



www.mbna.net/access.com

ACCOUNT NUMBER	
4313 0228 5801 9530	
PAYMENT DUE DATE	NEW BALANCE TOTAL
08/12/03	\$6,422.47
TOTAL MINIMUM PAYMENT DUE	AMOUNT ENCLOSED
\$176.00	
DETACH TOP PORTION AND RETURN WITH PAYMENT	

Make check payable to:



MBNA AMERICA
P.O. BOX 15137
WILMINGTON, DE 19886-5137

For account information call 1-800-828-2558
Print change of address or new telephone number below

Address

City

State

Zip

()

()

Home phone

Work phone



MARY ANN DELANO
1262 SHOECRAFT RD
WEBSTER NY 14580-895462

X

12. 00642247000176000004313022858019530

New Balance \$9,876.49 Payment Due Date 09/07/03 Past Due Amount \$197.00 Minimum Payment \$2,270.49

Amount Enclosed \$

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

2. (211) 00

426686995018413400227049009876499

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

DAVID G DELANO
4262 SHOECRAFT RD
WEBSTER NY 14580-8954

4559613



5000 160 28: 20 599 50 184 134 7



Statement Date: 07/15/03 - 08/13/03
Payment Due Date: 09/07/03
Minimum Payment Due: \$2,270.49

CUSTOMER SERVICE
In U.S. 1-800-945-2006
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$9,893.32
Payments, Credits - \$194.00
Purchases, Cash, Debits + \$50.00
Finance Charges + \$127.17
New Balance \$9,876.49

Account Number: 4262 519 982 211
Total Credit Line \$8,000
Available Credit \$0
Cash Access Line \$8,000
Available for Cash \$0

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

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
07/15	74266836428NX0X9Y	PAYMENT - THANK YOU	\$194.00	
08/13		OVERLIMIT FEE		25.00
08/13		LATE FEE		25.00
08/13		FINANCE CHARGE		127.17

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

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE
EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 08/13/03.

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
				Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.04343%	15.85%	\$4,262.45	\$55.53	-	\$55.53
Cash advances	.04343%	15.85%	\$5,498.19	\$71.64	-	\$71.64
Total finance charges						\$127.17

Effective Annual Percentage Rate (APR): 15.85%

Grace Period Type: B (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.

IMPORTANT NEWS

MAKING ELECTRONIC PAYMENTS ON YOUR CREDIT CARD ACCOUNT IS
FASTER AND EASIER THAN EVER! JUST CALL OUR DEDICATED PAYMENT
LINE AT 800-436-7958 OR LOGON TO WWW.CARDMEMBERSERVICES.COM.
PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN ONE BUSINESS
DAY AND THERE ARE NO FEES FOR THESE PAYMENT SERVICES.



payment due date
September 15, 2003
minimum payment due
\$109.00

new balance
\$5,219.03

account number 6011 0020 4000 6645
enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$2,219.03.



16 SDNCRB03 0086915
DAVID G DELANO
MARY A DELANO
1262 SHOECRAFT RD
WEBSTER NY 14580-8954

Simplify and Save! Use your Discover® Card to pay off high-rate balances today. You can save money and consolidate your debt into one convenient payment. Call 1-800-353-0942 to see if a special Balance Transfer offer is available for you.

PO BOX 15251
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

000006011002040006645052190300109000010900

Discover Card Account Summary

Closing Date: August 16, 2003 page 1 of 2

account number 6011 0020 4000 6645
payment due date September 15, 2003
minimum payment due \$109.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$5,207.33
payments and credits	- 109.00
purchases	+ 29.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 91.70
new balance	= \$5,219.03

New York residents may contact the New York State Banking Department to obtain comparative listing information of credit cards, fees and grace periods. Call 1-800-518-8866.

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

SPECIAL BALANCE TRANSFER RATES! Save money and simplify your life by consolidating your debt. Call 1-800-767-7339 today to see if an offer is available for you!

The Discover® Classic Card is issued by Discover Bank, Member FDIC.
For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.
We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance, and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance, and by then subtracting any credits and payments that are applied against the "previous day's" balance, we exclude from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and balance transfers are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment are also included in the daily balance transfer transaction category. All fees charged to your account are added to the balance of the purchase transaction category. Unpaid balance of those balance transfer transactions that have expired, in calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those balance transfer transactions and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category. All fees charged to your account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.



MasterCard/Visa Monthly Statement

Make Checks Payable to:

HSBC BANK USA
SUITE 0627
BUFFALO NY 14270-0627



Payment Information

Account Number 5215 3125 0126 4385
New Balance \$9,065.01
Payment Due Date OCTOBER 3, 2003
Minimum Payment \$169.02

AMOUNT ENCLOSED

\$

Changing your address?
Print new address to the right.



DAVID G DELANO
1262 SHOECRAFT RD
WEBSTER NY 14580-8954

50348



0501264385 24

MasterCard/Visa Monthly Statement

Balance Summary

Table with 2 columns: Description, Amount. Rows include Previous Balance, Payments and Other Credits, Purchases/Loans/Other Charges, Service Charge or Interest, Transaction Fees Loans Only, Total FINANCE CHARGE, Late Payment Fees, New Balance.

YOU MAY AVOID ADDITIONAL FINANCE CHARGES ON PURCHASES IF YOU PAY \$2,111.65 BY THE PAYMENT DUE DATE.

Account Summary

Table with 2 columns: Description, Amount. Rows include Account Number, Credit Line, Total Balance in Use, Available Credit, Days in Billing Cycle, Billing Date, Payment Due Date.

Amount Past Due

Table with 2 columns: Description, Amount. Rows include Minimum Due, Minimum Payment Terms.

Key Transactions at a Glance

Table with 6 columns: Trans Date, Post Date, Card Brand, Reference Number, Description of Transactions, Amount. Rows include 08/28, 09/08 transactions.

Finance Charge Rates Summary

Table with 5 columns: Fixed Rate Account, Periodic Rate, Average Daily Balance, Corresponding Annual Percentage Rate, Annual Percentage Rate. Rows include Purchases, Loans.

Important Information

YOUR ACCOUNT IS CURRENTLY CLOSED.

Call or Write

800-975-4722
800-975-HSBC
Outside U.S./Canada 716-841-7212

HSBC BANK USA
P.O. BOX 9
BUFFALO, NY 14240

HSBC BANK IS
SUITE 0627

NEW YORK RESIDENTS MAY CONTACT THE NEW YORK STATE BANKING DEPARTMENT TO OBTAIN A COMPARISON OF CREDIT CARD RATES, FEES AND GRACE PERIODS. NEW YORK STATE BANKING DEPARTMENT, EARL B. SWANSON...



www.mbna.net/access.com

CARDHOLDER SINCE 1984

ACCOUNT NUMBER	
5329 0315 0992 1928	
PAYMENT DUE DATE	NEW BALANCE TOTAL
10/07/03	\$18,498.21
TOTAL MINIMUM PAYMENT DUE	AMOUNT ENCLOSED
\$508.00	
DETACH TOP PORTION AND RETURN WITH PAYMENT	

Make check payable to:



MBNA AMERICA
P.O. BOX 15137
WILMINGTON, DE 19886-5137

For account information call 1-800-626-2556
Print change of address or new telephone number below

Address _____

City _____ State _____ Zip _____

Home phone _____ Work phone _____

DAVID DELANO
1262 SHOECRAFT RD
WEBSTER NY 14580-895462

08 01849821000508000005329031509921928

Account Number	Credit Line	Cash or Credit Available	Days in Billing Cycle	Closing Date	Total Minimum Payment Due	Payment Due Date	
5329 0315 0992 1928	\$15,000.00		33	09/09/03	\$508.00	10/07/03	
Posting Date	Transaction Date	Reference Number	Card Type	Category	Transactions	Charges	Credits (CF)

SEPTEMBER 2003 STATEMENT

PAYMENTS AND CREDITS				
08/28	5532 MC	PAYMENT - THANK YOU		509.00 CI
TOTAL FOR BILLING CYCLE FROM 08/08/2003 THROUGH 09/09/2003			\$0.00	\$509.00 CI

YOUR BALANCE EXCEEDS APPROVED CREDIT LIMITS.

IMPORTANT NEWS

AN IMPORTANT AMENDMENT TO YOUR ACCOUNT TERMS IS ENCLOSED.

USE MBNA MORTGAGE PRODUCTS TO ACHIEVE YOUR FINANCIAL GOALS. CALL 1-877-688-8779.

PAY YOUR BILL QUICKLY WITH PAY-BY-PHONE SERVICE. CALL 1-866-297-9258 TO USE THIS AUTOMATED SERVICE. PAYMENT POSTS THE SAME OR NEXT BUSINESS DAY.

DON'T WORRY ABOUT ECONOMIC UNCERTAINTIES! HELP PROTECT YOUR ACCOUNT. ENROLL IN OPTIONAL CREDIT PROTECTION! CONTACT US: 1-800-840-9504 OR WWW.MBNAPROTECT.COM.

SUMMARY OF TRANSACTIONS							TOTAL MINIMUM PAYMENT DUE	
Previous Balance	(-) Payments and Credits	(+) Cash Advances	(+) Purchases and Adjustments	(+) Periodic Rate FINANCE CHARGES	(+) Transaction Fee FINANCE CHARGES	(=) New Balance Total	Past Due Amount	\$0.00
\$18,537.57	\$509.00	\$0.00	\$0.00	\$469.64	\$0.00	\$18,498.21	Current Payment	\$508.00
							Total Minimum Payment	
							Due	\$508.00

FINANCE CHARGE SCHEDULE Category	Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances			
A. BALANCE TRANSFERS, CHECKS	0.076657% DLY	27.98%	\$877.04
B. ATM, BANK	0.076657% DLY	27.98%	\$0.00
C. PURCHASES	0.076657% DLY	27.98%	\$17,688.25

FOR YOUR SATISFACTION, EVERY HOUR, EVERY DAY

- For Customer Satisfaction and up to the minute automated information include balance, available credit, payments received, payments due, due date, payment address information, or to request duplicate statements, call 1-800-626-2556.
- For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-346-3178.
- Mail payments to: MBNA AMERICA, P.O. BOX 15137, WILMINGTON, DE 19886-5137.
- Billing rights are preserved only by written inquiry. Mail billing inquiries, using form on the back, and other inquiries to: MBNA AMERICA, P.O. BOX 15026, WILMINGTON, DE 19886-5026.

FOR THIS BILLING PERIOD:
ANNUAL PERCENTAGE RATE..... 27.98%
(Includes Periodic Rate and Transaction Fee Finance Charges.)
PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

338f 023 3QP 1112 0200 00
5329 0315 0992 1928 PAGE 1 OF 1

PAYMENT DUE DATE 10/06/03 | NEW BALANCE \$10,909.01 | MINIMUM DUE \$218.00

Facsimile Copy

MARY ANN DELANO
1262 SHOECRAFT ROAD
WEBSTER NY 14580-8954

1784



Chase Visa®
ACCOUNT NUMBER: 4102 0082 4002 1537

NEW BALANCE \$10,909.01	PAYMENT DUE DATE 10/06/03	TOTAL CREDIT LINE \$7,600	TOTAL AVAILABLE CREDIT \$0	STATEMENT CLOSING DATE 09/11/03
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Here is your Account Summary:

	TOTAL
Previous Balance	\$10,851.99
(-) Payments, Credits	229.00
(+) Purchases, Cash, Debits	70.00
(+) FINANCE CHARGES	286.02
(=) New Balance	10,909.01
Minimum Due	218.00
Over Line - Pay Immediately	3,309.01
Minimum Payment Due	\$218.00

Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
09/11	09/11	VXJO	PAYMENT - THANK YOU	229.00	
09/11	09/11		OVERLIMIT FEE		35.00
			LATE CHARGE - MIN PYMT NOT RECD BY DATE		35.00
Total of your credits and charges				229.00	70.00
YOU ARE OVER YOUR CREDIT LIMIT. PLEASE SEND PAYMENT TO AVOID LOSING YOUR CREDIT PRIVILEGES. IF YOU'VE ALREADY PAID-THANK YOU.					

Here's how we determined your Finance Charge*:

Days in Billing Cycle: 30

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC / MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.06573%	\$6,240.94	\$123.06	\$123.06	23.99%	23.99%
Purchases	0.08573%	\$4,714.48	\$92.96	\$92.96	23.99%	23.99%

* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call a Chase Representative, toll-free, at 1-800-235-3343 or write P.O. BOX 1010, HICKSVILLE, NY 11802-0000.
Para Servicio al Cliente en Español: 1-800-545-0464.

1784
 3993 0016 4234 4234
 Page 4 of 4
 7 19 630926
 4234 8006 878

3292

New Balance \$5,130.80 Payment Due Date 10/12/03 Past Due Amount \$103.00 Minimum Payment \$2,535.80

Amount Enclosed \$ []

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

471202070151329200253580005130805

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

DAVID DELANO
1262 SHOECRAFT RD
WEBSTER NY 14580-8954

3059711



⑆ 5000 160 2812 1060 7015 13 29 2 14 ⑈



Statement Date: 08/19/03 - 09/17/03
Payment Due Date: 10/12/03
Minimum Payment Due: \$2,535.80

CUSTOMER SERVICE
in U.S. 1-800-945-2006
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4712 0207 0151 3292

Previous Balance	\$5,195.72
Payments, Credits	- \$201.00
Purchases, Cash, Debits	+ \$40.00
Finance Charges	+ \$96.08
New Balance	\$5,130.80

Total Credit Line	\$2,800
Available Credit	\$0
Cash Access Line	\$2,800
Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

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

VISIT US AT:
www.cardmemberservice.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount Debit
08/22	74712027A28NXB3R5	PAYMENT - THANK YOU	\$201.00	
09/17		OVERLIMIT FEE		20.00
09/17		LATE FEE		20.00
09/17		*FINANCE CHARGE*		96.08

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

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE
EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 09/17/03.

FINANCE CHARGES

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

Category	Monthly Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	1.916%	22.99%	\$2,652.90	\$50.83	-	\$50.83
Cash advances	1.916%	22.99%	\$2,361.91	\$45.25	-	\$45.25

Total finance charges \$96.08

Effective Annual Percentage Rate (APR): 22.99%

Grace Period Type: B (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.

New Balance \$9,846.80 Payment Due Date 11/08/03 Past Due Amount \$197.00 Minimum Payment \$2,239.80

Amount Enclosed \$

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

4134

426686995018413400223980009846807

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

DAVID G DELANOS
1262 SHOECRAFT RD
WEBSTER NY 14580-8954

4081562



⑆ 5000 160 28⑆ 20 599 50 184 134 7⑆



Statement Date: 09/13/03 - 10/14/03
Payment Due Date: 11/08/03
Minimum Payment Due: \$2,239.80

CUSTOMER SERVICE
In U.S.: 1-800-945-2006
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$9,857.18
Payments, Credits \$197.00
Purchases, Cash, Debits + \$50.00
Finance Charges + \$136.62
New Balance \$9,846.80

Account Number: 4266 8699 5018 4134
Total Credit Line \$8,000
Available Credit \$0
Cash Access Line \$8,000
Available for Cash \$0

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

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	Debit
09/28	74266838F015MEGVV	PAYMENT - THANK YOU	\$197.00	
10/14		OVERLIMIT FEE		25.00
10/14		LATE FEE		25.00
10/14		FINANCE CHARGE		136.62

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

OUR ACCOUNT NUMBER SYSTEM HAS CHANGED! SEE YOUR NEW NUMBER ABOVE.

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE
EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 10/14/03.

FINANCE CHARGES

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
				Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGE
Purchases	04348%	15.87%	\$4,291.09	\$59.70		\$59.70
Cash advances	04348%	15.87%	\$5,527.77	\$76.92		\$76.92

Total finance charges \$136.62

Effective Annual Percentage Rate (APR): 15.87%

Grace Period Type: B (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.

IMPORTANT NEWS