

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

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FIRST OF AMERICA BANK-MICHIGAN NA

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Mailing Address
108 E MICHIGAN AVE
KALAMAZOO MI 49007

Business Address
108 EAST MICHIGAN AVENUE
KALAMAZOO MI 49007
6163769000

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934

JULY 17, 1995

(Date of Report [Date of earliest event reported]:)

FIRST OF AMERICA BANK-MICHIGAN, N.A.
(Exact name of registrant as specified in charter)
As Servicer and Co-Originator of the
First of America Credit Card Master Trust

UNITED STATES
(State or other jurisdiction of incorporation or organization)

NOT APPLICABLE
(Commission File No.)

38-0861745
(I.R.S. Employer Identification No.)

108 EAST MICHIGAN AVENUE
KALAMAZOO, MICHIGAN
(Address of principal executive offices)

49007
(Zip Code)

(616) 376-9000
(Registrant's telephone number, including area code)

NOT APPLICABLE
(Former name, former address and former fiscal year,
if changed since last report.)

Item 5. Other Events

On June 14, 1995, First of America Credit Card Master Trust, Series 1995-1 was issued. Series 1995-1 consists of \$470,000,000 Class A Floating Rate Asset Backed Certificates, Series 1995-1 and \$30,000,000 Class B Floating Rate Asset Backed Certificates, Series 1995-1.

Item 7. Financial Statements, Pro forma Financial Information and Exhibits.

Exhibit 7.1 Monthly Certificateholders' Statement dated July 12, 1995 for Series 1995-1.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has caused this report to be signed on behalf of the First of America Credit Card Master Trust by the undersigned thereunto duly authorized.

FIRST OF AMERICA BANK-MICHIGAN, N.A.
Servicer and Co-Originator of the
First of America Credit Card Master Trust

By: FIRST OF AMERICA BANK CORPORATION
(Authorized Agent)

Dated: July 28, 1995

By: /S/ KEVIN T. THOMPSON
Senior Vice President
and Controller

EXHIBIT INDEX

Exhibit 7.1 Monthly Certificateholders' Statement dated July 12, 1995 for Series 1995-1.

<TABLE>

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MONTHLY CERTIFICATEHOLDER'S STATEMENT

First of America Credit Card Master Trust Series 1995-1

Collection Period:	06/14/95 to 06/30/95
Distribution Date:	07/17/95
Transfer Date:	07/14/95

Pursuant to the Pooling and Servicing Agreement dated as of June 1, 1995 (the Pooling and Servicing Agreement"), among First of America Bank - Michigan, N.A., as Seller and Servicer (in its capacity as Servicer, "FOABM"), First of America Bank - Illinois, N.A., as Seller, and The Bank of New York, as trustee (the "Trustee"), as supplemented by the Series 1995-1 Supplement, dated as of June 1, 1995, FOABM as Servicer is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First of America Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date of July 17, 1995, and with respect to the performance of the Trust during the month of June is set forth below. Certain of the information is presented on the basis of an original principal amount of \$1,000 per Series 1995-1 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amounts for the Trust as a whole. Capitalized terms used in this Monthly Statement have their respective meanings set forth in the Pooling and Servicing Agreement and the Series 1995-1 Supplement.

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A. Information Regarding Distributions to the Class A Certificateholders

1. The total amount of the distribution to Class A Certificateholders per \$1,000 original certificate principal amount	\$5.6721500
2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Class A Certificates, per \$1,000 original certificate principal amount	\$5.6721500
3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Class A Certificates, per \$1,000 original certificate principal amount	\$0.0000000

B. Class A Investor Charge-Offs and Reimbursement of Charge-Offs

1. The Amount of Class A Investor Charge-Offs	\$0.0000000
2. The amount of Class A Investor Charge-Offs set forth in paragraph 1 above, per \$1,000 original certificate principal amount	\$0.0000000
3. The total amount reimbursed in respect of Class A Investor Charge-Offs	\$0.0000000
4. The amount set forth in paragraph 3 above, per \$1,000 original certificate principal amount	\$0.0000000
5. The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after giving effect to all transactions on such Distribution Date	\$0.0000000

C. Information Regarding Distributions to the Class B Certificateholders

1. The total amount of the distribution to Class B Certificateholders per \$1,000 original certificate principal amount	\$5.7821500
2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Class B Certificates, per \$1,000 original certificate principal amount	\$5.7821500
3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Class B Certificates, per \$1,000 original certificate principal amount	\$0.0000000

D. Class B Investor Charge-Offs and Reimbursement of Charge-Offs

1. The Amount of Class B Investor Charge-Offs	\$0.0000000
2. The amount of Class B Investor Charge-Offs set forth in paragraph 1 above, per	

\$1,000 original certificate principal amount	\$0.0000000
3. The total amount reimbursed in respect of Class B Investor Charge-Offs	\$0.0000000
4. The amount set forth in paragraph 3 above, per \$1,000 original certificate principal amount	\$0.0000000
5. The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested Amount after giving effect to all transactions on such Distribution Date	\$0.0000000

IN WITNESS WHEREOF, the undersigned has duly executed this Certificate this 12th day of July, 1995.

FIRST OF AMERICA BANK - MICHIGAN, N.A.,
as Seller and Servicer

By: FIRST OF AMERICA BANK CORPORATION
as Authorized Agent

By: /S/ JANET BUIS-MILLER
Name: Janet Buis-Miller
Title: Vice President and Division Controller

RECEIVABLES

Beginning of the Month Principal Receivables	\$661,321,407.47
Beginning of the Month Finance Charge Receivables	\$8,519,957.53
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Beginning of the Month Total Receivables	\$669,841,365.00
Removed Principal Receivables	\$0.00
Removed Finance Charge Receivables	\$0.00
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Removed Total Receivables	\$0.00
Additional Principal Receivables	\$0.00
Additional Finance Charge Receivables	\$0.00
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Additional Total Receivables	\$0.00
End of the Month Principal Receivables	\$663,321,954.30
End of the Month Finance Charge Receivables	\$8,608,042.35
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End of the Month Total Receivables	\$671,929,996.65
Special Funding Account Balance	\$0.00
Aggregate Invested Amount (all Master Trust Series)	\$500,000,000.00
End of Month Seller Amount	\$163,321,954.30
End of Month Seller Percentage	32.66%

DELINQUENCIES AND LOSSES

End of the Month Delinquencies	RECEIVABLES

30 - 59 Days Delinquent	\$5,064,687.14
60 - 89 Days Delinquent	\$2,347,643.92
90+ Days Delinquent	\$925,302.01

Total 30+ Days Delinquent	\$8,337,633.07
Defaulted Amounts During the Month	\$809,701.51

INVESTED AMOUNTS

Class A Initial Invested Amount	\$470,000,000.00
Class B Initial Invested Amount	\$30,000,000.00
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Total Initial Invested Amount	\$500,000,000.00
Class A Invested Amount	\$470,000,000.00
Class B Invested Amount	\$30,000,000.00

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Total Invested Amount	\$500,000,000.00
Floating Allocation Percentage	75.6062%
Principal Allocation Percentage	75.6062%
Servicer Interchange Amount	\$236,111.11
Monthly Servicing Fee	\$236,111.11
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Total Servicing Compensation	\$472,222.22
Investor Default Amount	\$612,184.54

CLASS A AVAILABLE FUNDS

Class A Floating Percentage		94.00%
Class A Finance Charge Collections	\$3,212,132.60	
Other Amounts	\$306,368.05	
Total Class A Available Funds		\$3,518,500.65
Class A Monthly Interest	\$2,665,910.50	
Class A Servicing Fee	\$221,944.44	
Class A Investor Default Amount	\$575,453.47	
Total Class A Excess Spread		\$55,192.23
Required Amount		\$0.00

CLASS B AVAILABLE FUNDS

Class B Floating Percentage		6.00%
Class B Finance Charge Collections	\$205,029.74	
Other Amounts	\$19,555.41	
Total Class B Available Funds		\$224,585.15
Class B Monthly Interest	\$173,464.50	
Class B Servicing Fee	\$14,166.67	
Class B Investor Default Amount	\$36,731.07	
Total Class B Excess Spread		\$222.91
Total Class B Items		\$0.00

EXCESS SPREAD

Total Excess Spread		\$55,415.14
Excess Spread Applied to the Required Amount	\$0.00	
Excess Spread Applied to Class A Investor Charge-Offs	\$0.00	
Excess Spread Applied to Class B Items	\$0.00	
Excess Spread Applied to Class B Investor Charge-Offs	\$0.00	
Excess Spread Applied to Cash Collateral Account	\$0.00	
Excess Spread Applied to Monthly Cash Collateral Fee	\$15,789.58	
Excess Spread Applied to other amounts required under the Loan Agmt	\$39,625.56	
Total Excess Spread Eligible for Group 1		\$0.00

SERIES 1995-1 EXCESS FINANCE CHARGE COLLECTIONS

Excess Finance Charge Collections Allocated to Series 1995-1		
Excess Finance Charge Collections Applied to the Required Amount	\$0.00	
Excess Finance Charge Collections Applied to Class A Investor Charge-Offs	\$0.00	
Excess Finance Charge Collections Applied to Class B Items	\$0.00	
Excess Finance Charge Collections Applied to Class B Investor Charge-Offs	\$0.00	
Excess Finance Charge Collections Applied to Cash Collateral Account	\$0.00	
Excess Finance Charge Collections Applied to Monthly Cash Collateral Fee	\$0.00	
Excess Finance Charge Collections Applied to other amounts owed Cash Collateral Depositor	\$0.00	
Total Excess Finance Charge Collections Eligible for Group 1		\$0.00

YIELD AND BASE RATE

Base Rate (Current Month)	n/a	
Base Rate (Prior Month)	n/a	
Base Rate (Two Months Ago)	n/a	
Three Month Average Base Rate		n/a
Portfolio Yield (Current Month)	n/a	
Portfolio Yield (Prior Month)	n/a	
Portfolio Yield (Two Months Ago)	n/a	
Three Month Average Portfolio Yield		n/a

PRINCIPAL COLLECTIONS

Class A Principal Percentage		94.00%
Class A Principal Collections	\$38,226,073.84	
Class B Principal Percentage		6.00%
Class B Principal Collections	\$2,439,962.16	
Total Principal Collections		\$40,666,036.00
Reallocated Principal Collections		\$0.00
Shared Principal Collections Allocable from other Series		\$0.00

CLASS A AMORTIZATION

Controlled Amortization Amount	\$0.00	
Deficit Controlled Amortization Amount	\$0.00	
Controlled Distribution Amount		\$0.00

CLASS B AMORTIZATION

Controlled Amortization Amount	\$0.00	
Deficit Controlled Amortization Amount	\$0.00	
Controlled Distribution Amount		\$0.00

INVESTOR CHARGE-OFFS

Class A Investor Charge-Offs		\$0.00
Class B Investor Charge-Offs		\$0.00
Previous Class A Charge-Offs Reimbursed		\$0.00
Previous Class B Charge-Offs Reimbursed		\$0.00

CASH COLLATERAL ACCOUNT

Required Cash Collateral Amount		\$32,500,000.00
Available Cash Collateral Amount		\$32,500,000.00

FIRST OF AMERICA BANK - MICHIGAN, N.A.,
as Seller and Servicer

By: FIRST OF AMERICA BANK CORPORATION
as Authorized Agent

By: /S/ JANET BUIS-MILLER
Name: Janet Buis-Miller
Title: Vice President and Division Controller

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