

06/27/02 \$2656.79 \$9999.99
 Pmt Due Date New Balance Min Amt Due

SITE:KC-CL TM:CO-5000 ACID:KCT5097
 02/20/04 18:57:56:

KEVIN KIM
 2543 DATE ST
 APT 102
 HONOLULU
 96826-5440000

P.O. BOX 6402
 THE LAKES, NV
 88901-6402

HI

Citi® Card

For Customer Service, call or write
 1-800-925-8871

Account Number
 4128 0032 6296 8780
 Payment must be received by 1:00 pm local time on 06/27/2002

To report billing errors, write
 to this address; calling will
 not preserve your rights. BOX 6000
 THE LAKES, NV
 89163-6000

Statement/Closing Date	Total Credit Line	Available Credit Line	Cash Advance Limit	Available Cash Limit	New Balance
06/04/2002	\$1000	\$0	\$1000	\$0	\$2656.79
		Amount Over Credit Line	Past Due	Purch/Adv Minimum Due	Minimum Amount Due
		\$1656.79	\$302.00	\$54.00	\$2656.79

Sale Date	Post Date	Reference Number	Activity Since Last Statement	Amount
	6/04		Standard Purch	
			OVER CREDIT LIMIT FEE	29.00
	6/04		62 0000	70000000000
			PURCHASES*FINANCE CHARGE*PERIODIC RATE	45.07
			84 0000	70000000000

Help is available! Please call the toll-free number shown above to learn about our special payment options. Call Monday - Friday, 7 am to 9 pm, or Saturday, 8 am to 5 pm, Central Time. Please give us the opportunity to assist you.

Customers have told us that making statements easier to read is important to them. We've listened and are excited to share our new design with you. We hope you'll agree it's now easier to keep track of your purchases, payments and other transactions.

Account Summary	Previous Balance	(+) Purchases & Advances	(-) Payments & Credits	(+) FINANCE CHARGE	(=) New Balance
PURCHASES	\$2,582.72	\$29.00	\$0.00	\$45.07	\$2,656.79
ADVANCES	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$2,582.72	\$29.00	\$0.00	\$45.07	\$2,656.79

Days This Billing Period: 32

Rate Summary	Balance Subject to Finance Charge	Periodic Rate	Nominal APR	ANNUAL PERCENTAGE RATE
PURCHASES				
Standard Purch	\$2,604.49	0.05408%(D)	19.740%	19.740%
ADVANCES				
Standard Adv	\$0.00	0.05408%(D)	19.740%	19.740%

SEND PAYMENTS TO:

2145

PLEASE REFER TO THE REVERSE SIDE OF THE ORIGINAL STATEMENT FOR PAYMENT INFORMATION.

Make check or money order payable in U.S. dollars on a U.S. bank to Citi Cards. Include account number on check or money order. No cash please.

EXHIBIT "2"

04/27/01 \$1642.29 \$677.31

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

FO-NV

35 A1 0 0196 VI 0000 VI 4

02/18/05

20:43:55

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1-800-950-5114
BOX 6000
THE LAKES, NV
89163-6000

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Citibank Visa

Account Number

4128 0032 6296 8780

Payment must be received by 1:00 pm local time on 04/27/01

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
04/04/01 \$1000 \$1000 \$1642.29 SEE BELOW SEE BELOW

Sale Dt	Post Dt	Reference #	Activity Since Last Statement	Amount	T/C	Bin # or Mer #	PA	Sic
		0316A2945609	ELECTRONIC PAYMENT-THANK YOU	3000	-70	0000	0	070000000000
		0404	LATE FEE - MAR PAYMENT PAST DUE	2900	66	0000	0	070000000000
		0404	OVER CREDIT LIMIT FEE	2900	62	0000	0	070000000000
		0404	PURCHASES*FINANCE CHARGE*PERIODIC RATE	3047	84	0000	0	070000000000
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Account Summary							Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due
Purchases	158382	2900	3000		3047	2900	164229	3300
Advances								64229
Total	158382	2900	3000		3047	2900	164229	202
								67731

Rate Summary		PURCHASES	ADVANCES
Number of days this Billing Period	30		
Balance subject to Finance Charge	1578.56		
Periodic Rate	.06435%	.06435%	
Nominal Annual Percentage Rate	23.490%	23.490%	
Annual Percentage Rate	23.490%	23.490%	

851

03/29/01 \$1583.82 \$615.84

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

FO-NV

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02/18/05

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Citibank Visa

Account Number

4128 0032 6296 8780

Payment must be received by 1:00 pm local time on 03/29/01

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
03/05/01 \$1000 \$1000 \$1583.82 SEE BELOW SEE BELOW

Sale Dt	Post Dt	Reference #	Activity Since Last Statement	Amount	T/C	Bin #	Dr	Mer #	RA	Sic
0216	A3542199		ELECTRONIC PAYMENT-THANK YOU	3000	-70	0000	0	0	700000000000	
0305			LATE FEE - FEB PAYMENT PAST DUE	2900	66	0000	0	0	700000000000	
0305			OVER CREDIT LIMIT FEE	2900	62	0000	0	0	700000000000	
0305			PURCHASES*FINANCE CHARGE*PERIODIC RATE	3102	84	0000	0	0	700000000000	

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Account Summary								Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due	
Purchases	152480	2900	3000		3102	2900	158382	Adv Min Due	3102
Advances								Amount OCL	58382
Total	152480	2900	3000		3102	2900	158382	Fees	
								Past Due	100
								Min Amt Due	61584

Rate Summary		PURCHASES	ADVANCES	
Number of days this Billing Period	31			
Balance subject to Finance Charge	1522.41			
Periodic Rate	.06572%	.06572%		
Nominal Annual Percentage Rate	23.990%	23.990%		
Annual Percentage Rate	23.990%	23.990%		850

02/27/01

\$1524.80

\$555.80

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

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Account Number

4128 0032 6296 8780

Payment must be received by 1:00 pm local time on 02/27/01

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
02/02/01 \$1000 \$1000 \$1524.80 SEE BELOW SEE BELOW

Statement Date	Total Credit Line	Cash Advance Limit	New Balance	Available Credit Line	Available Cash Line
02/02/01	\$1000	\$1000	\$1524.80	SEE BELOW	SEE BELOW

Statement Date	Total Credit Line	Cash Advance Limit	New Balance	Available Credit Line	Available Cash Line
02/02/01	\$1000	\$1000	\$1524.80	SEE BELOW	SEE BELOW

Statement Date	Total Credit Line	Cash Advance Limit	New Balance	Available Credit Line	Available Cash Line
02/02/01	\$1000	\$1000	\$1524.80	SEE BELOW	SEE BELOW

Statement Date	Total Credit Line	Cash Advance Limit	New Balance	Available Credit Line	Available Cash Line
02/02/01	\$1000	\$1000	\$1524.80	SEE BELOW	SEE BELOW

Account Summary								Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due	3100
Purchases	149576	2900	3000		3004		152480	Adv Min Due	52480
Advances								Amount OCL	
Total	149576	2900	3000		3004		152480	Fees	
								Past Due	
								Min Amt Due	55580

Rate Summary		PURCHASES	ADVANCES
Number of days this Billing Period	30		
Balance subject to Finance Charge	1492.30		
Periodic Rate	.06709%	.06709%	
Nominal Annual Percentage Rate	24.490%	24.490%	
Annual Percentage Rate	24.490%	24.490%	

01/29/01 \$1495.76 \$524.96

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Account Number

4128 0032 6296 8780

Payment must be received by 1:00 pm local time on 01/29/01

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
01/03/01 \$1000 \$1000 \$1495.76 SEE BELOW SEE BELOW

Sale Dt	Post Dt	Reference #	Activity Since Last Statement	Amount	T/C	Bin # or Mer #	RA	Sic
		1216A5596238	ELECTRONIC PAYMENT-THANK YOU	3000	-70	0000	0	700000000000
		0103	LATE FEE - DEC PAYMENT PAST DUE	2900	66	0000	0	700000000000
		0103	OVER CREDIT LIMIT FEE	2900	62	0000	0	700000000000
		0103	PURCHASES*FINANCE CHARGE*PERIODIC RATE	2886	84	0000	0	700000000000

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Account Summary								Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due	
Purchases	143890	2900	3000		2886	2900	149576	2900	
Advances									
Total	143890	2900	3000		2886	2900	149576	49576	20
								Min Amt Due	52496

Rate Summary		PURCHASES	ADVANCES
Number of days this Billing Period	30		
Balance subject to Finance Charge	1433.87		
Periodic Rate	.06709%	.06709%	
Nominal Annual Percentage Rate	24.490%	24.490%	
Annual Percentage Rate	24.490%	24.490%	

848

12/28/00 \$1438.90 \$469.10

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

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02/18/05

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Account Number

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Payment must be received by 1:00 pm local time on 12/28/00

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
12/04/00 \$1000 \$1000 \$1438.90 SEE BELOW SEE BELOW

Stat Dt	Post Dt	Reference #	Activity Since Last Statement	Amount	T/C	Bin # or Mer #	RA	Sic
		1116A6947821	ELECTRONIC PAYMENT-THANK YOU	3000	70	0000	0	0 700000000000
		1204	OVER CREDIT LIMIT FEE	2900	62	0000	0	0 700000000000
		1204	PURCHASES*FINANCE CHARGE*PERIODIC RATE	3020	84	0000	0	0 700000000000
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Account Summary							Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due
Purchases	140970	2900	3000		3020		143890	3020
Advances								
Total	140970	2900	3000		3020		143890	43890
								Fees
								Past Due
								Min Amt Due
								46910
Rate Summary		PURCHASES	ADVANCES					
Number of days this Billing Period		32						
Balance subject to Finance Charge		1406.54						
Periodic Rate		.06709%	.06709%					
Nominal Annual Percentage Rate		24.490%	24.490%					
Annual Percentage Rate		24.490%	24.490%					
								847

11/27/00 \$1409.70 \$437.70

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

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Account Number

4128 0032 6296 8780

Payment must be received by 1:00 pm local time on 11/27/00

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
11/02/00 \$1000 \$1000 \$1409.70 SEE BELOW SEE BELOW

Sale Dt	Post Dt	Reference #	Activity Since Last Statement	Amount	T/C	Bin # or Mer #	RA	Sic
1101		A7625667	ELECTRONIC PAYMENT-THANK YOU	3000	70 0000	0	0	700000000000
1102			OVER CREDIT LIMIT FEE	2900	62 0000		0	700000000000
1102			PURCHASES*FINANCE CHARGE*PERIODIC RATE	2774	84 0000		0	700000000000
<p>Our records indicate we have an incorrect address on your account. Please call our customer service number immediately.</p> <p>Your account balance is over the credit line. Please send payment for the Minimum Amount Due shown below. If you have already sent us this payment, thank you.</p>								

Account Summary							Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due
Purchases	138296	2900	3000		2774		140970	2800
Advances								
Total	138296	2900	3000		2774		140970	40970
								43770
Rate Summary		PURCHASES	ADVANCES					
Number of days this Billing Period		30						
Balance subject to Finance Charge		1378.40						
Periodic Rate		.06709%	.06709%					
Nominal Annual Percentage Rate		24.490%	24.490%					
Annual Percentage Rate		24.490%	24.490%					
								846

10/27/00 \$1382.96 \$410.96

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

NV 20 A1 0 0196 VI 0000 VI 4 02/18/05 20:43:55

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Account Number

4128 0032 6296 8780

Payment must be received by 1:00 pm local time on 10/27/00

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
10/03/00 \$1000 \$1000 \$1382.96 \$0 \$0

Stat Dt	Post Dt	Reference #	Activity Since Last Statement	Amount	T/C	Bin # or Mer #	RA	Sic
0916	A1517662		ELECTRONIC PAYMENT-THANK YOU	3000	-70	0000	0	0 700000000000
1003			OVER CREDIT LIMIT FEE	2900		0000	0	0 700000000000
1003			PURCHASES*FINANCE CHARGE*PERIODIC RATE	2539		84 0000	0	0 700000000000
<p>The Annual Percentage Rate on your account has been increased due to one of the following reasons stated in your Card Agreement with us: you failed to make a payment to us or any other creditor when due, you exceeded your credit line or you made a payment to us that was not honored by your bank.</p> <p>Reliable Internet access for a remarkably low rate of \$4.95 per month. The AT&T WorldNet(R) Service i495(SM) Offer includes 150 hours a month. Call 1-800-232-7500 ext.7996 or visit www.download.att.net/citicard to sign up today.</p> <p>NEW: All-Electronic for Citibank(R) Cardmembers! Sign up today, and you can not only pay your bill electronically, you can view your statements online. No more paper. It's fast, it's convenient, and it's free! Visit www.accountonline.com</p> <p>INTERESTED IN RECEIVING INFORMATION ABOUT YOUR ACCOUNT AND THE LATEST CITIBANK(R) ONLINE DEALS AND SERVICES? SIMPLY VISIT WWW.EMAIL.CITIBANKCARDS.COM, GIVE US YOUR EMAIL ADDRESS AND WE'LL KEEP YOU UP TO DATE!</p>								

Account Summary							Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due
Purchases	135857	2900	3000		2539		138296	2800
Advances								Adv Min Due
Total	135857	2900	3000		2539		138296	38296
								Fees
								Past Due
								Min Amt Due
								41096
Rate Summary		PURCHASES	ADVANCES					
Number of days this Billing Period								
28								
Balance subject to Finance Charge		1351.55						
Periodic Rate		.06709%	.06709%					
Nominal Annual Percentage Rate		24.490%	24.490%					
Annual Percentage Rate		24.490%	24.490%					
								845

09/27/00 \$1358.57 \$385.57

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

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Account Number

4128 0032 6296 8780

Payment must be received by 1:00 pm local time on 09/27/00

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
09/05/00 \$1000 \$1000 \$1358.57 SEE BELOW SEE BELOW

Sale Dt	Post Dt	Reference #	Activity Since Last Statement	Amount	T/C	Bin # or Mbr #	RA	Sic
		0816A4060460	ELECTRONIC PAYMENT-THANK YOU	3000	70	0000	0	700000000000
		0905	OVER CREDIT LIMIT FEE	2900	62	0000	0	700000000000
		0905	PURCHASES*FINANCE CHARGE*PERIODIC RATE	2324	84	0000	0	700000000000

Your account balance is over the credit line. Please pay the Minimum Amount Due shown below before using your card again. If you have already sent us this payment, thank you.

IMPORTANT PROGRAM UPDATE:
Buyers Security is now underwritten by Triton Insurance Company. Please be assured that coverage provided by this program remains unchanged.

Movie Tickets for just \$4.50 each!
Plus savings on dining, music, videos, electronics, books, admissions to theme parks and more!
Simply call 1-800-291-0266 and mention code ECIT08 to enroll in ConnectionsSM, a program by MemberWorks

Ever wonder at 3AM what your Citibank(R) credit card balance is? Now you can see your balance, make a payment, and check posted payments any time, day or night! Log-on and sign up today for Account Online at www.citibankcards.com

Account Summary							Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due
Purchases	133633	2900	3000		2324		135857	2700
Advances								35857
Total	133633	2900	3000		2324		135857	38557

Rate Summary			
Number of days this Billing Period	PURCHASES B07/03/97	PURCHASES A07/03/97	ADVANCES
32	404.45	923.48	
Balance subject to Finance Charge	.06136%	.05178%	.05476%
Periodic Rate	22.400%	18.900%	19.990%
Nominal Annual Percentage Rate	22.400%	18.900%	19.990%
Annual Percentage Rate			844

08/29/00 \$1336.33 \$363.33

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

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Payment must be received by 1:00 pm local time on 08/29/00

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
08/04/00 \$1000 \$1000 \$1336.33 SEE BELOW SEE BELOW

Sale Dt	Post Dt	Reference #	Activity Since Last Statement	Amount	T/C	Bin # or Mtr #	RA	Sic
0716	A5407348		ELECTRONIC PAYMENT-THANK YOU	3000	70	0000	0	700000000000
0804			OVER CREDIT LIMIT FEE	2900	62	0000	0	700000000000
0804			PURCHASES*FINANCE CHARGE*PERIODIC RATE	2148	84	0000	0	700000000000

Your account balance is over the credit line. Please pay the Minimum Amount Due shown below before using your card again. If you have already sent us this payment, thank you.

Our records show home phone 808-943-2966 and business phone 808-847-8366. Please update above coupon if incorrect.

Movie Tickets for just \$4.50 each!
Plus savings on dining, music, videos, electronics, books, admissions to theme parks and more!
Simply call 1-800-291-0266 and mention code ECIT08 to enroll in ConnectionsSM, a program by MemberWorks

Looking for great deals and the convenience of online shopping? Look no further than CitiPlaza SM, Citibank's online shopping site.
Visit often and save all year round when you use your Citibank(R) credit card at www.citiplaza.com

Account Summary							Amount Due	
	Previous Balance	+Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due
Purchases	131585	2900	3000		2148		133633	2700
Advances								33633
Total	131585	2900	3000		2148		133633	36333

Rate Summary		PURCHASES	PURCHASES	ADVANCES
Number of days this Billing Period		B07/03/97	A07/03/97	
Balance subject to Finance Charge	30	412.93	893.33	
Periodic Rate		.06136%	.05178%	.05476%
Nominal Annual Percentage Rate		22.400%	18.900%	19.990%
Annual Percentage Rate		22.400%	18.900%	19.990%

843

07/31/00 \$1315.85 \$341.85
~~NEW FINANCIAL SOLUTIONS~~ ~~NEW FINANCIAL SOLUTIONS~~ ~~NEW FINANCIAL SOLUTIONS~~

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

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Account Number

4128 0032 6296 8780

Payment must be received by 1:00 pm local time on 07/31/00

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
 07/05/00 \$1000 \$1000 \$1315.85 SEE BELOW SEE BELOW

Statement Date	Total Credit Line	Cash Advance Limit	New Balance	Available Credit Line	Available Cash Line
07/05/00	\$1000	\$1000	\$1315.85	SEE BELOW	SEE BELOW

Statement Date	Reference #	Activity Since Last Statement	Amount	T/C	Bin # or Mer #	RA	Sic
0616	A8659560	ELECTRONIC PAYMENT-THANK YOU	3000	70	0000	0	0 700000000000
0705		OVER CREDIT LIMIT FEE	2900	62	0000	0	0 700000000000
0705		PURCHASES*FINANCE CHARGE*PERIODIC RATE	2023	84	0000	0	0 700000000000

Your account balance is over the credit line.
 Please pay the Minimum Amount Due shown below
 before using your card again. If you have already
 sent us this payment, thank you.

Important Legal Notice Enclosed.

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 - Do not give personal info over the phone unless
 you made the call or know with whom you're speaking
 - Use original passwords instead of date of birth
 or SS# on your account - avoid commonly known info

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Account Summary							Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due
Purchases	129662	2900	3000		2023		131585	2600
Advances								Adv Min Due
Total	129662	2900	3000		2023		131585	Amount OCL 31585
								Fees
								Past Due
								Min Amt Due 34185

Rate Summary		PURCHASES	PURCHASES	ADVANCES
Number of days this Billing Period 29		B07/03/97	A07/03/97	
Rate subject to Charge		421.58	864.14	
Rate		.05931%	.05178%	.05476%
Rate		21.650%	18.900%	19.990%
Rate		21.650%	18.900%	19.990%

842

06/29/00 \$1296.62 \$322.62

SITE:KC-CL TM:CO-6350 ACID:KCT5011H

NV 20 A1 0 0196 VI 0000 VI 4

02/18/05 20:43:55

KEVIN KIM
2543 DATE ST
APT 102
HONOLULU
96826-5440

HI

CITIBANK
P.O. BOX 6402
THE LAKES, NV
USA 88901-6402

For Customer Service call or write

1-800-950-5114
BOX 6000
THE LAKES, NV
89163-6000

For billing inquiries write to
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preserve your rights.

Citibank Visa

Account Number

4128 0032 6296 8780
PAYMENT DUE DATE 06/29/00

Statement Date Total Credit Line Cash Advance Limit New Balance Available Credit Line Available Cash Line
06/06/00 \$1000 \$1000 \$1296.62 SEE BELOW SEE BELOW

Sale Dt	Post Dt	Reference #	Activity Since Last Statement	Amount	T/C	Bin # or Mer #	RA	Sic
0516	A1562617		ELECTRONIC PAYMENT-THANK YOU	3000	70	0000	0	0 700000000000
0606			OVER CREDIT LIMIT FEE	2900	62	0000	0	0 700000000000
0606			PURCHASES*FINANCE CHARGE*PERIODIC RATE	2369	84	0000	0	0 700000000000
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Account Summary							Amount Due	
	Previous Balance	+ Purchases & Advances	- Payments	- Credits	+ Finance Charges	+ Late Charges	= Balance	Pur Min Due
Purchases	127393	2900	3000		2369		129662	2600
Advances								Adv Min Due
Total	127393	2900	3000		2369		129662	Amount OCL 29662
								Fees
								Past Due
								Min Amt Due 32262
Rate Summary		PURCHASES	PURCHASES	ADVANCES				
Number of days this Billing Period		B07/03/97	A07/03/97					
35								
Balance subject to Finance Charge		430.99	835.62					
Periodic Rate		.05931%	.05041%	.05476%				
Nominal Annual Percentage Rate		21.650%	18.400%	19.990%				
Annual Percentage Rate		21.650%	18.400%	19.990%		841		