

# BAXTER BAY BANK

More Bank for the Buck

STATEMENT DATE: 01/31/97  
CREDIT LIMIT: 16000.00  
CREDIT AVAILABLE: 14816  
AMOUNT OVER LIMIT: 0.00  
ACCOUNT NUMBER: 000-000-000

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

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

## PAYMENT DETAILS

---

PAST DUE:	41
+ CURRENT DUE:	118.36
= MINIMUM PAYMENT DUE:	118.36
NEW BALANCE:	1183.59
PAY NEW BALANCE BY THIS DATE TO AVOID ADDITIONAL FINANCE CHARGE:	02/28/97
YEAR-TO-DATE FINANCE CHARGE:	70.58
PREVIOUS BALANCE:	1384.03
- PAYMENTS:	250.70

- CREDITS:	0.00
- PURCHASES:	1183.59
+ CASH ADV.:	0.00
ANNUAL PERCENTAGE RATE 21.00 %	
+ FINANCE CHARGE FROM PERIODIC RATE:	2.62
BALANCE SUBJECT TO FINANCE CHARGE (AVERAGE DAILY BALANCE):	
= NEW BALANCE:	1183.59

## TRANSACTION DETAILS

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