

Statement for account number: 1234 5678 9000 0000

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$2,283.36	09/18/04	\$0.00	\$45.00



Amount Enclosed \$

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

1234 5678 9000 0000 00004 500002283366

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

123456 BEX Z 54321
MR DAVID A. SAMPLE
1234 MAIN STREET
ADDRESS LINE 2
ANYTOWN, US 12345-6789



Statement Date: 07/27/04 -08/24/04
Payment Due Date: 09/18/04
Minimum Payment Due: \$45.00

CUSTOMER SERVICE

In U.S. 1-800-555-5555
Español 1-888-555-5555
TDD 1-800-555-5555
Outside U.S. call collect
1-302-555-5555

VISA ACCOUNT SUMMARY

Account Number: 1234 5678 9000 0000

Previous Balance	\$276.37	Total Credit Line	\$7,500
Payment, Credits	-\$276.37	Available Credit	\$5,216
Purchases, Cash, Debits	+\$2,283.36	Cash Access Line	\$1,500
New Balance	\$2,283.36	Available for Cash	\$1,500

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

REWARDS SUMMARY

Previous points balance	1,276
Points earned on purchases	2,284
New total points balance	3,560

To redeem your points, call the number on the back of your card or log on to www.ChooseMyRewards.com

1,276 points due to expire on 07/2006

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
07/26	24692164209000012345678	SHELL OIL 91002614200 NEW CASTLE DE		\$27.78
07/29	24492794211409012345678	ACME MARKETS 7871 S1T OGLETOWN DE		3.00
07/30	24226384213320012345678	WAL MART NEW CASTLE DE		10.91
07/30	24492794212409012345678	ACME MARKETS 7871 S1T OGLETOWN DE		21.08
07/30	24610434213072012345678	BLOCKBUSTER VIDEO #96115 BEAR DE		3.03
07/30	24755424213122012345678	EVEREST GROCERY NEW CASTLE DE		8.66
07/31	74247284213800012345678	LINE TELECOM CORP/G3 TORONTO CD		20.00
08/02	24158134216004012345678	APPLEBY APARTMENTS 302-3230414 DE		650.00
08/03	24717054217582012345678	DELTA AIR 0061085171100 HOUSTON TX		1,265.00
	1 S	PHL CDG		
	2 S	CDG BOM		
	3 S	BOM CDG		
	4 S	CDG PHL		
08/03	24755424217122012345678	EVEREST GROCERY NEW CASTLE DE		6.75
08/06	24492794219409012345678	ACME MARKETS 7871 S1T OGLETOWN DE		25.13
08/07	2461043421004012345678	T & C MARKET LEESPORT PA		25.32
08/08	24388944222489012345678	CHURCHMAN'S CAR WASH NEW CASTLE DE		7.00
08/11	24399004225735012345678	PATHMARK #5 00005934 NEW CASTLE DE		5.32
08/16	12292292700001012345678	Payment Thank You Wilmington DE	276.37	

Statement Date: 07/27/04 -08/24/04
Account Number: 1234 5678 9000 0000

FINANCE CHARGES

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

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.05546%	20.24%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$0.00

Effective Annual Percentage Rate (APR): 0.00%

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

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.

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

AIG Auto Insurance for Bank One Card holders is available! Competitive rates! Call 888-437-4943 Ext 5067 for a quote!
*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

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.