNED THIS PERIOD 33
PREVIOUS POINT BALANCE 8,408
POINTS REDEEMED THIS PERIOD 0
TOTAL POINTS 8,441
POINTS DUE TO EXPIRE ON 12-2004 7,996
POINTS EXPIRED THIS PERIOD 0

TO REDEEM YOUR POINTS, CALL THE NUMBER ON THE BACK OF YOUR CARD.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
07/14	7441712JL015MSDR4	PAYMENT - THANK YOU	149.00
07/03		LATE FEE	35.00
07/03		*FINANCE CHARGE*	33.12

WE ARE PLEASED TO ANNOUNCE THAT BANK ONE CORPORATION AND J.P.MORGAN CHASE AND CO. HAVE MERGED. THE CHASE AND BANK ONE FAMILY OF COMPANIES ARE NOW AFFILIATES. WE WILL CONTINUE TO HONOR YOUR EXISTING PRIVACY PREFERENCES WHEN SHARING INFORMATION AMONG THESE NEW AFFILIATES.

FINANCE CHARGES

Category	Daily Periodic Rate 33 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.03140%	11.49%	\$0.00	\$8.49	\$0.10	-	\$0.10
Cash advances	.05477%	19.99%	-	-	-	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$4,351.47	\$23.57	-	\$23.57
Promotional purchases	.01094%	3.99%	-	\$2,617.41	\$9.45	-	\$9.45
Total finance charges							\$33.12

Effective Annual Percentage Rate (APR): 5.25%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0704125 CARDMEMBER THANK YOU NOTICE: YOU'VE EARNED A FREE CARDMEMBER THANK YOU - WORTH UP TO \$100.00! CALL 1-800-892-6314 TO FIND OUT HOW TO CLAIM YOURS NOW! QUANTITIES ARE LIMITED. CALL NOW TO GUARANTEE YOUR SELECTIONS.

T0704125 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-QUALITY MERCHANDISE NOT AVAILABLE TO THE GENERAL PUBLIC FROM TOP BRANDS SUCH AS LENOX, TONKA, DISNEY AND MORE! JUST GO TO WWW.VALUECENTER.COM AND ENTER IN 109009 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. ACT NOW, QUANTITIES ARE LIMITED!

This Statement is a Facsimile - Not an Original

5630 0000 UID 800 7 13 448729 Page 3 of 3 3346 1080 886207 03025438

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

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This Statement is a Facsimile - Not an Original (over)

545D 0000 USD 000 7 13 040720 Page 2 of 3 3366 1080 886207 01855630

This check is void for all purposes after 11/17/2004

7754

GERMANTOWN MD 20876-5860 DATE 96-1551/441

599

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANKONE.

Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE

Date: _____ Check Number: _____
Paid To: _____ Amount: \$ _____

This check is void for all purposes after 11/17/2004

7755

GERMANTOWN MD 20876-5860 DATE 96-1551/441

599

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANKONE.

Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE

Date: _____ Check Number: _____
Paid To: _____ Amount: \$ _____

This check is void for all purposes after 11/17/2004

7756

GERMANTOWN MD 20876-5860 DATE 96-1551/441

599

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

BANKONE.

Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE

Date: _____ Check Number: _____
Paid To: _____ Amount: \$ _____

This Statement is a Facsimile - Not an Original

5450 0998 USD 010 7 15 '048728 Page 5 of 5 3566 1000 866207 01055450

FEDERAL RESERVE ACT OF 1913-FEDERAL RESERVE SYSTEM

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL RESERVE ACT OF 1913-FEDERAL RESERVE SYSTEM

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL RESERVE ACT OF 1913-FEDERAL RESERVE SYSTEM

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

Statement for account number: [REDACTED]
 New Balance \$6,873.76 Payment Due Date 09/12/04 Past Due Amount \$0.00 Minimum Payment \$137.00



Amount Enclosed \$ [REDACTED] Make your check payable to Bank One
 New address or e-mail? Print on back.

CARDMEMBER SERVICE
 P.O. BOX 15153
 WILMINGTON DE 19886-5153

GERMANTOWN MD 20876-5950



Statement Date: 07/21/04 - 08/18/04
 Payment Due Date: 09/12/04
 Minimum Payment Due: \$137.00

CUSTOMER SERVICE
 In U.S. 1-800-435-7527
 Español 1-888-445-3308
 TDD 1-800-855-6260
 Outside U.S. call collect
 1-302-594-8200

VISA ACCOUNT SUMMARY

	Account Number: [REDACTED]	
Previous Balance	\$6,910.67	Total Credit Line
Payments, Credits	- \$138.00	Available Credit
Purchases, Cash, Debits	+ \$35.00	Cash Access Line
Finance Charges	+ \$66.09	Available for Cash
New Balance	\$6,873.76	

ACCOUNT INQUIRIES
 P.O. Box #50
 Wilmington, DE 19899-8550

PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com
 Redem at www.citi.com/mywards.com
 or call the number on back of your card.

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:	
PURCHASES	0
FINANCE CHARGES	46
BONUS POINTS	0
TOTAL POINTS EARNED THIS PERIOD	46
PREVIOUS POINT BALANCE	8,642
POINTS REDEEMED THIS PERIOD	0
TOTAL POINTS	8,727
POINTS DUE TO EXPIRE ON 12-2004	
POINTS EXPIRED THIS PERIOD	7,996
TO REDEEM YOUR POINTS, CALL THE NUMBER ON THE BACK OF YOUR CARD.	

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
08/07	7441712RN01554Q4H	PAYMENT - THANK YOU	138.00
08/15		LATE FEE	35.00
08/16		*FINANCE CHARGE*	66.09

THE PROMO RATE EXPIRATION REFLECTED ON THIS STATEMENT IS A RESULT OF A LATE PAYMENT MADE DURING THE PROMOTIONAL RATE PERIOD ON YOUR ACCOUNT. FOR YOUR CONVENIENCE, YOU CAN ALWAYS PAY ONLINE AT WWW.CARDMEMBERSERVICES.COM

FINANCE CHARGES

Category	Daily Corresponding		Average Daily Balance		Finance Charge Due To	Transaction Fees	FINANCE CHARGES
	Periodic Rate 29 days in cycle	APR	Previous Cycle	Current Cycle			
Purchases	.03285%	11.99%	\$0.00	\$6,937.83	\$66.09	-	\$66.09
Cash advances	.05614%	20.49%	-	-	-	-	\$0.00
Total finance charges							\$66.09

Effective Annual Percentage Rate (APR): 11.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0804041 CARDMEMBER THANK-YOU NOTICE:
 YOU'VE EARNED A FREE CARDMEMBER THANK YOU WORTH UP TO \$100!
 YOU MUST CLAIM YOURS BY OCT. 1, 2004 OR FORFEIT YOUR \$100 VALUE. QUANTITIES ARE LIMITED. CALL NOW FOR DETAILS AND TO CLAIM YOUR FREE CARDMEMBER THANK YOU. 1-877-353-2955.

T0804115 CALL ONE LIFE DIRECT, A BANK ONE COMPANY, AT 877-301-5433 FOR A FREE LIFE INSURANCE QUOTE - YOU'LL BE GLAD YOU DID.
 NOT A DEPOSIT *NOT FDIC INSURED* *NO BANK GUARANTEE*
 NOT A CONDITION OF ANY BANK LOAN, PRODUCT OR SERVICE
 NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

This Statement is a Facsimile - Not an Original

Statement for account number: [REDACTED]



New Balance \$8,810.90 Payment Due Date 10/15/04 Past Due Amount \$0.00 Minimum Payment \$136.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-mail? Print on back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19885-6153

GERMANTOWN MD 20878-5990



Statement Date: 08/19/04 - 09/20/04
Payment Due Date: 10/15/04
Minimum Payment Due: \$136.00

CUSTOMER SERVICE
In U.S. 1-800-433-7927
Español 1-888-443-3308
TDD 1-800-856-4060
Outside U.S. call collect
1-302-594-5200

VISA ACCOUNT SUMMARY

Previous Balance \$8,873.76
Payments, Credits - \$137.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$74.14
New Balance \$8,810.90

Account Number: [REDACTED]
Total Credit Line \$7,600
Available Credit \$789
Cash Access Line \$1,520
Available for Cash \$789

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19819-8650
PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19885-6153

VISIT US AT:
www.cardmemberservices.com
Redeem at www.choosemyrewards.com
or call the number on back of your card.

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:
PURCHASES 0
FINANCE CHARGES 74
BONUS POINTS 0
TOTAL POINTS EARNED THIS PERIOD 74
PREVIOUS POINT BALANCE 8,707
POINTS REDEEMED THIS PERIOD 0
TOTAL POINTS 8,781
POINTS DUE TO EXPIRE ON 12-2004 7,996
POINTS EXPIRED THIS PERIOD 0

TO REDEEM YOUR POINTS, CALL THE NUMBER ON THE BACK OF YOUR CARD.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
08/04	744171280140H22W	PAYMENT - THANK YOU	137.00	
06/00		*FINANCE CHARGE*		74.14

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	PERIODIC RATE(S) AND APR(S) MAY VARY			
			Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees
Purchases	.03285%	11.99%	\$0.00	\$0,835.23	\$74.14	\$74.14
Cash advances	.06614%	20.49%	-	-	-	\$0.00
Total finance charges						\$74.14

Effective Annual Percentage Rate (APR): 11.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

10904041 CARDMEMBER THANK YOU NOTICE:
YOU'VE EARNED A FREE CARDMEMBER THANK YOU WORTH UP TO \$100!
YOU MUST CLAIM YOURS BY OCT. 1, 2004 OR FORFEIT YOUR \$100 VALUE. QUANTITIES ARE LIMITED. CALL NOW FOR DETAILS AND TO CLAIM YOUR FREE CARDMEMBER THANK YOU. 1-877-353-2985.

10904104 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COMBT TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an Original

5630 0800 USD 800 7 15 640920 Page 1 of 3 3360 1080 080267 01055630

Take advantage of this 3.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 3.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 3.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5458 6000 USD 800 7 15 640920 Page 2 of 3 3556 1089 806207 01055630

This check is void for all purposes after 01/18/2005

9502

GERMANTOWN MD 20876-0900 DATE 999
56-1551/441

VOID VOID VOID \$

DOLLARS

BANKONE.
Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 01/18/2005

9503

GERMANTOWN MD 20876-0900 DATE 999
56-1551/441

VOID VOID VOID \$

DOLLARS

BANKONE.
Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This check is void for all purposes after 01/18/2005

9504

GERMANTOWN MD 20876-0900 DATE 999
56-1551/441

VOID VOID VOID \$

DOLLARS

BANKONE.
Payable Through:
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE _____

This Statement is a Facsimile - Not an Original

5450 6000 USD 001 7 13 649920 Page 3 of 3 3366 1000 806207 01055650

FEDERAL BANKING ACT OF 1933 FEDERAL RESERVE FIELD OFFICE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL BANKING ACT OF 1933 FEDERAL RESERVE FIELD OFFICE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

FEDERAL BANKING ACT OF 1933 FEDERAL RESERVE FIELD OFFICE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE
X

Statement for account number: [REDACTED]



New Balance \$6,912.51 Payment Due Date 11/13/04 Past Due Amount \$136.00 Minimum Payment \$274.00

Amount Enclosed \$ [REDACTED] Make your check payable to Bank One. New address or e-transfer? Print as back.

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

[REDACTED]
GERMANTOWN MD 20878-5950



Statement Date: 09/21/04 - 10/19/04
Payment Due Date: 11/13/04
Minimum Payment Due: \$274.00

CUSTOMER SERVICE
In U.S. 1-800-435-7927
Español 1-888-446-3308
TDD 1-800-665-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]

Previous Balance	\$6,810.50	Total Credit Line	\$7,500
Payments, Credits	-\$0.00	Available Credit	\$687
Purchases, Cash, Debits	+\$35.00	Cash Access Line	\$1,520
Finance Charges	+\$66.61	Available for Cash	\$697
New Balance	\$6,912.51		

ACCOUNT INQUIRIES
P.O. Box 6655
Wilmington, DE 19899 8650

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.bankone.com/services.com
Redeem at www.chase.com/rewards.com
or call the number on back of your card.

REWARDS SUMMARY

POINTS EARNED THIS PERIOD:

PURCHASES	0
FINANCE CHARGES	67
BONUS POINTS	0
TOTAL POINTS EARNED THIS PERIOD	67
PREVIOUS POINT BALANCE	8,781
POINTS REDEEMED THIS PERIOD	0
TOTAL POINTS	8,848

POINTS DUE TO EXPIRE ON 12-31-04 7,996
POINTS EXPIRED THIS PERIOD 0

TO REDEEM YOUR POINTS, CALL THE NUMBER ON THE BACK OF YOUR CARD.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
1016		LATE FEE		25.00
1019		*FINANCE CHARGE*		66.61

IF YOU'VE SIMPLY OVERLOOKED YOUR PAYMENT, PLEASE SEND IT NOW.

EFFECTIVE WITH YOUR JANUARY 2005 STATEMENT, ALL POINTS INCLUDING POINTS EARNED TO DATE WILL EXPIRE 24 MONTHS FROM THE MONTH IN WHICH THE POINTS WERE EARNED.

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. BOTH BRANDS MEAN CHASE MANHATTAN BANK USA, N.A., WHICH OWNS YOUR ACCOUNT AND ISSUES YOUR CARD. WE LOCK FORWARD TO SERVING YOU AND THANK YOU FOR YOUR BUSINESS!

FINANCE CHARGES

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance		PERIODIC RATE(S) AND APR(S) MAY VARY		FINANCE CHARGES
			Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	
Purchases	.03354%	12.24%	\$0.00	\$6,947.80	\$66.61	-	\$66.61
Cash advances	.05683%	20.74%	-	-	-	-	\$0.00
Total finance charges							\$66.61

Effective Annual Percentage Rate (APR): 12.24%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T1604041 DUE TO IMPROVEMENTS BEING MADE TO OUR EPAY SERVICE, WE WILL NOT BE ABLE TO PROCESS EPAYS FROM THURSDAY, OCT 28 AT 5:00 PM (EASTERN TIME) UNTIL MONDAY, NOV 1 AT 8:00 A.M. WE THANK YOU FOR YOUR PATIENCE AND APOLOGIZE FOR ANY INCONVENIENCE THIS MAY CAUSE.

This Statement is a Facsimile - Not an Original

5630 0010 US0 882 7 13, 043015 ©Page 1 of 1 3366 1000 886297 01055630

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Level or Status Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Representatives are always available to assist you. You can reach a representative by pressing 0 after you enter your account number.

Ordering of Payments: Payments received by 100 p.m. on any day except Wednesday 25 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon, if the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of this statement or if the envelope contains more than one payment or coupon, or if there are staples, paper clips, or correspondence included with your payment. We do not accept checks or money orders drawn on non-US banks. Checks should be in US Dollars. You may pay more than the minimum payment due and may pay the full amount you owe us at any time, if you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: (Applicable only for accounts with an Annual Membership Fee.) Please note the following information in connection with the renewal of your credit card account each year: The Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement (and if your Annual Percentage Rate is variable, the index and margin are described in your Cardmember Agreement). The Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement in the month that it is posted to your account.

If your Account has an Annual Membership Fee, it will be billed each year on a monthly installment, whether or not you owe your Account, and you agree to pay it when billed. The Annual Membership Fee is non-refundable unless you notify us that you wish to close your Account within 30 days of the date we mail your billing statement on which the Annual Membership Fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the Annual Membership Fee does not affect our right to close your Account, limit your right to make Purchases or obtain Cash Advances, if your Account is closed by you or us, we will continue to charge the Annual Membership Fee and you pay your outstanding balance in full and we reserve your Account's relationship. Minimum Finance Charge: There is a minimum Finance Charge as stated in your Cardmember Agreement, as amended, in any billing cycle in which you owe a Finance Charge.

Explanation of Finance Charges: We calculate Periodic Finance Charges separately for each feature such as Promotes, Cash Advances, Convenience Checks, Balance Transfers, Promotional Advances, or Overdraft Advances as applicable. We figure the Periodic Finance Charges by applying the applicable Daily Periodic Rate shown on the front of this statement to each feature's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle adjusted as described below.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the date of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date recorded by the merchant. Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply the daily balance by the Daily Periodic Rate to get your Periodic Finance Charges for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, the daily balance for previous billing cycle Purchases is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases described on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance for each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charge for the billing cycle, except for other variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate in accordance with your Cardmember Agreement.

Transaction Finance Charge: If stated in your Cardmember Agreement, we will charge you a Transaction Finance Charge if you use your card or account to transfer a balance or if you use a Convenience Check. The amount of the Transaction Finance Charge is stated in your Cardmember Agreement, as amended. If applicable, you will not be assessed a Transaction Finance Charge for Overdraft Advances.

Grace Period (if at least 25 days): We add Periodic Finance Charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is authorized by the merchant). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet of 8 1/2" x 11" paper (15259 Wilmington, DE 19350-5299) as soon as possible. We need hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you owe.

Special Rules for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA000504

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Fee Assesment

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number shown on the front of your statement. Advances are always available to you. You can track an Advance by pressing 3 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address-verify through the envelope window. The envelope cannot contain more than one payment or advance, and there can be no stacks, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and it is made available to us after 1:00 p.m. local time at our post office box designated for payments on the statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but it is made available to us after 1:00 p.m. local time at our post office box designated for payments on the statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and no copies will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15249, Wilmington, DE 19850-6042. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, accurately for each feature (e.g. purchases, balance transfers, cash advances, convenience checks, promotional balances or credit advances). If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR as described in your Cardmember Agreement, as amended. There is a minimum Finance Charge in any billing cycle in which you use any periodic finance charges, and we will also charge you a Transaction Finance Charge if you use your card or account to transfer a balance or if you use a convenience check in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges, without any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle to which they are posted to your account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases included on your previous statement or you paid your full balance on your previous statement in full by the payment due date,

To get your total periodic finance charges for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full new balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or over-the-counter advances.

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15250, Wilmington, DE 19899-0250 as soon as possible. We must hear from you no later than 60 days after we send you the bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- * Your name and account number
- * The dollar amount of the suspected error
- * Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that we set in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question, if you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call using the Customer Service address or telephone number shown on this statement, must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we sell or operate the merchant, or if we made specific arrangements for the priority of service, all purchases are covered regardless of amount or location of purchase.)

88421304

Statement for account number: [REDACTED]



New Balance \$7,404.49 Payment Due Date 02/12/05 Past Due Amount \$594.00 Minimum Payment \$779.00

Amount Enclosed \$ [REDACTED]

Make your check payable to Bank One. New address or e-mail? Print on back.

Did you know you could transfer balances online? Check out if you qualify by going to www.bankoneBT.com.

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19856-5153



BROOKLYN NY 11222-4024



Statement Date: 12/19/04 - 01/18/05
Payment Due Date: 02/12/05
Minimum Payment Due: \$779.00

CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-302-935-9060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$7,206.99
Purchases, Cash, Debits +\$35.00
Finance Charges +\$162.51
New Balance \$7,404.49

Account Number: [REDACTED]
Total Credit Line \$7,600
Available Credit \$195
Cash Access Line \$1,520
Available for Cash \$195

ACCOUNT INQUIRIES *
P.O. Box 15298
Wilmington, DE 19850-5298
PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

It's not too late to resolve your past-due credit card account! You may qualify for one of our money-saving payment plans. Call 1-888-792-7547 (collect 1-302-594-8200) today.

REWARDS SUMMARY

Previous points balance 0
Points earned for finance charges 183
Points earned on purchases 0
Total points expired this period 345
New total points balance 0
Total points unavailable for redemption 696

To redeem your points, call the number on the back of your card or log on to www.ChooseMyRewards.com

6 points due to expire on 02/20/05

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/13		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
				Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07189%	25.24%	\$7,292.02	\$162.51	\$0.00	\$162.51
Cash advances	.07189%	25.24%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$162.51

Effective Annual Percentage Rate (APR): 25.24%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. THANK YOU FOR YOUR CONTINUED BUSINESS AND WELCOME TO CHASE!

This Statement is a Facsimile - Not an original

X 000001 F032035 000 N Z 18 02/07/05 Page 1 of 1 00650 0A/NA 11562 0180000000001159001

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Last to Show Cash: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Address are always available to email you. You can reach an Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments will mail comply with the instructions on the statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window, the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, but it made available to us on any day except December 25 by 1:00 p.m., local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but it made available to us after 1:00 p.m., local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times discussed for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a start drawn against the bank account, checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15248, Wilmington, DE 19855-0248. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most beneficial to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and we terminate your account relationship.

Calculation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (e.g. purchases, balance transfers, cash advances, convenience checks, promotional balances or interest advances). If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you use any periodic finance charges, and we will also charge you a transaction finance charge if you use your card or account to transfer a balance or if you use a convenience check in the amounts listed in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added on the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. Our statement shows a previous cycle average daily balance for purchases, so do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases derived on your previous statement or you paid your full balance on your previous statement in full by the payment due date.

To get your total periodic finance charges for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charges for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we make your next bill. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full bill balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15239 Wilmington, DE 19855-0239 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- * Your name and account number
- * The dollar amount of the suspected error
- * Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rules for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or control the merchant, or if we enabled you to make the purchase for the property or service, all purchases are covered regardless of amount or location of purchase.)

000121504

Statement for account number: [REDACTED]
 New Balance \$7,606.07 Payment Due Date 02/15/05 Past Due Amount \$776.00 Minimum Payment \$977.07



Amount Enclosed \$ [REDACTED]

Make your check payable to Bank One.
 New address or e-mail? Print on back.

Did you know you could transfer balances online?
 Check out if you qualify by going to www.bankoneBT.com.

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19856-5153

[REDACTED]
 [REDACTED]
 BROOKLYN NY 11222-4024



Statement Date: 01/19/05 - 02/18/05
 Payment Due Date: 02/15/05
 Minimum Payment Due: \$977.07
 CUSTOMER SERVICE
 In U.S. 1-800-436-7927
 Español 1-888-446-3308
 TDD 1-800-955-8050
 Outside U.S. call collect
 1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: [REDACTED]
 ACCOUNT INQUIRIES
 P.O. Box 15298
 Wilmington, DE 19850-5298
 PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19856-5153

Previous Balance \$7,404.49
 Purchases, Cash, Debits +\$35.00
 Finance Charges +\$168.58
 New Balance \$7,606.07

Total Credit Line \$7,600
 Available Credit \$0
 Cash Access Line \$1,520
 Available for Cash \$0

VISIT US AT:
www.cardmemberservices.com

Resolve your past-due credit card account and improve your credit rating. We can help you turn things around. Call 1-888-792-7547 (collect 1-302-694-8200) to see if you qualify for one of our money-saving payment plans.

REWARDS SUMMARY

Previous points balance 0
 Points earned for finance charges 169
 Points earned on purchases 0
 Total points forfeited this period 1,065
 New total points balance 0

To redeem your points, call the number on the back of your card or log on to www.ChooseMyRewards.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
02/13		LATE FEE	\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
				Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07258%	26.49%	\$7,482.46	\$168.58	\$0.00	\$168.58
Cash advances	.07258%	26.49%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$168.58

Effective Annual Percentage Rate (APR): 26.49%
 The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU DO TODAY, WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED BUSINESS AND WELCOME TO CHASE!

This Statement is a Facsimile - Not an original

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