



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
16000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
14816	0
<b>ACCOUNT NUMBER</b>	
000-000-000	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Smith Cyclery Co*  
 113 W. Maumee St  
 Adrian, MI 49221

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
41	118.36	118.36	<b>←</b>	1183.59	02/28/97	70.58

STATEMENT DATE 01/31/97		ACCOUNT NUMBER 000-000-000			ANNUAL PERCENTAGE RATE 21.00 %		
PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
1384.03	250.70	0	1183.59	0	2.62		1183.59

DATE	TRANSACTION DESCRIPTION			REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU			140742794 196058	01/01	- 250.70
12/31	UNITED AIRLINES	DENVER	CO	510379977 496476	01/01	44.36
12/31	GART BROTHERS	WESTMINSTER	CO	960673313 124494	01/01	117.22
12/31	K-MART	ARVADA	CO	571524538 315708	01/01	8.19
12/31	WORLD TRAVEL	LOUISVILLE	KY	901222786 684238	01/01	58.85
12/31	TARGET	PETOSKY	MI	1286841150 10697	01/01	50.23
12/31	SOUND WAREHOUSE	DENVER	CO	911722546 128780	01/01	86.98
01/01	CONOCO OIL CO.	NASHVILLE	TN	2137048681 33765	01/02	54.15
01/01	BLACK-EYED PEA	OAK RIDGE	TN	12770466 1873816	01/02	117.56
01/01	AMOCO	DENVER	CO	1610553047 94377	01/02	149.93
01/01	ROCKIES BASEBALL	LEXINGTON	KY	1826955627 18048	01/02	24.41
01/01	TARGET	LAS VEGAS	NV	436659439 499322	01/02	103.37
01/01	MERVYN'S	LOS ANGELES	CA	267244689 109289	01/02	193.30
01/02	TRAIL DUST	BROOMFIELD	CO	2079750433 13736	01/03	102.20
01/02	PHILLIPS 66	CHEYENNE	WY	1362453185 15650	01/03	72.84



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**BAXTER BAY BANK**  
 More Bank for the Buck

STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
14000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
13711	0
ACCOUNT NUMBER	
000-000-001	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Adrian Cyclery*  
 611 N. Main St  
 Adrian, MI 49221

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
12	28.89	28.89		288.88	02/28/97	55.24

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-001

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
6216.21	4621.86	0	288.88	0	8.20		288.88

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
12/31	PAYMENT - THANK YOU	1514035095 10885	01/01	- 4621.86
12/31	UNITED AIRLINES DENVER CO	1346309780 39506	01/01	167.27
12/31	GART BROTHERS WESTMINSTER CO	342069028 203785	01/01	121.61



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**BAXTER BAY BANK**  
 More Bank for the Buck

STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
2000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
1232	0
ACCOUNT NUMBER	
000-000-002	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Jack's Cyclery*  
 6641 Park Ave  
 Allen Prk, MI 48101

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
51	76.79	76.79		767.88	02/28/97	149.75

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-002

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
1873.50	112.68	0	767.88	0	24.17		767.88

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1903732231 19881	01/01	- 112.68
12/31	UNITED AIRLINES DENVER CO	1926443616 15791	01/01	7.10
12/31	GART BROTHERS WESTMINSTER CO	1005974880 89067	01/01	111.53
12/31	K-MART ARVADA CO	970901281 341727	01/01	52.04
12/31	WORLD TRAVEL LOUISVILLE KY	306683172 434346	01/01	99.55
12/31	TARGET PETOSKY MI	690525959 533359	01/01	159.62
12/31	SOUND WAREHOUSE DENVER CO	1728830691 24963	01/01	137.02
01/01	CONOCO OIL CO. NASHVILLE TN	295356740 169306	01/02	47.81
01/01	BLACK-EYED PEA OAK RIDGE TN	2089384134 43435	01/02	153.21



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
18000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
17899	0
<b>ACCOUNT NUMBER</b>	
000-000-003	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Dennis Bicycle Shop*  
 4725 W. Monroe Rd  
 Alma, MI 48801

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY</b> <b>EITHER</b> <b>AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
3	10.06	10.06		100.59	02/28/97	197.43

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-003

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
16944.10	10689.78	0	100.59	0	13.67		100.59

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
12/31	PAYMENT - THANK YOU	237427214 368721	01/01	-10689.78
	UNITED AIRLINES DENVER CO	95053759 1563881	01/01	100.59



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 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
7000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
5160	0
<b>ACCOUNT NUMBER</b>	
000-000-004	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Terry's Sports*  
 125 E. Superior St.  
 Alma, MI 48801

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
40	183.98	183.98		1839.78	02/28/97	260.94

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-004

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
3638.46	2507.24	0	1839.78	0	10.77		1839.78

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	2056686654 12756	01/01	- 2507.24
12/31	UNITED AIRLINES DENVER CO	100829742 512526	01/01	115.24
12/31	GART BROTHERS WESTMINSTER CO	1206669194 18452	01/01	20.08
12/31	K-MART ARVADA CO	1642708256 14822	01/01	47.52
12/31	WORLD TRAVEL LOUISVILLE KY	1773243228 96141	01/01	8.68
12/31	TARGET PETOSKY MI	1262088715 44201	01/01	98.51
12/31	SOUND WAREHOUSE DENVER CO	811256379 899855	01/01	192.03
01/01	CONOCO OIL CO. NASHVILLE TN	1845275711 76932	01/02	34.47
01/01	BLACK-EYED PEA OAK RIDGE TN	1454681039 28337	01/02	138.20
01/01	AMOCO DENVER CO	633631819 122653	01/02	172.77
01/01	ROCKIES BASEBALL LEXINGTON KY	770746144 633644	01/02	102.19
01/01	TARGET LAS VEGAS NV	1234927171 27210	01/02	152.38
01/01	MERVYN'S LOS ANGELES CA	187684059 115024	01/02	153.19
01/02	TRAIL DUST BROOMFIELD CO	1984485371 21340	01/03	12.60
01/02	PHILLIPS 66 CHEYENNE WY	356827533 115039	01/03	183.63
01/02	PENNEY'S DENVER CO	137699146 132665	01/03	104.75
01/02	KING SOOPERS DETROIT MI	1334134757 15526	01/03	7.52
01/02	TOYS R US CINNCINNATI OH	1985462344 90311	01/03	100.32
01/02	THE GAP INDIANAPOLIS IN	547713781 121073	01/03	132.67
01/03	FOOT LOCKER ARVADA CO	599112591 111566	01/04	63.03



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<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
14000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
13754	0
<b>ACCOUNT NUMBER</b>	
000-000-005	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Cobblestone Schwinn*  
 225 W. Chisholm St  
 Alpena, MI 49707

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY</b> <b>EITHER</b> <b>AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
5	24.56	24.56		245.62	02/28/97	11.09

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-005

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
4232.45	1217.91	0	245.62	0	26.69		245.62

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1785103397 15244	01/01	- 1217.91
12/31	UNITED AIRLINES DENVER CO	510044166 163399	01/01	123.57
12/31	GART BROTHERS WESTMINSTER CO	1275340590 19784	01/01	122.05



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<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
1000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
0	1313
<b>ACCOUNT NUMBER</b>	
000-000-006	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Summit Sports*  
 224 E. Chisholm St  
 Alpena, MI 49707

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
34	231.30	231.30	<b>←</b>	2312.99	02/28/97	204.06

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-006

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
674.34	44.79	0	2312.99	0	20.78		2312.99

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1941297169 28776	01/01	- 44.79
12/31	UNITED AIRLINES DENVER CO	493168180 873086	01/01	95.97
12/31	GART BROTHERS WESTMINSTER CO	1716660075 76485	01/01	179.61
12/31	K-MART ARVADA CO	1126636014 46698	01/01	171.50
12/31	WORLD TRAVEL LOUISVILLE KY	1402533420 11540	01/01	59.09
12/31	TARGET PETOSKY MI	1667555959 40325	01/01	103.44
12/31	SOUND WAREHOUSE DENVER CO	921042624 156906	01/01	69.00
01/01	CONOCO OIL CO. NASHVILLE TN	1794959991 17892	01/02	59.56
01/01	BLACK-EYED PEA OAK RIDGE TN	1324779156 65921	01/02	107.66
01/01	AMOCO DENVER CO	1161139636 95938	01/02	0.09
01/01	ROCKIES BASEBALL LEXINGTON KY	1958411355 10342	01/02	166.03
01/01	TARGET LAS VEGAS NV	1549960024 52654	01/02	136.28
01/01	MERVYN'S LOS ANGELES CA	484843078 172912	01/02	162.30
01/02	TRAIL DUST BROOMFIELD CO	647485486 160116	01/03	157.39
01/02	PHILLIPS 66 CHEYENNE WY	996321354 229540	01/03	153.73
01/02	PENNEY'S DENVER CO	522490085 870150	01/03	124.56
01/02	KING SOOPERS DETROIT MI	469273182 186895	01/03	119.66
01/02	TOYS R US CINNCINNATI OH	195877963 100417	01/03	134.91
01/02	THE GAP INDIANAPOLIS IN	59418297 5550037	01/03	49.10
01/03	FOOT LOCKER ARVADA CO	232619410 110554	01/04	76.47
01/03	WALMART ORLANDO FL	292952088 161475	01/04	186.64



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STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
8000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
6108	0
ACCOUNT NUMBER	
000-000-007	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Ann Arbor Cyclery  
 1224 Packard St  
 Ann Arbor, MI 48104*

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
146	189.16	189.16		1891.62	02/28/97	225.77

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-007

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
1807.11	1195.31	0	1891.62	0	17.18		1891.62

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	2126095771 20244	01/01	- 1195.31
12/31	UNITED AIRLINES DENVER CO	1299998826 21816	01/01	112.55
12/31	GART BROTHERS WESTMINSTER CO	178980030 204969	01/01	159.67
12/31	K-MART ARVADA CO	860683781 169011	01/01	153.27
12/31	WORLD TRAVEL LOUISVILLE KY	2001852984 12929	01/01	195.25
12/31	TARGET PETOSKY MI	1649510565 15173	01/01	123.81
12/31	SOUND WAREHOUSE DENVER CO	1305293511 10409	01/01	170.21
01/01	CONOCO OIL CO. NASHVILLE TN	2044262737 19158	01/02	30.53
01/01	BLACK-EYED PEA OAK RIDGE TN	400375626 155729	01/02	54.24
01/01	AMOCO DENVER CO	1948665169 16772	01/02	83.41
01/01	ROCKIES BASEBALL LEXINGTON KY	1617098498 77869	01/02	150.04
01/01	TARGET LAS VEGAS NV	790621297 156900	01/02	111.45
01/01	MERVYN'S LOS ANGELES CA	1020903891 65506	01/02	7.43
01/02	TRAIL DUST BROOMFIELD CO	915539773 482197	01/03	152.12
01/02	PHILLIPS 66 CHEYENNE WY	1912875652 16868	01/03	163.09
01/02	PENNEY'S DENVER CO	751557955 155165	01/03	107.08
01/02	KING SOOPERS DETROIT MI	1948555514 13273	01/03	117.01
01/02	TOYS R US CINNCINNATI OH	511837011 128039	01/03	0.46





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 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
15000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
13016	0
<b>ACCOUNT NUMBER</b>	
000-000-008	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Campus Bike*  
 514 E William St  
 Ann Arbor, MI 48104

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
94	198.44	198.44	←	1984.41	02/28/97	231.46

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-008

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
12991.27	9921.74	0	1984.41	0	9.04		1984.41

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	125579853 203204	01/01	- 9921.74
12/31	UNITED AIRLINES DENVER CO	855312394 214531	01/01	54.40
12/31	GART BROTHERS WESTMINSTER CO	2090943569 16687	01/01	59.11
12/31	K-MART ARVADA CO	267790932 351816	01/01	145.70
12/31	WORLD TRAVEL LOUISVILLE KY	1184890718 10129	01/01	140.93
12/31	TARGET PETOSKY MI	1836670553 59651	01/01	186.03
12/31	SOUND WAREHOUSE DENVER CO	223412586 101344	01/01	98.44
01/01	CONOCO OIL CO. NASHVILLE TN	1632715703 61000	01/02	96.41
01/01	BLACK-EYED PEA OAK RIDGE TN	408862024 177922	01/02	82.43
01/01	AMOCO DENVER CO	554793739 128504	01/02	182.48
01/01	ROCKIES BASEBALL LEXINGTON KY	1063417073 30075	01/02	76.37
01/01	TARGET LAS VEGAS NV	2011104311 68448	01/02	136.48
01/01	MERVYN'S LOS ANGELES CA	1213086655 12571	01/02	128.77
01/02	TRAIL DUST BROOMFIELD CO	89138332 1845967	01/03	105.76
01/02	PHILLIPS 66 CHEYENNE WY	2109538477 13846	01/03	96.35
01/02	PENNEY'S DENVER CO	1871369568 71929	01/03	150.17
01/02	KING SOOPERS DETROIT MI	14786712 2170800	01/03	86.64
01/02	TOYS R US CINNCINNATI OH	1860876713 15327	01/03	157.94



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 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
6000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
5924	0
<b>ACCOUNT NUMBER</b>	
000-000-009	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Cycle Cellar*  
 220 Felch St  
 Ann Arbor, MI 48103

\$ \_\_\_\_\_  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
4	7.59	7.59		75.95	02/28/97	134.62

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-009

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
2534.92	1772.97	0	75.95	0	15.09		75.95

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
12/31	PAYMENT - THANK YOU	1148679147 19311	01/01	-1772.97
	UNITED AIRLINES DENVER CO	793032783 161002	01/01	75.95



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
13000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
12861	0
<b>ACCOUNT NUMBER</b>	
000-000-010	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Great Lakes Cycling*  
 564 S Main St  
 Ann Arbor, MI 48104

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY</b> <b>EITHER</b> <b>AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
6	13.90	13.90		138.97	02/28/97	103.40

STATEMENT DATE 01/31/97

ACCOUNT NUMBER 000-000-010

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
1698.98	684.84	0	138.97	0	13.60		138.97

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
12/31	PAYMENT - THANK YOU	833296150 512774	01/01	-684.84
	UNITED AIRLINES DENVER CO	813576245 501683	01/01	138.97



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
7000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
5810	0
ACCOUNT NUMBER	
000-000-011	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Student Bike Shop*  
 607 S Forest Ave  
 Ann Arbor, MI 48104

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
114	118.95	118.95		1189.53	02/28/97	25.43

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-011

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
1063.57	177.76	0	1189.53	0	7.82		1189.53

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1749251448 61522	01/01	-177.76
12/31	UNITED AIRLINES DENVER CO	1574753714 19868	01/01	85.20
12/31	GART BROTHERS WESTMINSTER CO	197045229 156857	01/01	136.02
12/31	K-MART ARVADA CO	662244642 348340	01/01	96.47
12/31	WORLD TRAVEL LOUISVILLE KY	1538646224 66151	01/01	114.69
12/31	TARGET PETOSKY MI	2087218293 68154	01/01	101.83
12/31	SOUND WAREHOUSE DENVER CO	407692313 624101	01/01	13.93
01/01	CONOCO OIL CO. NASHVILLE TN	807350787 136853	01/02	64.85
01/01	BLACK-EYED PEA OAK RIDGE TN	1173440399 10010	01/02	58.64
01/01	AMOCO DENVER CO	1811704088 56504	01/02	39.84
01/01	ROCKIES BASEBALL LEXINGTON KY	2001602319 19080	01/02	46.12
01/01	TARGET LAS VEGAS NV	786945581 158895	01/02	150.16
01/01	MERVYN'S LOS ANGELES CA	1014233285 34228	01/02	183.21
01/02	TRAIL DUST BROOMFIELD CO	1000942386 10240	01/03	98.57



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
2000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
656	0
ACCOUNT NUMBER	
000-000-012	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Washtenaw Cycle*  
 3400 Washtenaw Ave  
 Ann Arbor, MI 48104

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
26	134.39	134.39		1343.92	02/28/97	150.49

STATEMENT DATE 01/31/97		ACCOUNT NUMBER 000-000-012			ANNUAL PERCENTAGE RATE 21.00 %		
PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
818.33	128.02	0	1343.92	0	26.35		1343.92

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1837164311 15489	01/01	-128.02
12/31	UNITED AIRLINES DENVER CO	149753148 107245	01/01	136.14
12/31	GART BROTHERS WESTMINSTER CO	2064807077 14218	01/01	93.97
12/31	K-MART ARVADA CO	878165325 198218	01/01	37.44
12/31	WORLD TRAVEL LOUISVILLE KY	705687440 843466	01/01	22.77
12/31	TARGET PETOSKY MI	1600269838 92086	01/01	95.28
12/31	SOUND WAREHOUSE DENVER CO	411526056 852238	01/01	24.29
01/01	CONOCO OIL CO. NASHVILLE TN	2077069224 10086	01/02	129.60
01/01	BLACK-EYED PEA OAK RIDGE TN	1609069053 49819	01/02	133.39
01/01	AMOCO DENVER CO	949057955 583448	01/02	74.35
01/01	ROCKIES BASEBALL LEXINGTON KY	762640161 606793	01/02	142.56
01/01	TARGET LAS VEGAS NV	1107866924 19476	01/02	90.00
01/01	MERVYN'S LOS ANGELES CA	659044713 207781	01/02	175.58
01/02	TRAIL DUST BROOMFIELD CO	1419054928 18749	01/03	188.55



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
10000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
7367	0
ACCOUNT NUMBER	
000-000-013	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Getaway Sports*  
 898 Capital Ave SW  
 Battle, MI 49105

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
35	263.29	263.29		2632.89	02/28/97	15.90

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-013

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
6379.28	826.50	0	2632.89	0	19.75		2632.89

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1302989829 12945	01/01	- 826.50
12/31	UNITED AIRLINES DENVER CO	1628254564 17825	01/01	130.10
12/31	GART BROTHERS WESTMINSTER CO	1275222035 17964	01/01	87.59
12/31	K-MART ARVADA CO	1919931619 92070	01/01	164.53
12/31	WORLD TRAVEL LOUISVILLE KY	1467577865 44752	01/01	182.54
12/31	TARGET PETOSKY MI	695845183 190744	01/01	14.92
12/31	SOUND WAREHOUSE DENVER CO	125153801 197631	01/01	127.22
01/01	CONOCO OIL CO. NASHVILLE TN	1925110290 55299	01/02	93.04
01/01	BLACK-EYED PEA OAK RIDGE TN	596895157 135056	01/02	176.15
01/01	AMOCO DENVER CO	1833805463 75752	01/02	169.34
01/01	ROCKIES BASEBALL LEXINGTON KY	1042736753 55954	01/02	88.01
01/01	TARGET LAS VEGAS NV	705651691 547101	01/02	34.75
01/01	MERVYN'S LOS ANGELES CA	1935571876 17661	01/02	162.26
01/02	TRAIL DUST BROOMFIELD CO	1707089742 18921	01/03	15.30
01/02	PHILLIPS 66 CHEYENNE WY	394190071 529716	01/03	167.65
01/02	PENNEY'S DENVER CO	628611170 181797	01/03	158.84
01/02	KING SOOPERS DETROIT MI	582072467 681163	01/03	97.66
01/02	TOYS R US CINNCINNATI OH	1138600810 11586	01/03	126.58
01/02	THE GAP INDIANAPOLIS IN	286900583 192657	01/03	77.33
01/03	FOOT LOCKER ARVADA CO	1195246476 20666	01/04	198.46
01/03	WALMART ORLANDO FL	972146016 208338	01/04	170.41



TRANSACTIONS CONTINUED				ACCOUNT NUMBER 000-000-013	STATEMENT DATE 01/31/97	
DATE	TRANSACTION DESCRIPTION			REFERENCE NUMBER	PROCESS DATE	AMOUNT
01/03	UNITED AIRLINES	DENVER	CO	1188877583 3519101/0	01/04	190.21



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
7000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
5693	0
<b>ACCOUNT NUMBER</b>	
000-000-014	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Team III Schwinn*  
 199 20th St N  
 Battle, MI 49105

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
84	130.69	130.69		1306.90	02/28/97	130.02

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-014

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
3412.36	1311.74	0	1306.90	0	19.76		1306.90

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1048774618 17791	01/01	- 1311.74
12/31	UNITED AIRLINES DENVER CO	214719722 145265	01/01	2.20
12/31	GART BROTHERS WESTMINSTER CO	1476586146 10373	01/01	123.36
12/31	K-MART ARVADA CO	1358367782 18381	01/01	171.37
12/31	WORLD TRAVEL LOUISVILLE KY	1712823829 21282	01/01	166.35
12/31	TARGET PETOSKY MI	1726687719 12080	01/01	120.77
12/31	SOUND WAREHOUSE DENVER CO	1494033776 15308	01/01	21.24
01/01	CONOCO OIL CO. NASHVILLE TN	1877502081 19489	01/02	16.33
01/01	BLACK-EYED PEA OAK RIDGE TN	932715182 972263	01/02	185.87
01/01	AMOCO DENVER CO	1902803753 16605	01/02	110.01
01/01	ROCKIES BASEBALL LEXINGTON KY	697631949 951354	01/02	41.54
01/01	TARGET LAS VEGAS NV	534745143 155315	01/02	35.29
01/01	MERVYN'S LOS ANGELES CA	1753495055 10306	01/02	87.98
01/02	TRAIL DUST BROOMFIELD CO	1096536933 16237	01/03	123.72
01/02	PHILLIPS 66 CHEYENNE WY	231420469 129146	01/03	86.61
01/02	PENNEY'S DENVER CO	2011363341 13017	01/03	14.26





For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
0.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
0	1909
<b>ACCOUNT NUMBER</b>	
000-000-015	

MAKE CHECKS PAYABLE TO: BigBucksCard

DIRECT PAYMENT OR INQUIRIES TO: BigBucksCard Center  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Bay Vac & Pedal  
 805 Columbus Ave  
 Bay City, MI 48708*

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
182	190.91	190.91		1909.11	02/28/97	142.78

STATEMENT DATE 01/31/97		ACCOUNT NUMBER 000-000-015			ANNUAL PERCENTAGE RATE 21.00 %		
PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
0.39	0.76	0	1909.11	0	11.96		1909.11

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	871380863 884575	01/01	-0.76
12/31	UNITED AIRLINES DENVER CO	1316805177 79990	01/01	49.75
12/31	GART BROTHERS WESTMINSTER CO	1787829691 23935	01/01	102.02
12/31	K-MART ARVADA CO	1579075016 16581	01/01	166.02
12/31	WORLD TRAVEL LOUISVILLE KY	982741766 736781	01/01	195.37
12/31	TARGET PETOSKY MI	1183390939 66877	01/01	108.43
12/31	SOUND WAREHOUSE DENVER CO	1195378544 16144	01/01	112.21
01/01	CONOCO OIL CO. NASHVILLE TN	2131023831 36202	01/02	56.51
01/01	BLACK-EYED PEA OAK RIDGE TN	374966345 155290	01/02	150.28
01/01	AMOCO DENVER CO	1940528776 10969	01/02	69.55
01/01	ROCKIES BASEBALL LEXINGTON KY	80946787 5557392	01/02	79.15
01/01	TARGET LAS VEGAS NV	81662552 1417927	01/02	141.09
01/01	MERVYN'S LOS ANGELES CA	1865925715 19881	01/02	157.41
01/02	TRAIL DUST BROOMFIELD CO	308781205 641876	01/03	195.72
01/02	PHILLIPS 66 CHEYENNE WY	185707696 126343	01/03	18.18
01/02	PENNEY'S DENVER CO	2062834862 19243	01/03	110.06
01/02	KING SOOPERS DETROIT MI	1857736786 14544	01/03	197.36



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
11000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
9899	0
<b>ACCOUNT NUMBER</b>	
000-000-016	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Bell's Bike & Van*  
 908 N Euclid Ave  
 Bay City, MI 48706

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
69	110.13	110.13		1101.33	02/28/97	96.79

STATEMENT DATE 01/31/97		ACCOUNT NUMBER 000-000-016			ANNUAL PERCENTAGE RATE 21.00 %		
PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
520.31	77.32	0	1101.33	0	20.34		1101.33

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	289663424 790366	01/01	- 77.32
12/31	UNITED AIRLINES DENVER CO	807911529 144880	01/01	61.66
12/31	GART BROTHERS WESTMINSTER CO	613003536 171244	01/01	142.50
12/31	K-MART ARVADA CO	76839293 1243516	01/01	77.42
12/31	WORLD TRAVEL LOUISVILLE KY	445925927 171377	01/01	162.78
12/31	TARGET PETOSKY MI	985174703 788677	01/01	22.08
12/31	SOUND WAREHOUSE DENVER CO	1949226115 18303	01/01	134.80
01/01	CONOCO OIL CO. NASHVILLE TN	1240251811 13081	01/02	72.69
01/01	BLACK-EYED PEA OAK RIDGE TN	1063382400 12566	01/02	152.00
01/01	AMOCO DENVER CO	221111808 517310	01/02	185.74
01/01	ROCKIES BASEBALL LEXINGTON KY	2147273375 76151	01/02	89.66



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
13000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
10416	0
ACCOUNT NUMBER	
000-000-017	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Bike Shop*  
 2444 Dewyse Rd  
 Bay City, MI 48708

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
151	258.36	258.36		2583.59	02/28/97	214.11

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-017

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
12083.33	2707.77	0	2583.59	0	6.82		2583.59

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	423492974 627448	01/01	- 2707.77
12/31	UNITED AIRLINES DENVER CO	1685783290 35292	01/01	15.39
12/31	GART BROTHERS WESTMINSTER CO	1660502745 18669	01/01	53.62
12/31	K-MART ARVADA CO	1569014016 17072	01/01	51.16
12/31	WORLD TRAVEL LOUISVILLE KY	704995532 155349	01/01	45.02
12/31	TARGET PETOSKY MI	1136983907 17437	01/01	21.53
12/31	SOUND WAREHOUSE DENVER CO	1578340921 92717	01/01	191.51
01/01	CONOCO OIL CO. NASHVILLE TN	1501555630 67208	01/02	81.57
01/01	BLACK-EYED PEA OAK RIDGE TN	622323669 982156	01/02	137.17
01/01	AMOCO DENVER CO	873915216 140621	01/02	161.61
01/01	ROCKIES BASEBALL LEXINGTON KY	158432855 157529	01/02	132.60
01/01	TARGET LAS VEGAS NV	1272139223 21338	01/02	101.76
01/01	MERVYN'S LOS ANGELES CA	2114665655 16923	01/02	168.38
01/02	TRAIL DUST BROOMFIELD CO	1538096949 24967	01/03	179.27
01/02	PHILLIPS 66 CHEYENNE WY	2080250479 18984	01/03	131.39
01/02	PENNEY'S DENVER CO	1680155134 19365	01/03	47.91
01/02	KING SOOPERS DETROIT MI	90041789 1524203	01/03	187.02
01/02	TOYS R US CINNCINNATI OH	241478055 182477	01/03	121.19
01/02	THE GAP INDIANAPOLIS IN	1157218782 47631	01/03	136.11
01/03	FOOT LOCKER ARVADA CO	990432456 145299	01/04	144.88
01/03	WALMART ORLANDO FL	1392031060 14272	01/04	93.29



For Demonstration Purposes Only

# BAXTER BAY BANK

More Bank for the Buck

TRANSACTIONS CONTINUED					ACCOUNT NUMBER	000-000-017	STATEMENT DATE	01/31/97
DATE	TRANSACTION DESCRIPTION			REFERENCE NUMBER	PROCESS DATE	AMOUNT		
01/03	UNITED AIRLINES	DENVER	CO	973408091 66448901/0	01/04	24.30		
01/03	GART BROTHERS	WESTMINSTER	CO	1516003361 1119001/0	01/04	163.62		
01/03	K-MART	ARVADA	CO	2134779130 1333901/0	01/04	161.34		
01/04	WORLD TRAVEL	LOUISVILLE	KY	1938932233 7290901/0	01/05	31.95		



For Demonstration Purposes Only  
**BAXTER BAY BANK**  
 More Bank for the Buck

STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
7000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
4550	0
ACCOUNT NUMBER	
000-000-018	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Jack's Bicycle Shop*  
 304 Patterson Ave  
 Bay City, MI 48706

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
122	245.05	245.05		2450.46	02/28/97	10.22

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-018

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
5729.70	3823.52	0	2450.46	0	3.42		2450.46

DATE	TRANSACTION DESCRIPTION			REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU			740599287 123777	01/01	- 3823.52
12/31	UNITED AIRLINES	DENVER	CO	1384624050 11956	01/01	15.24
12/31	GART BROTHERS	WESTMINSTER	CO	1514283846 10259	01/01	61.53
12/31	K-MART	ARVADA	CO	287070622 742541	01/01	39.40
12/31	WORLD TRAVEL	LOUISVILLE	KY	732774121 185871	01/01	125.78
12/31	TARGET	PETOSKY	MI	1193709722 52714	01/01	78.45
12/31	SOUND WAREHOUSE	DENVER	CO	1765783945 21045	01/01	188.11
01/01	CONOCO OIL CO.	NASHVILLE	TN	1247219255 56806	01/02	113.30
01/01	BLACK-EYED PEA	OAK RIDGE	TN	542853934 717132	01/02	164.25
01/01	AMOCO	DENVER	CO	84629383 4184293	01/02	161.98
01/01	ROCKIES BASEBALL	LEXINGTON	KY	1169714566 66438	01/02	146.62
01/01	TARGET	LAS VEGAS	NV	102165343 176989	01/02	156.88
01/01	MERVYN'S	LOS ANGELES	CA	485240348 906385	01/02	79.81
01/02	TRAIL DUST	BROOMFIELD	CO	1823209622 10783	01/03	163.86
01/02	PHILLIPS 66	CHEYENNE	WY	1367214240 74740	01/03	36.25
01/02	PENNEY'S	DENVER	CO	1909234756 20459	01/03	169.85
01/02	KING SOOPERS	DETROIT	MI	277268773 824425	01/03	76.32
01/02	TOYS R US	CINNCINNATI	OH	885893123 194947	01/03	110.44
01/02	THE GAP	INDIANAPOLIS	IN	2012313181 15652	01/03	175.80
01/03	FOOT LOCKER	ARVADA	CO	949219377 466863	01/04	75.49
01/03	WALMART	ORLANDO	FL	1519862751 74822	01/04	72.47



For Demonstration Purposes Only

**BAXTER BAY BANK**  
More Bank for the Buck

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TRANSACTIONS CONTINUED				ACCOUNT NUMBER 000-000-018	STATEMENT DATE 01/31/97	
DATE	TRANSACTION DESCRIPTION			REFERENCE NUMBER	PROCESS DATE	AMOUNT
01/03	UNITED AIRLINES	DENVER	CO	726999596 20720001/0	01/04	51.62
01/03	GART BROTHERS	WESTMINSTER	CO	646941794 44607001/0	01/04	187.01



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**BAXTER BAY BANK**  
 More Bank for the Buck

STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
13000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
12488	0
ACCOUNT NUMBER	
000-000-019	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*R S Cycling*  
 2311 Fairview Ave  
 Bay City, MI 48708

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
8	51.19	51.19		511.95	02/28/97	105.34

STATEMENT DATE 01/31/97

ACCOUNT NUMBER 000-000-019

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
10111.59	2705.61	0	511.95	0	24.67		511.95

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1550328568 19953	01/01	- 2705.61
12/31	UNITED AIRLINES DENVER CO	1650034008 18812	01/01	90.05
12/31	GART BROTHERS WESTMINSTER CO	1888862399 89954	01/01	127.83
12/31	K-MART ARVADA CO	1843743345 25052	01/01	41.00
12/31	WORLD TRAVEL LOUISVILLE KY	1594481930 19468	01/01	135.23
12/31	TARGET PETOSKY MI	152306143 663246	01/01	117.84



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<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
2000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
540	0
<b>ACCOUNT NUMBER</b>	
000-000-020	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Stable & Cycling*  
 817 N Washington Ave  
 Bay City, MI 48708

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
74	145.96	145.96		1459.57	02/28/97	53.66

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-020

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
1615.15	177.76	0	1459.57	0	6.79		1459.57

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1767049652 71704	01/01	-177.76
12/31	UNITED AIRLINES DENVER CO	1522002546 42076	01/01	77.51
12/31	GART BROTHERS WESTMINSTER CO	532924810 113202	01/01	36.84
12/31	K-MART ARVADA CO	89967339 5723621	01/01	120.88
12/31	WORLD TRAVEL LOUISVILLE KY	1010683726 63819	01/01	20.68
12/31	TARGET PETOSKY MI	1044873437 10768	01/01	53.37
12/31	SOUND WAREHOUSE DENVER CO	376063986 204995	01/01	119.70
01/01	CONOCO OIL CO. NASHVILLE TN	945523192 425696	01/02	26.60
01/01	BLACK-EYED PEA OAK RIDGE TN	1926018158 36824	01/02	104.30
01/01	AMOCO DENVER CO	1149285898 11962	01/02	24.96
01/01	ROCKIES BASEBALL LEXINGTON KY	444901370 252614	01/02	18.55
01/01	TARGET LAS VEGAS NV	1041926469 11523	01/02	129.23
01/01	MERVYN'S LOS ANGELES CA	2142309968 76044	01/02	178.58
01/02	TRAIL DUST BROOMFIELD CO	531736189 164235	01/03	178.01
01/02	PHILLIPS 66 CHEYENNE WY	2115893742 10563	01/03	149.00
01/02	PENNEY'S DENVER CO	17318247 6261484	01/03	26.95
01/02	KING SOOPERS DETROIT MI	872806994 425618	01/03	84.89
01/02	TOYS R US CINNCINNATI OH	1307744475 14495	01/03	66.58
01/02	THE GAP INDIANAPOLIS IN	1053817403 18567	01/03	42.94





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 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
1000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
470	0
<b>ACCOUNT NUMBER</b>	
000-000-021	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Surf Skate & Wheel*  
 3778 E Wilder Rd  
 Bay City, MI 48706

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
46	52.99	52.99	←	529.91	02/28/97	214.13

STATEMENT DATE 01/31/97 ACCOUNT NUMBER 000-000-021

ANNUAL PERCENTAGE RATE 21.00 %

PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
185.84	7.56	0	529.91	0	12.87		529.91

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1926761756 18453	01/01	- 7.56
12/31	UNITED AIRLINES DENVER CO	531535555 168390	01/01	17.39
12/31	GART BROTHERS WESTMINSTER CO	2087919755 75100	01/01	197.93
12/31	K-MART ARVADA CO	740557876 172115	01/01	151.39
12/31	WORLD TRAVEL LOUISVILLE KY	186038391 505294	01/01	86.22
12/31	TARGET PETOSKY MI	940044940 132088	01/01	76.98



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<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
17000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
15311	0
<b>ACCOUNT NUMBER</b>	
000-000-022	

MAKE CHECKS PAYABLE TO: BigBucksCard

DIRECT PAYMENT OR INQUIRIES TO: BigBucksCard Center  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Metro Bikes Inc  
 2816 Collidge Hwy  
 Berkley, MI 48072*

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
39	168.86	168.86		1688.57	02/28/97	249.30

STATEMENT DATE 01/31/97		ACCOUNT NUMBER 000-000-022			ANNUAL PERCENTAGE RATE 21.00 %		
PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
773.18	184.18	0	1688.57	0	16.78		1688.57

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1277116 15576004	01/01	-184.18
12/31	UNITED AIRLINES DENVER CO	1619184583 27426	01/01	170.05
12/31	GART BROTHERS WESTMINSTER CO	1453016983 92971	01/01	196.11
12/31	K-MART ARVADA CO	170939021 213572	01/01	170.70
12/31	WORLD TRAVEL LOUISVILLE KY	2047807157 32448	01/01	104.18
12/31	TARGET PETOSKY MI	1552512653 27180	01/01	108.37
12/31	SOUND WAREHOUSE DENVER CO	372965348 141064	01/01	78.52
01/01	CONOCO OIL CO. NASHVILLE TN	576801502 730886	01/02	47.73
01/01	BLACK-EYED PEA OAK RIDGE TN	1812561684 16599	01/02	103.95
01/01	AMOCO DENVER CO	1601902808 43544	01/02	65.02
01/01	ROCKIES BASEBALL LEXINGTON KY	701696150 559705	01/02	156.32
01/01	TARGET LAS VEGAS NV	1976444502 20262	01/02	135.42
01/01	MERVYN'S LOS ANGELES CA	1584405341 19290	01/02	123.98
01/02	TRAIL DUST BROOMFIELD CO	1923351539 18368	01/03	23.97
01/02	PHILLIPS 66 CHEYENNE WY	172370752 195994	01/03	58.83
01/02	PENNEY'S DENVER CO	1633313616 19462	01/03	17.00
01/02	KING SOOPERS DETROIT MI	531143478 205356	01/03	128.42



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STATEMENT DATE	
01/31/97	
CREDIT LIMIT	
2000.00	
CREDIT AVAILABLE	AMOUNT OVER LIMIT
0	183
ACCOUNT NUMBER	
000-000-023	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Spoke & Gear*  
 105 S Michigan Ave  
 Rapids, MI 49307

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	PAY EITHER AMOUNT	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
37	218.29	218.29		2182.91	02/28/97	167.22

STATEMENT DATE 01/31/97		ACCOUNT NUMBER 000-000-023			ANNUAL PERCENTAGE RATE 21.00 %		
PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
807.52	273.49	0	2182.91	0	20.72		2182.91

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	1105265913 95186	01/01	- 273.49
12/31	UNITED AIRLINES DENVER CO	1881292455 19306	01/01	5.27
12/31	GART BROTHERS WESTMINSTER CO	1551537561 80769	01/01	41.37
12/31	K-MART ARVADA CO	769629459 133680	01/01	189.47
12/31	WORLD TRAVEL LOUISVILLE KY	1652247857 10868	01/01	49.41
12/31	TARGET PETOSKY MI	210118896 178652	01/01	44.20
12/31	SOUND WAREHOUSE DENVER CO	972845926 131450	01/01	195.62
01/01	CONOCO OIL CO. NASHVILLE TN	2029798930 99948	01/02	3.39
01/01	BLACK-EYED PEA OAK RIDGE TN	6650446 42054126	01/02	45.18
01/01	AMOCO DENVER CO	1471248353 15719	01/02	23.52
01/01	ROCKIES BASEBALL LEXINGTON KY	1896356529 12178	01/02	114.30
01/01	TARGET LAS VEGAS NV	1584923029 17997	01/02	98.44
01/01	MERVYN'S LOS ANGELES CA	1779152969 70767	01/02	51.57
01/02	TRAIL DUST BROOMFIELD CO	1029328506 53520	01/03	181.14
01/02	PHILLIPS 66 CHEYENNE WY	2135494146 10829	01/03	105.09
01/02	PENNEY'S DENVER CO	1058873902 11964	01/03	145.69
01/02	KING SOOPERS DETROIT MI	2111251002 13221	01/03	133.08
01/02	TOYS R US CINNCINNATI OH	255824094 606385	01/03	8.78
01/02	THE GAP INDIANAPOLIS IN	2049606401 19947	01/03	122.69
01/03	FOOT LOCKER ARVADA CO	1550434188 16336	01/04	171.60
01/03	WALMART ORLANDO FL	2110245466 20875	01/04	2.85



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TRANSACTIONS CONTINUED				ACCOUNT NUMBER	000-000-023	STATEMENT DATE	01/31/97
DATE	TRANSACTION DESCRIPTION			REFERENCE NUMBER		PROCESS DATE	AMOUNT
01/03	UNITED AIRLINES	DENVER	CO	458976331 18231701/0		01/04	153.75
01/03	GART BROTHERS	WESTMINSTER	CO	682257016 60279201/0		01/04	195.24
01/03	K-MART	ARVADA	CO	1066090112 6975001/0		01/04	101.26



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**BAXTER BAY BANK**  
 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
5000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
3724	0
<b>ACCOUNT NUMBER</b>	
000-000-024	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Jerry's Bicycles*  
 1593 S Woodward Ave  
 Barnham, MI 48009

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
25	127.60	127.60		1276.00	02/28/97	195.67

STATEMENT DATE 01/31/97		ACCOUNT NUMBER 000-000-024			ANNUAL PERCENTAGE RATE 21.00 %		
PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
434.43	400.30	0	1276.00	0	19.74		1276.00

DATE	TRANSACTION DESCRIPTION	REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU	338043304 417821	01/01	-400.30
12/31	UNITED AIRLINES DENVER CO	1490370789 31239	01/01	114.95
12/31	GART BROTHERS WESTMINSTER CO	1133194124 99495	01/01	6.94
12/31	K-MART ARVADA CO	108144142 133352	01/01	78.46
12/31	WORLD TRAVEL LOUISVILLE KY	401412327 335406	01/01	1.93
12/31	TARGET PETOSKY MI	1439877683 10485	01/01	55.60
12/31	SOUND WAREHOUSE DENVER CO	145544795 480398	01/01	142.37
01/01	CONOCO OIL CO. NASHVILLE TN	403874280 615598	01/02	59.45
01/01	BLACK-EYED PEA OAK RIDGE TN	1346227832 53237	01/02	50.29
01/01	AMOCO DENVER CO	1091116237 88660	01/02	146.38
01/01	ROCKIES BASEBALL LEXINGTON KY	1053992451 83908	01/02	103.85
01/01	TARGET LAS VEGAS NV	2001941978 14055	01/02	124.38
01/01	MERVYN'S LOS ANGELES CA	1653061681 21045	01/02	56.52
01/02	TRAIL DUST BROOMFIELD CO	795265940 104809	01/03	38.76
01/02	PHILLIPS 66 CHEYENNE WY	1818995436 23692	01/03	23.27
01/02	PENNEY'S DENVER CO	773898325 586415	01/03	117.97
01/02	KING SOOPERS DETROIT MI	1692881677 12552	01/03	154.88



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**BAXTER BAY BANK**  
 More Bank for the Buck

<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
2000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
920	0
<b>ACCOUNT NUMBER</b>	
000-000-025	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*MG Bicycle & Fitness*  
 746 E Maple Rd  
 Barnham, MI 48009

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
95	108.02	108.02		1080.22	02/28/97	103.39

STATEMENT DATE 01/31/97		ACCOUNT NUMBER 000-000-025			ANNUAL PERCENTAGE RATE 21.00 %		
PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
348.02	155.84	0	1080.22	0	10.66		1080.22

DATE	TRANSACTION DESCRIPTION			REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU			122891741 486843	01/01	-155.84
12/31	UNITED AIRLINES	DENVER	CO	1720475119 13602	01/01	59.62
12/31	GART BROTHERS	WESTMINSTER	CO	1520855944 16019	01/01	46.94
12/31	K-MART	ARVADA	CO	378537994 116956	01/01	156.31
12/31	WORLD TRAVEL	LOUISVILLE	KY	621547022 132731	01/01	44.64
12/31	TARGET	PETOSKY	MI	767912137 714562	01/01	51.02
12/31	SOUND WAREHOUSE	DENVER	CO	1096208266 14127	01/01	130.59
01/01	CONOCO OIL CO.	NASHVILLE	TN	1824225119 14947	01/02	121.61
01/01	BLACK-EYED PEA	OAK RIDGE	TN	730725592 102547	01/02	113.46
01/01	AMOCO	DENVER	CO	843900899 954399	01/02	192.33
01/01	ROCKIES BASEBALL	LEXINGTON	KY	45108182 2309839	01/02	49.15
01/01	TARGET	LAS VEGAS	NV	2048009612 81019	01/02	7.87
01/01	MERVYN'S	LOS ANGELES	CA	2099460518 78243	01/02	106.26
01/02	TRAIL DUST	BROOMFIELD	CO	1589662963 36504	01/03	0.42



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**BAXTER BAY BANK**  
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<b>STATEMENT DATE</b>	
01/31/97	
<b>CREDIT LIMIT</b>	
16000.00	
<b>CREDIT AVAILABLE</b>	<b>AMOUNT OVER LIMIT</b>
14606	0
<b>ACCOUNT NUMBER</b>	
000-000-026	

MAKE CHECKS PAYABLE TO: **BigBucksCard**

DIRECT PAYMENT OR INQUIRIES TO: **BigBucksCard Center**  
 CUSTOMER SERVICES  
 P.O BOX 100/BOULDER, CO 99999  
 PHONE (123) 123-4567

*Pro Cycle Ctr*  
 3592 W Maple Rd  
 Bromfield, MI 48301

\$  
 AMOUNT PAID

PLEASE DETACH AND RETURN THIS TOP PORTION WITH PAYMENT

PAST DUE	+ CURRENT DUE	= MINIMUM PAYMENT DUE	<b>PAY EITHER AMOUNT</b>	NEW BALANCE	PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE	YEAR-TO-DATE FINANCE CHARGE
32	139.39	139.39	<b>←</b>	1393.86	02/28/97	294.88

STATEMENT DATE 01/31/97		ACCOUNT NUMBER 000-000-026			ANNUAL PERCENTAGE RATE 21.00 %		
PREVIOUS BALANCE	- PAYMENTS	- CREDITS	+ PURCHASES	+ CASH ADV.	+ FINANCE CHARGE FROM PERIODIC RATE	BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE)	= NEW BALANCE
844.86	565.79	0	1393.86	0	3.23		1393.86

DATE	TRANSACTION DESCRIPTION			REFERENCE NUMBER	PROCESS DATE	AMOUNT
	PAYMENT - THANK YOU			767682402 423310	01/01	-565.79
12/31	UNITED AIRLINES	DENVER	CO	274655132 135672	01/01	66.54
12/31	GART BROTHERS	WESTMINSTER	CO	232875941 770709	01/01	97.07
12/31	K-MART	ARVADA	CO	932042340 102735	01/01	50.74
12/31	WORLD TRAVEL	LOUISVILLE	KY	2041034746 19120	01/01	16.27
12/31	TARGET	PETOSKY	MI	1836697960 16057	01/01	95.02
12/31	SOUND WAREHOUSE	DENVER	CO	1056013390 15183	01/01	93.54
01/01	CONOCO OIL CO.	NASHVILLE	TN	305605838 889008	01/02	143.42
01/01	BLACK-EYED PEA	OAK RIDGE	TN	262181775 120458	01/02	0.92
01/01	AMOCO	DENVER	CO	762385885 207649	01/02	46.03
01/01	ROCKIES BASEBALL	LEXINGTON	KY	120829422 325307	01/02	184.58
01/01	TARGET	LAS VEGAS	NV	70550848 1079968	01/02	177.84
01/01	MERVYN'S	LOS ANGELES	CA	769366813 127833	01/02	169.46
01/02	TRAIL DUST	BROOMFIELD	CO	2039066944 19227	01/03	20.08
01/02	PHILLIPS 66	CHEYENNE	WY	1211541650 42765	01/03	125.02
01/02	PENNEY'S	DENVER	CO	848582669 611332	01/03	107.33