

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

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FILER

FIRST USA CREDIT CARD MASTER TRUST

CIK: **890493** | IRS No.: **760039224** | State of Incorporation: **DE** | Fiscal Year End: **0630**
Type: **8-K** | Act: **34** | File No.: **033-50600-01** | Film No.: **96620721**
SIC: **6189** Asset-backed securities

Mailing Address
201 N WALNUT STREET
WILMINGTON DE 19801

Business Address
201 NORTH WALNUT ST
C/O FIRST USA BANK
WILMINGTON DE 19801
3025944117

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported) AUGUST 12, 1996

FIRST USA BANK

(Exact name of registrant as specified in its charter)

(AS SERVICER ON BEHALF OF FIRST USA CREDIT CARD MASTER TRUST)

DELAWARE

33-99362

76-0039224

(State or other jurisdiction
of incorporation or
organization)

(Commission File Number)

(IRS Employer
Identification Number)

201 NORTH WALNUT STREET, WILMINGTON, DELAWARE

19801

(Address of principal executive offices)

(Zip Code)

302/594-4117

Registrant's telephone number, including area code

N/A

(Former name, former address and former fiscal year, if changed since last
report)

Item 5. Other Events

Pursuant to the terms of the related Series Supplements to the Pooling and Servicing Agreement dated as of September 1, 1992, (together, the "Agreements") as amended from time to time, between First USA Bank as transferor (the "Transferor") and servicer (the "Servicer") and The Bank of New York (Delaware) as trustee (the "Trustee"), relating to the Asset Backed Certificates listed below (the "Certificates") issued by First USA Credit Card Master Trust (the "Trust"), the Trustee made payments relating to the collections for the period of July 1 through July 31, 1996 (the "Collection Period"), on the Series Certificates to those persons in whose names the Certificates were registered as of the last business day of the Collection Period.

<TABLE>

<CAPTION>

Series	Original Principal Amount (Class A)	Original Principal Amount (Class B)	Pooling and Servicing Supplement Date	Interest Type	Interest Payment	Principal Payment
<S>	<C>	<C>	<C>	<C>	<C>	<C>
1992-1	308,000,000	42,000,000	September 1, 1992	Fixed	yes	yes
1993-1	500,000,000	-	May 1, 1993	Floating	yes	no

1993-2	500,000,000	-	October 1, 1993	Floating	yes	no
1993-3	750,000,000	-	October 1, 1993	Floating	yes	no
1994-3	532,350,000	34,650,000	June 1, 1994	Floating	yes	no
1994-4	726,450,000	56,550,000	June 1, 1994	Floating	yes	no
1994-5	500,000,000	39,160,000	July 30, 1994	Floating	yes	no
1994-6	750,000,000	58,380,000	July 30, 1994	Floating	yes	no
1994-7	750,000,000	58,735,000	November 8, 1994	Floating	yes	no
1994-8	500,000,000	39,157,000	November 8, 1994	Floating	*	no
1995-1	1,000,000,000	78,300,000	March 1, 1995	Floating	yes	no
1995-2	660,000,000	51,700,000	March 1, 1995	Floating	yes	no
1995-3	830,000,000	65,000,000	May 16, 1995	Floating	yes	no
1995-4	750,000,000	67,770,000	September 14, 1995	Floating	yes	no
1995-5	500,000,000	45,180,000	September 14, 1995	Floating	yes	no
1995-6	1,245,000,000	112,500,000	December 7, 1995	Floating	yes	no
1996-1	750,000,000	67,770,000	March 6, 1996	Floating	yes	no
1996-2	600,000,000	54,300,000	June 4, 1996	Floating	yes	no

</TABLE>

* Interest relating to the collection period is set aside by the Trustee to fulfill quarterly interest payments on the February, May, August and November Payment Dates.

The 1992-1 Certificates, 1993-1 Certificates, 1993-2 Certificates, 1993-3 Certificates, 1994-3 Certificates, 1994-4 Certificates, 1994-5 Certificates, 1994-6 Certificates, 1994-7 Certificates, 1994-8 Certificates, 1995-1 Certificates, 1995-2 Certificates, 1995-3 Certificates, 1995-4 Certificates, 1995-5 Certificates, 1995-6 Certificates, 1996-1 Certificates, and 1996-2 Certificates (collectively the "Certificates") represent beneficial ownership of a portion (the "Investor Interest") of certain receivables (the "Receivables") arising in certain credit card accounts (the "Accounts"). Reference is made to the Monthly Certificateholders' Statements of the Trust, filed as Exhibits 99.01, 99.02, 99.03, 99.04, 99.05, 99.06, 99.07, 99.08, 99.09, 99.10, 99.11, 99.12, 99.13, 99.14, 99.15, 99.16, 99.17, and 99.18 to this report.

Item 7. Financial Statements and Exhibits.

The following exhibits are filed as a part of this report:

- (99.01) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1992-1 Certificates.
- (99.02) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1993-1 Certificates.
- (99.03) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1993-2 Certificates.
- (99.04) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1993-3 Certificates.
- (99.05) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1994-3 Certificates.
- (99.06) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1994-4 Certificates.
- (99.07) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1994-5 Certificates.
- (99.08) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1994-6 Certificates.
- (99.09) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1994-7 Certificates.
- (99.10) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1994-8 Certificates.

- (99.11) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1995-1 Certificates.
- (99.12) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1995-2 Certificates.
- (99.13) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1995-3 Certificates.
- (99.14) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1995-4 Certificates.
- (99.15) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1995-5 Certificates.
- (99.16) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1995-6 Certificates.
- (99.17) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1996-1 Certificates.
- (99.18) Monthly Certificateholders' Statement of the Trust which contains information relating to the Series 1996-2 Certificates.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

FIRST USA BANK
As Servicer

By: /s/ W. TODD PETERSON

W. Todd Peterson
Vice President

Date: August 26, 1996

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1992-1

Monthly Period:	07/01/96 to 07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") and supplemented as of September 1, 1992 (the "Series 1992-1 Supplement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee"), the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date referenced above and with respect to the performance of the Trust during the Collection Period referenced above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1992-1 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders per \$1,000 original certificate principal amount

Class A	\$	84.41666771
Class B	\$	4.83333333

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	1.08333329
Class B	\$	4.83333333

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 2

Series 1992-1

<TABLE>

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	83.33333442
Class B	\$	0.00000000

B. Information Regarding the Performance of the Trust.

1. Collection of Principal Receivables.

The aggregate amount of Collections of Principal Receivables processed during the Collection Period which were allocated in respect of the Certificates

Class A	\$	31,552,280.51
Class B	\$	4,297,423.83

Total	\$	35,849,704.34
		=====

2. Collection of Finance Charge Receivables.

The aggregate amount of Collections of Finance Charge Receivables processed during the Collection Period which were allocated in respect of the Certificates

Class A	\$	1,068,324.92
Class B	\$	582,722.71

Total	\$	1,651,047.63
		=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Collection Period \$16,580,878,508.60

(b) Invested Amount as of the last day of the Collection Period

Class A	\$	51,333,330.00
Class B		42,000,000.00

Total	\$	93,333,330.00
		=====

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 3

Series 1992-1

<TABLE>

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(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A		0.310%
Class B		0.253%

Total		0.563%

(d) During the Amortization Period: The Invested Amount as of September 30, 1995 (the last day of the Revolving Period)

Class A	\$	308,000,000.00
Class B		42,000,000.00

Total \$ 350,000,000.00

(c) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	1.858%
Class B	0.253%

Total	2.111%

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Collection Period	Aggregate Account Balance

(a) 35 - 64 days	268,728,870.50
(b) 65 - 94 days	174,113,131.46
(c) 95 - 124 days	126,531,431.97
(d) 125 - 154 days	102,556,018.17
(e) 155 or more days	161,426,298.32

Total	\$ 833,355,750.42
	=====

5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Collection Period allocable to the Invested Amount (the "Monthly Investor Default Amount")

Class A	\$ 296,928.88
Class B	161,961.22

Total	\$ 458,890.10
	=====

</TABLE>

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6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A and Class B Investor Charge-Offs during the Collection Period

Class A	\$	0.00
Class B		0.00

Total	\$	0.00
=====		

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00

Total	\$	0.00
=====		

(c) The aggregate amount of Class A and Class B Investor Charge-Offs reimbursed during the Collection Period

Class A	\$	0.00
Class B		0.00

Total	\$	0.00
=====		

(d) The amounts set forth in paragraph 6(c) above, per \$1,000 original certificate principal amount (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00

Total	\$	0.00
=====		

7. Investor Servicing Fee.

The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Collection Period

Class A	\$	128,333.33
Class B		70,000.00

Total	\$	198,333.33

8. Reallocated Principal Collections

The amount of Reallocated Principal Collections applied in respect of Interest Shortfalls, Servicer Fees or Class A Investor Default Amounts for the prior month.

\$ 0.00

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 5

Series 1992-1

<TABLE>

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9. Withdrawals from Cash Collateral Account

The amount to be withdrawn from Cash Collateral Account on the related Distribution date.

\$ 0.00

10. Cash Collateral Amount.

The Available Cash Collateral Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made with respect to the Collection Period

Total \$ 24,903,385.33

The Required Cash Collateral Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made with respect to the Collection Period

Total \$ 28,000,000.00

11. Funds on Deposit in Cash Collateral Account

The aggregate amount of funds on deposit in the Cash Collateral Account pursuant to Section 2.11(a)(vii) of the Amended Loan Agreement on such Distribution Date	\$ 3,903,385.33
--	-----------------

12. Series 1992-1 Guaranty Amount

(a) The Available Series 1992-1 Guaranty Amount on such Distribution Date	\$ 10,500,000.00
---	------------------

(b) The Required Series 1992-1 Guaranty Amount on such Distribution Date	\$ 10,500,000.00
--	------------------

13. The Available Series 1992-1 Loan Amount

The Available Series 1992-1 Loan Amount on such Distribution Date	\$ 10,500,000.00
---	------------------

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 6

Series 1992-1

<TABLE>

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14. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest (taking into account the reduction in the Invested Amount to take place on the related Distribution Date for the Series 1992-1 Certificates) on the last day of the Collection Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor.

Class A	0.16666666
Class B	1.00000000

Total (weighted avg.)	0.26666666

15.	The Portfolio Yield	
	The Portfolio Yield for the related Monthly Period	12.02%
16.	The Base Rate	
	The Base Rate for the related Monthly period	7.41%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
First USA Management
Post Office Box 650370
Dallas, TX 75265-0370
Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

FIRST USA CREDIT CARD MASTER TRUST, SERIES 1993-1

Monthly Period:	07/01/96 to
	07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") and supplemented as of May 1, 1993 (the "Series 1993-1 Supplement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee"), the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date referenced above and with respect to the performance of the Trust during the Collection Period referenced above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1992-1 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

<S> <C>

A. Information Regarding the Current Monthly Distribution.

1.	The total amount of the distribution to Certificateholders per \$1,000 original certificate principal amount	\$ 4.99444444
2.	The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount	\$ 4.99444444
3.	The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount	\$ 0.00000000

</TABLE>

<TABLE>

<S> <C> <C>

B. Information Regarding the Performance of the Trust.

1. Collection of Principal Receivables.

The aggregate amount of Collections of Principal Receivables processed during the Collection Period which were allocated in respect of the Certificates

Principal Collection Rate	\$ Amount
-----	-----
10.25%	\$ 51,235,098.63

2. Collection of Finance Charge Receivables.

The aggregate amount of Collections of Finance Charge Receivables processed during the Collection Period which were allocated in

respect of the Certificates

	Finance Charge Yield	\$ Amount
Periodic Finance Charges	15.05%	\$ 6,269,702.11
Discount Receivables	1.62%	\$ 674,829.07
Total	16.67%	\$ 6,944,531.18

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in in the Trust as of the last day of the Collection Period	\$16,580,878,508.60
(b) Invested Amount as of the last day of the Collection Period	\$ 500,000,000.00
(c) The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above	3.016%
(d) During the amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)	N/A
(e) The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above (applied with respect to Principal Receivables during the Amortization Period)	N/A

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 3

Series 1993-1

<TABLE>

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4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Collection Period

	% of Total Outstandings	Aggregate Account Balance
	-----	-----
(a) 35 - 64 days	1.57%	\$ 268,728,870.50
(b) 65 - 94 days	1.02%	\$ 174,113,131.46
(c) 95 - 124 days	0.74%	\$ 126,531,431.97
(d) 125 - 154 days	0.60%	\$ 102,556,018.17
(e) 155 or more days	0.95%	\$ 161,426,298.32
	-----	-----
Total	4.88%	\$ 833,355,750.42
	=====	=====

5. Monthly Investor Default Amount.

The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Collection Period allocable to the Invested Amount (the "Monthly Investor Default Amount")

\$ 1,930,215.66

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Investor Charge-Offs during the Collection Period

\$ 0.00

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

\$ 0.00

(c) The aggregate amount of Investor Charge-Offs reimbursed during the Collection Period

\$ 0.00

(d) The amounts set forth in paragraph 6(c) above, per \$1,000 original certificate principal amount (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

\$ 0.00

7. Investor Servicing Fee.

The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Collection Period

\$ 625,000.00

8. Withdrawal from Cash Collateral Amount.

The amount to withdrawn from Cash Collateral Account on the related Distribution date. \$ 0.00

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 4

Series 1993-1

<TABLE>

<S> <C>

9. Cash Collateral Amount.

The Available Cash Collateral Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made with respect to the Collection Period

Total \$ 70,000,000.00

The Required Cash Collateral Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made with respect to the Collection Period

Total \$ 70,000,000.00

11. Funds on Deposit in Cash Collateral Account

The aggregate amount of funds on deposit in the Cash Collateral Account pursuant to Section 2.11(a) (vii) of the Amended Loan Agreement on such Distribution Date

\$ 3,237,501.39

12. Series 1993-1 Guaranty Amount

(a) The Available Series 1993-1 Guaranty Amount on such Distribution Date

\$ 10,000,000.00

(b) The Required Series 1993-1 Guaranty Amount on such Distribution Date

\$ 10,000,000.00

13. The Available Series 1993-1 Loan Amount

The Available Series 1993-1 Loan Amount on

14. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Collection Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

1.00000000

15. The Portfolio Yield

The Portfolio Yield for the related Monthly Period

12.03%

16. The Base Rate

The Base Rate for the related Monthly period

7.80%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
First USA Management
Post Office Box 650370
Dallas, TX 75265-0370
Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

FIRST USA CREDIT CARD MASTER TRUST, SERIES 1993-2

Monthly Period:	07/01/96 to
	07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.2 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") and supplemented as of October 1, 1993 (the "Series 1993-2 Supplement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee"), the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date referenced above and with respect to the performance of the Trust during the Collection Period referenced above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1993-2 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used

in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

<S> <C>
 A. Information Regarding the Current Monthly Distribution.

1.	The total amount of the distribution to Certificateholders per \$1,000 original certificate principal amount	\$ 4.86527778
2.	The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount	\$ 4.86527778
3.	The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount	\$ 0.00000000

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
 Page 2

Series 1993-2

<TABLE>

<S> <C> <C>
 B. Information Regarding the Performance of the Trust.

1. Collection of Principal Receivables.

The aggregate amount of Collections of Principal Receivables processed during the Collection Period which were allocated in respect of the Certificates

Principal Collection Rate	\$ Amount
-----	-----
10.25%	\$ 51,235,098.63

2. Collection of Finance Charge Receivables.

The aggregate amount of Collections of Finance Charge Receivables processed during the Collection Period which were allocated in respect of the Certificates

	Finance Charge Yield	\$ Amount
	-----	-----
Periodic Finance Charges	15.05%	\$ 6,269,702.11
Discount Receivables	1.62%	\$ 674,829.07
	-----	-----
Total	16.67%	\$ 6,944,531.18

3. Principal Receivables / Investor Percentages

(a)	The aggregate amount of Principal Receivables in the Trust as of the last day of the Collection Period	\$16,580,878,508.60
(b)	(1) Invested Amount as of the last day of the Collection Period	\$ 500,000,000.00
	(2) The CCA Amount as of the last day of the Collection Period	\$ 0.00
(c)	(1) The Floating Investor Percentage: The Invested Amount plus the CCA Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above (finance charge & defaults)	3.016%
	(2) The Floating Investor Percentage: The Invested Amount as a percentage of the aggregate amount of Principal Receivables (principal collections)	3.016%
(d)	During the Amortization Period: The Invested Amount plus the CCA Amount as of _____ (the last day of the Revolving Period)	N/A

</TABLE>

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(e) The Fixed/Floating Allocation Percentage: The Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Collection Period

	% of Total Outstandings -----	Aggregate Account Balance -----
(a) 35 - 64 days	1.57%	\$ 268,728,870.50
(b) 65 - 94 days	1.02%	\$ 174,113,131.46
(c) 95 - 124 days	0.74%	\$ 126,531,431.97
(d) 125 - 154 days	0.60%	\$ 102,556,018.17
(e) 155 or more days	0.95%	\$ 161,426,298.32
	-----	-----
Total	4.88%	\$ 833,355,750.42
	=====	=====

5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Collection Period allocable to the Invested Amount (the "Monthly Investor Default Amount")

\$ 1,930,215.66

6. Investor Charge-Offs; Reimbursements of Charge-Offs.

(a) The aggregate amount of Investor Charge-Offs during the Collection Period

\$ 0.00

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount

of each Certificateholder's investment)	\$	0.00
(c) The aggregate amount of Investor Charge-Offs reimbursed on the Transfer Date	\$	0.00
(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)	\$	0.00

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 4

Series 1993-2

<TABLE>
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7. Investor Servicing Fee.

The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Collection Period

\$ 625,000.00

8. Withdrawal from Cash Collateral Amount.

The amount to withdrawn from Cash Collateral Account on the related Distribution date.

\$ 0.00

9. Cash Collateral Amount.

The Available Cash Collateral Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made with respect to the Collection Period

Total \$ 65,000,000.00

The Required Cash Collateral Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made with respect to the Collection Period

Total \$ 65,000,000.00

10. Funds on Deposit in Cash Collateral Account

The aggregate amount of funds on deposit in

the Cash Collateral Account pursuant to
Section 2.11(a) (viii) of the Amended Loan
Agreement on such Distribution Date \$ 3,372,086.07

11. Series 1993-2 Guaranty Amount

(a) The Available Series 1993-2 Guaranty
Amount on such Distribution Date \$ 10,000,000.00

(b) The Required Series 1993-2 Guaranty
Amount on such Distribution Date \$ 10,000,000.00

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 5

Series 1993-2

<TABLE>
<S>

<C>

12. The Available Series 1993-2 Loan Amount

The Available Series 1993-2 Loan Amount on
such Distribution Date \$ 51,627,913.93

13. The Economic Payout Amount

The Economic Payout Amount, if any, for such
Distribution Date \$ 0.00

14. The Pool Factor.

The Pool Factor (which represents the ratio
of the amount of the Investor Interest on the
last day of the Collection Period to the
amount of the Investor Interest as of the
Closing Date). The amount of a
Certificateholder's pro rata share of the
Investor Participation Amount can be
determined by multiplying the original
denomination of the holder's Certificate by
the Pool Factor

1.00000000

15. The Portfolio Yield

The Portfolio Yield for the related Monthly
Period

12.03%

16. The Base Rate

The Base Rate for the related Monthly Period

7.65%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
First USA Management
Post Office Box 650370
Dallas, TX 75265-0370
Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

FIRST USA CREDIT CARD MASTER TRUST, SERIES 1993-3

Monthly Period:	07/01/96 to
	07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.2 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") and supplemented as of October 1, 1993 (the "Series 1993-3 Supplement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee"), the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date referenced above and with respect to the performance of the Trust during the Collection Period referenced above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1993-3 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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<C>

A. Information Regarding the Current Monthly Distribution.

1.	The total amount of the distribution to Certificateholders per \$1,000 original certificate principal amount	\$	4.95138889
2.	The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount	\$	4.95138889
3.	The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount	\$	0.00000000

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 2

Series 1993-3

<TABLE>

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B. Information Regarding the Performance of the Trust.

1. Collection of Principal Receivables.

The aggregate amount of Collections of Principal Receivables processed during the Collection Period which were allocated in respect of the Certificates

Principal Collection Rate	-----	\$ Amount	-----
10.25%		\$	76,844,503.08

2. Collection of Finance Charge Receivables.

The aggregate amount of Collections of Finance Charge Receivables processed during the Collection Period which were allocated in

respect of the Certificates

	Finance Charge Yield	\$ Amount
	-----	-----
Periodic Finance Charges	15.05%	\$ 9,403,555.97
Discount Receivables	1.62%	\$ 1,012,136.33
	-----	-----
Total	16.67%	\$ 10,415,692.30

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Collection Period	\$16,580,878,508.60
(b) (1) Invested Amount as of the last day of the Collection Period	\$ 750,000,000.00
(2) The CCA Amount as of the last day of the Collection Period	\$ 0.00
(c) (1) The Floating Investor Percentage: The Invested Amount plus the CCA Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above (finance charge & defaults)	4.523%
(2) The Floating Investor Percentage: The Invested Amount as a percentage of the aggregate amount of Principal Receivables (principal collections)	4.523%
(d) During the Amortization Period: The Invested Amount plus the CCA Amount as of _____ (the last day of the Revolving Period)	N/A

</TABLE>

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(e) The Fixed/Floating Allocation Percentage: The Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Collection Period

	% of Total Outstandings	Aggregate Account Balance
	-----	-----
(a) 35 - 64 days	1.57%	\$ 268,728,870.50
(b) 65 - 94 days	1.02%	\$ 174,113,131.46
(c) 95 - 124 days	0.74%	\$ 126,531,431.97
(d) 125 - 154 days	0.60%	\$ 102,556,018.17
(e) 155 or more days	0.95%	\$ 161,426,298.32
	-----	-----
Total	4.88%	\$ 833,355,750.42
	=====	=====

5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Collection Period allocable to the Invested Amount (the "Monthly Investor Default Amount")	\$ 2,894,995.34
--	-----------------

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Investor Charge-Offs during the Collection Period	\$ 0.00
(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)	\$ 0.00
(c) The aggregate amount of Investor Charge-Offs reimbursed on the Transfer Date	\$ 0.00

(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)	\$	0.00
--	----	------

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 4

Series 1993-3

<TABLE>
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7. Investor Servicing Fee.

The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Collection Period

\$ 937,500.00

8. Withdrawal from Cash Collateral Account.

The amount to be withdrawn from Cash Collateral Account. on the related Distribution date.

\$ 0.00

9. Cash Collateral Amount.

The Available Cash Collateral Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made with respect to the Collection Period

Total \$ 97,500,000.00

The Required Cash Collateral Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made with respect to the Collection Period

Total \$ 97,500,000.00

10. Funds on Deposit in Cash Collateral Account

The aggregate amount of funds on deposit in the Cash Collateral Account pursuant to Section 2.11(a) (viii) of the Amended Loan

Agreement on such Distribution Date \$ 4,935,073.69

11. Series 1993-3 Guaranty Amount

(a) The Available Series 1993-3 Guaranty Amount on such Distribution Date \$ 15,000,000.00

(b) The Required Series 1993-3 Guaranty Amount on such Distribution Date \$ 15,000,000.00

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Series 1993-3

Page 5

<TABLE>

<S> <C>

12. The Available Series 1993-3 Loan Amount

The Available Series 1993-3 Loan Amount on such Distribution Date \$ 77,564,926.31

13. The Economic Payout Amount

The Economic Payout Amount, if any, for such Distribution Date \$ 0.00

14. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Collection Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

1.00000000

15. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.03%

16. The Base Rate

The Base Rate for the related Monthly Period

7.75%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1994-3

Monthly Period:	07/01/96 to
	07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date referenced above and with respect to the performance of the Trust during the Monthly Period referenced above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1994-3 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

- 1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	\$	4.92555556
Class B		5.08055556
Collateral Inv. Amt.		5.28521603

Total (weighted avg.)	\$	4.97004660

- 2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	4.92555556
Class B		5.08055556
Collateral Inv. Amt.		5.28521603

Total (weighted avg.)	\$	4.97004660

</TABLE>

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- 3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00000000
Class B		0.00000000
Collateral Inv. Amt.		0.00000000

Total	\$	0.00000000
=====		

B. Information Regarding the Performance of the

Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	54,544,843.10
Class B		3,552,081.78
Collateral Inv. Amt.		6,462,680.43

Total	\$	64,559,605.31
		=====

2. Allocation of Finance Charge Receivables.

The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	7,394,229.37
Class B		481,281.20
Collateral Inv. Amt.		875,056.73

Total	\$	8,750,567.30
		=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period \$16,580,878,508.60

(b) Invested Amount as of the last day of the Monthly Period

Class A	\$	532,350,000.00
Class B		34,650,000.00
Collateral Inv. Amt.		63,000,000.00

Total	\$	630,000,000.00
		=====

</TABLE>

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- (c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	3.211%
Class B	0.209%
Collateral Inv. Amt.	0.380%

Total	3.800%

- (d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

- (e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

	Aggregate Account Balance

(a) 35 - 64 days	\$ 268,728,870.50
(b) 65 - 94 days	174,113,131.46
(c) 95 - 124 days	126,531,431.97
(d) 125 - 154 days	102,556,018.17

(e) 155 - 184 days	88,797,376.45
(e) 185 or more days	72,628,921.87

Total	\$ 833,355,750.42
	=====

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 4

Series 1994-3

<TABLE>
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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$	2,055,199.15
Class B		133,770.36
Collateral Inv. Amt.		243,218.83

Total	\$	2,432,188.34
		=====

(b) The amount set forth in paragraph 5(a) above in respect of the Monthly Investor Default Amount, per \$1,000 interest

Class A	\$	3.86
Class B		3.86
Collateral Inv. Amt.		3.86

Total	\$	3.86
		=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

</TABLE>

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(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata,

the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	665,437.50
Class B		43,312.50
Remaining Servicing Fee		78,500.00

Total	\$	787,500.00
		=====

(b) The amount set forth in paragraph 7(a) above, per \$1,000 interest

Class A	\$	1.25000000
Class B		1.25000000
Remaining Servicing Fee		1.25000000

Total	\$	1.25000000
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B		0.00
Collateral Inv. Amt.	\$	0.00

Total	\$	0.00
		=====

</TABLE>

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9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of preceding month	\$ 63,000,000.00
(b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month	\$ 63,000,000.00

10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the Related Monthly Period 12.04%

12. The Base Rate

The Base Rate for the Related Monthly Period 7.73%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1994-4

Monthly Period:	07/01/96 to 07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the the Trust during the Monthly Period referenced above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1994-4 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

- 1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	\$	5.05472222
Class B		5.23555556
Collateral Inv. Amt.		5.36579862

Total (weighted avg.)	\$	5.09758403

- 2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	5.05472222
Class B		5.23555556
Collateral Inv. Amt.		5.36579862

Total (weighted avg.)	\$	5.09758403

</TABLE>

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- 3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00000000
Class B		0.00000000
Collateral Inv. Amt.		0.00000000

Total	\$	0.00000000
=====		

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	74,435,889.04
Class B		5,787,597.78
Collateral Inv. Amt.		8,906,424.20

Total	\$	89,129,911.02
		=====

2. Allocation of Finance Charge Receivables.

The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	10,087,539.72
Class B		785,257.58
Collateral Inv. Amt.		1,208,088.59

Total	\$	12,080,885.89
		=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period \$16,580,878,508.60

(b) Invested Amount as of the last day of the Monthly Period

Class A	\$	726,450,000.00
Class B		56,550,000.00
Collateral Inv. Amt.		87,000,000.00

Total	\$	870,000,000.00
		=====

</TABLE>

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(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	4.381%
Class B	0.341%
Collateral Inv. Amt.	0.525%

Total	5.247%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

Aggregate
Account
Balance

(a) 35 - 64 days

\$ 268,728,870.50

(b) 65 - 94 days	174,113,131.46
(c) 95 - 124 days	126,531,431.97
(d) 125 - 154 days	102,556,018.17
(e) 155 - 184 days	88,797,376.45
(f) 185 or more days	72,628,921.87

Total	\$ 833,355,750.42
	=====

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 4

Series 1994-4

<TABLE>

<S> <C>

5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$ 2,803,763.52
Class B	218,257.04
Collateral Inv. Amt.	335,780.06

Total	\$ 3,357,800.62
	=====

(b) The amount set forth in paragraph 5(a) above in respect of the Monthly Investor Default Amount, per original \$1,000 interest

Class A	\$ 3.86
Class B	3.86
Collateral Inv. Amt.	3.86

Total	\$ 3.86
	=====

6. Investor Charge-Offs & Reimbursements of

Charge-Offs.

- (a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

- (b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

</TABLE>

<TABLE>

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- (c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	908,062.50
Class B		70,687.50
Remaining Servicing Fee		108,750.00

Total	\$	1,087,500.00
		=====

(b) The amount set forth in paragraph 7(a) above, per \$1,000 interest

Class A		1.25000000
Class B		1.25000000
Remaining Servicing Fee		1.25000000

Total		1.25000000
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

</TABLE>

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9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 87,000,000.00

(b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 87,000,000.00

10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the Related Monthly Period 12.03%

12. The Base Rate

The Base Rate for the Related Monthly Period 7.89%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
First USA Management
Post Office Box 650370
Dallas, TX 75265-0370
Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

FIRST USA CREDIT CARD MASTER TRUST, SERIES 1994-5

Monthly Period:	07/01/96 to
	07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1994-5 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

- 1. The total amount of the distribution to Certificateholders per \$1,000 original certificate principal amount

Class A	\$	4.85666666
Class B		5.02888892
Collateral Inv. Amt.		5.37233075

Total (weighted avg.)	\$	4.92200418

- 2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	4.85666666
Class B		5.02888892
Collateral Inv. Amt.		5.37233075

Total (weighted avg.)	\$	4.92200418

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Series 1994-5

Page 2

<TABLE>

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- 3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00000000
Class B		0.00000000
Collateral Inv. Amt.		0.00000000

Total	\$	0.00000000
		=====

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	51,235,098.63
Class B		4,019,446.70
Collateral Inv. Amt.		6,479,990.23

Total	\$	61,734,535.56
		=====

2. Allocation of Finance Charge Receivables.

The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	6,945,146.36
Class B		543,943.86
Collateral Inv. Amt.		878,561.01

Total	\$	8,367,651.23
		=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period \$16,580,878,508.60

(b) Invested Amount as of the last day of the Monthly Period

Class A	\$	500,000,000.00
Class B		39,160,000.00
Collateral Inv. Amt.		63,250,000.00

Total	\$	602,410,000.00
		=====

</TABLE>

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(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A	3.016%
Class B	0.236%
Collateral Inv. Amt.	0.381%

Total	3.633%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

	Aggregate Account Balance

(a) 35 - 64 days	\$ 268,728,870.50
(b) 65 - 94 days	174,113,131.46
(c) 95 - 124 days	126,531,431.97
(d) 125 - 154 days	102,556,018.17
(e) 155 - 184 days	88,797,376.45

(f) 185 or more days

72,628,921.87

Total

\$ 833,355,750.42

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Series 1994-5

Page 4

<TABLE>

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$	1,930,405.36
Class B		151,189.35
Collateral Inv. Amt.		244,196.28

Total	\$	2,325,790.99
		=====

(b) The amount set forth in paragraph 5(a) above in respect of the Monthly Investor Default Amount, per original \$1,000 interest

Class A	\$	3.86
Class B		3.86
Collateral Inv. Amt.		3.86

Total	\$	3.86
		=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the

Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

</TABLE>

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(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(d) The amount set forth in paragraph 6(c)

above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00
Total	\$	0.00
=====		

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	625,000.00
Class B		48,950.00
Remaining Servicing Fee		79,062.50

Total	\$	753,012.50
=====		

(b) The amount set forth in paragraph 7(a) above, per \$1,000 interest

Class A	\$	1.25000000
Class B		1.25000000
Remaining Servicing Fee		1.25000000

Total	\$	1.25000000
=====		

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
=====		

</TABLE>

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9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 63,250,000.00

(b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 63,250,000.00

10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.04%

12. The Base Rate

The Base Rate for the related Monthly Period 7.65%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1994-6

Monthly Period:	07/01/96 to 07/31/96
Distribution Date;	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1994-6 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	\$	5.03750000
Class B		5.23555550
Collateral Inv. Amt.		5.47839178

Total (weighted avg.)	\$	5.09446212

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	5.03750000
Class B		5.23555550
Collateral Inv. Amt.		5.47839178

Total (weighted avg.)	\$	5.09446212

</TABLE>

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00000000
Class B		0.00000000
Collateral Inv. Amt.		0.00000000

Total	\$	0.00000000
		=====

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	76,844,503.18
Class B		5,978,005.69
Collateral Inv. Amt.		9,200,690.99

Total	\$	92,023,199.86
		=====

2. Allocation of Finance Charge Receivables.

The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	10,415,038.06
Class B		810,706.56
Collateral Inv. Amt.		1,247,304.96

Total	\$	12,473,049.58
		=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period \$16,580,878,508.60

(b) Invested Amount as of the last day of the Monthly Period.

Class A	\$	750,000,000.00
Class B		58,380,000.00
Collateral Inv. Amt.		89,820,000.00

Total	\$	898,200,000.00
		=====

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(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A	4.523%
Class B	0.352%
Collateral Inv. Amt.	0.542%

Total	5.417%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

	Aggregate Account Balance

(a) 35 - 64 days	\$ 268,728,870.50
(b) 65 - 94 days	174,113,131.46
(c) 95 - 124 days	126,531,431.97
(d) 125 - 154 days	102,556,018.17

(e) 155 - 184 days
 (f) 185 or more days

88,797,376.45
 72,628,921.87

Total

 \$ 833,355,750.42
 =====

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
 Page 4

Series 1994-6

<TABLE>

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$	2,894,800.19
Class B		225,331.25
Collateral Inv. Amt.		346,681.27

Total	\$	3,466,812.71
		=====

(b) The amount set forth in paragraph 5(a) above in respect of the Monthly Investor Default Amount, per original \$1,000 interest

Class A	\$	3.86
Class B		3.86
Collateral Inv. Amt.		3.86

Total	\$	3.86
		=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

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(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
=====		

(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
=====		

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	937,500.00
Class B	\$	72,975.00
Remaining Servicing Fee		112,275.00

Total	\$	1,122,750.00
=====		

(b) The amount set forth in paragraph 7(a) above, per \$1,000 interest

Class A	\$	1.25000000
Class B		1.25000000
Remaining Servicing Fee		1.25000000

Total	\$	1.25000000
=====		

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00

=====

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9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month	\$ 89,820,000.00
--	------------------

(b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month	\$ 89,820,000.00
---	------------------

10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period	12.03%
--	--------

12. The Base Rate

The Base Rate for the related Monthly Period

7.87%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
First USA Management
Post Office Box 650370
Dallas, TX 75265-0370
Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

FIRST USA CREDIT CARD MASTER TRUST, SERIES 1994-7

Monthly Period:	07/01/96 to
	07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1994-7 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	\$	4.89111111
Class B		5.08055555
Collateral Inv. Amt.		5.20205913

Total (weighted avg.)	\$	4.93607469

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	4.89111111
Class B		5.08055555
Collateral Inv. Amt.		5.20205913

Total (weighted avg.)	\$	4.93607469

</TABLE>

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00000000
Class B		0.00000000
Collateral Inv. Amt.		0.00000000

Total	\$	0.00000000

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	76,844,503.09
Class B		6,012,625.34
Collateral Inv. Amt.		9,720,495.44

Total	\$	92,577,623.87
		=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	10,414,997.81
Class B		815,633.20
Collateral Inv. Amt.		1,317,566.66

Total	\$	12,548,197.67
		=====

(b) Principal Funding Investment Proceeds (to Class A)

N/A

(c) Withdrawals from Reserve Account (to Class A)

N/A

Class A Available Funds

\$ 10,414,997.81
=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period

\$16,580,878,508.60

</TABLE>

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(b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$ 750,000,000.00
Class B	58,735,000.00
Collateral Inv. Amt.	94,880,000.00

Total	\$ 903,615,000.00
	=====

(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A	4.523%
Class B	0.354%
Collateral Inv. Amt.	0.572%

Total	5.449%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total

N.A.

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

Aggregate Account Balance

(a) 35 - 64 days	\$ 268,728,870.50
(b) 65 - 94 days	174,113,131.46
(c) 95 - 124 days	126,531,431.97
(d) 125 - 154 days	102,556,018.17
(e) 155 - 184 days	88,797,376.45
(f) 185 or more days	72,628,921.87
Total	\$ 833,355,750.42

</TABLE>

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$ 2,894,790.25
Class B	226,700.67
Collateral Inv. Amt.	366,210.26
Total	\$ 3,487,701.18

(b) The amount set forth in paragraph 5(a) above in respect of the Monthly Investor Default Amount, per original \$1,000 interest

Class A	\$	3.86
Class B		3.86
Collateral Inv. Amt.		3.86

Total	\$	3.86
		=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

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(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A		9,375.00
Class B		73,418.75
Collateral Inv. Amt.		118,600.00

Total	\$	1,129,518.75
		=====

(b) The amount set forth in paragraph 7(a) above, per \$1,000 interest

Class A	\$	1.25000000
Class B		1.25000000
Collateral Inv. Amt.		1.25000000

Total	\$	1.25000000
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	0.00
Collateral Inv. Amt.	0.00

Total	\$ 0.00
	=====

</TABLE>

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9. Collateral Invested Amount

- (a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 94,880,000.00
- (b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 94,880,000.00

10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's

pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.03%

12. The Base Rate

The Base Rate for the related Monthly Period 7.70%

C. Information Regarding the Principal Funding Account

1. Accumulation Period

(a) Accumulation Period commencement date	10/31/98
(b) Accumulation Period Length (months)	1
(c) Accumulation Period Factor	16.52
(d) Required Accumulation Factor Number	11
(e) Controlled Accumulation Amount	\$ 750,000,000.00
(f) Minumum Payment Rate (last 12 months)	9.54%

</TABLE>

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2. Principal Funding Account

Beginning Balance \$ 0.00

Plus: Principal Collections for Related Monthly Period from Principal Account	0.00
Plus: Interest on Principal Funding Account Balance for Related Monthly Period	0.00
Less: Withdrawals to Finance Charge Account	0.00
Less: Withdrawals to Distribution Account	0.00

Ending Balance	\$ 0.00

3. Accumulation Shortfall

The Controlled Deposit Amount for the previous Monthly Period	N/A
Less: The amount deposited into the Principal Funding Account for the Previous Monthly Period	N/A

Accumulation Shortfall	N/A
	=====
Aggregate Accumulation Shortfalls	N/A
	=====

4. Principal Funding Investment Shortfall

Covered Amount	N/A
Less: Principal Funding Investment Proceeds	N/A

Principal Funding Investment Shortfall	N/A

</TABLE>

<TABLE>

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D. Information Regarding the Reserve Account

1. Required Reserve Account Analysis

(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)		0.00%
(b) Required Reserve Account Amount (\$)	\$	0.00
(c) Required Reserve Account Balance after effect of any transfers on the Related Transfer Date	\$	0.00
(d) Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date	\$	0.00

2. Reserve Account Investment Proceeds

Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date		N/A
--	--	-----

3. The Portfolio Adjusted Yield

The Portfolio Adjusted Yield for the related Mthly Period		4.06%
--	--	-------

</TABLE>

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1994-8

Monthly Period:	07/01/96 to 07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1994-8 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Distribution.

- 1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A (quarterly)	\$	14.66888888
Class B (quarterly)		15.20555533
Collateral Inv. Amt.		5.31084375

- 2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A (quarterly)	\$	14.66888888
Class B (quarterly)	\$	15.20555533
Collateral Inv. Amt.		5.31084375

</TABLE>

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- 3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A (quarterly)	\$	0.00000000
Class B (quarterly)		0.00000000
Collateral Inv. Amt.		0.00000000

B. Information Regarding the Performance of the Trust.

- 1. Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	51,235,098.63
Class B		4,019,446.70
Collateral Inv. Amt.		6,479,990.23

Total	\$	61,734,535.56
		=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	6,945,146.36
Class B		543,902.19
Collateral Inv. Amt.		878,602.68

Total	\$	8,367,651.23
		=====

(b) Interest Funding Investment Proceeds (to Class A) 13,827.87

(c) Principal Funding Investment Proceeds (to Class A) 0.00

(d) Withdrawals from Reserve Account (to Class A) 0.00

Total Class A Available Funds \$ 6,958,974.23
=====

(b) Interest Funding Investment Proceeds (to Class B) 1,121.18

Total Class B F/C and Investment Proceeds \$ 545,023.37
=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period \$16,580,878,508.60

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(b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$ 500,000,000.00
Class B	39,157,000.00
Collateral Inv. Amt.	63,253,000.00

Total	\$ 602,410,000.00
	=====

(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A	3.016%
Class B	0.236%
Collateral Inv. Amt.	0.381%

Total	3.633%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N.A.
Class B	N.A.
Collateral Inv. Amt.	N.A.

Total	N.A.

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

Aggregate Account Balance

(a) 35 - 64 days	\$ 268,728,870.50
(b) 65 - 94 days	174,113,131.46
(c) 95 - 124 days	126,531,431.97
(d) 125 - 154 days	102,556,018.17
(e) 155 - 184 days	88,797,376.45
(f) 185 or more days	72,628,921.87

Total	\$ 833,355,750.42
	=====

</TABLE>

64

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 4

Series 1994-8

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Collection Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$ 1,930,405.36
Class B	\$ 151,177.77
Collateral Inv. Amt.	\$ 244,207.86

Total	\$ 2,325,790.99
	=====

(b) The amount set forth in paragraph 5(a) above in respect of the Monthly Investor Default Amount, per original \$1,000 interest

Class A	\$ 3.86
---------	---------

Class B		3.86
Collateral Inv. Amt.		3.86

Total	\$	3.86
		=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

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(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	625,000.00
Class B	\$	48,946.25
Collateral Inv. Amt.	\$	79,066.25

Total	\$	753,012.50
		=====

(b) The amount set forth in paragraph 7(a) above, per \$1,000 interest

Class A	\$	1.25000000
Class B		1.25000000
Collateral Inv. Amt.		1.25000000

Total	\$	1.25000000
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
	=====	

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9. Collateral Invested Amount

- (a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 63,253,000.00
- (b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 63,253,000.00

10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.07%

12. The Base Rate

The Base Rate for the related Monthly Period 7.76%

C. Information Regarding the Interest Funding Account

Beginning Balance (Class A)	\$	4,863,055.55
Plus: Interest for Related Monthly Period from Finance Charge Account		2,471,388.89
Plus: Interest on Interest Funding Account Balance for Related Monthly Period		13,827.87
Less: Withdrawals to Finance Charge Account		13,827.87
Less: Withdrawals to Distribution Account	\$	7,334,444.44

Ending Balance (Class A)	\$	0.00

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Beginning Balance (Class B)	\$	394,778.69
Plus: Interest for Related Monthly Period from Finance Charge Account		200,625.24
Plus: Interest on Interest Funding Account Balance for Related Monthly Period		1,121.18
Less: Withdrawals to Finance Charge Account		1,121.18
Less: Withdrawals to Distribution Account	\$	595,403.93

Ending Balance (Class B)	\$	0.00

D. Information Regarding the Principal Funding Account

1.	Accumulation Period		
	(a) Accumulation Period commencement date		10/31/00
	(b) Accumulation Period length		2
	(c) Accumulation Period Factor		5.70
	(d) Required Accumulation Factor Number		11
	(e) Controlled Accumulation Amount	\$	259,090,909.09
	(f) Minumum Payment Rate (last 12 months)		9.54%
2.	Principal Funding Account		
	Beginning Balance	\$	0.00
	Plus: Principal Collections for Related Monthly Period from Principal Account		0.00
	Plus: Interest on Principal Funding Account Balance for Related Monthly Period		0.00
	Less: Withdrawals to Finance Charge Account		0.00
	Less: Withdrawals to Distribution Account		0.00

	Ending Balance	\$	0.00
3.	Accumulation Shortfall		
	The Controlled Deposit Amount for the previous Monthly Period		N/A
	Less: The amount deposited into the Principal Funding Account for the previous Monthly Period		N/A

	Accumulation Shortfall for previous Monthly Period		N/A

	Aggregate Accumulation Shortfalls		N/A
			=====

</TABLE>

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4. Principal Funding Investment Shortfall

Covered Amount	N/A
Less: Principal Funding Investment Proceeds	N/A
Principal Funding Investment Shortfall	----- N/A

E. Information Regarding the Reserve Account

1. Required Reserve Account Analysis

(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)	0.00%
(b) Required Reserve Account Amount (\$)	\$ 0.00
(c) Required Reserve Account Balance after effect of any transfers on the Related Transfer Date	\$ 0.00
(d) Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date	

2. Reserve Account Investment Proceeds

Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date	\$ 0.00
--	---------

3. The Portfolio Adjusted Yield

The Portfolio Adjusted Yield for the related Mthly Period	3.79%
--	-------

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69

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

70

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1995-1

Monthly Period:	07/01/96 to 07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain 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 amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	\$	4.85666667
Class B		5.03750000
Collateral Inv. Amt.		5.23541494

Total (weighted avg.)	\$	4.90818635

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	4.85666667
Class B	\$	5.03750000
Collateral Inv. Amt.	\$	5.23541494

Total (weighted avg.)	\$	4.90818635

</TABLE>

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	102,453,397.54
Class B		8,022,093.66
Collateral Inv. Amt.		12,960,490.55

Total	\$	123,435,981.75
		=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	13,886,799.34
Class B		1,087,336.39
Collateral Inv. Amt.		1,756,680.12

Total	\$	16,730,815.85
		=====

(b) Principal Funding Investment Proceeds (to Class A) N/A

(c) Withdrawals from Reserve Account (to Class A) N/A

Class A Available Funds	\$	13,886,799.34
		=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period \$16,580,878,508.60

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- (b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$ 1,000,000,000.00
Class B	78,300,000.00
Collateral Inv. Amt.	126,500,000.00

Total	\$ 1,204,800,000.00

- (c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A	6.031%
Class B	0.472%
Collateral Inv. Amt.	0.763%

Total	7.266%

- (d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N/A
Class B	N/A
Collateral Inv. Amt.	N/A

Total	N/A

- (e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N/A
Class B	N/A
Collateral Inv. Amt.	N/A

Total	N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

(a) 35 - 64 days	\$	268,728,870.50
(b) 65 - 94 days		174,113,131.46
(c) 95 - 124 days		126,531,431.97
(d) 125 - 154 days		102,556,018.17
(e) 155 - 184 days		88,797,376.45
(f) 185 or more days		72,628,921.87

Total	\$	833,355,750.42
		=====

</TABLE>

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Collection Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$	3,859,786.80
Class B		302,221.31
Collateral Inv. Amt.		488,263.03

Total	\$	4,650,271.14
		=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the

Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

</TABLE>

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(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	1,250,000.00
Class B		97,875.00
Collateral Inv. Amt.		158,125.00

Total	\$	1,506,000.00
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 126,500,000.00

(b) The Required Collateral Invested Amount

as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 126,500,000.00

</TABLE>

75

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 6

Series 1995-1

<TABLE>
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10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.03%

12. The Base Rate

The Base Rate for the related Monthly Period 7.70%

C. Information Regarding the Principal Funding Account

1. Accumulation Period

(a) Accumulation Period commencement date 01/31/99

(b) Accumulation Period length (months)		2
(c) Accumulation Period Factor		7.63
(d) Required Accumulation Factor Number		11
(e) Controlled Accumulation Amount	\$	693,636,363.64
(f) Minumum Payment Rate (last 12 months)		9.54%

2. Principal Funding Account

Beginning Balance	\$	0.00
Plus: Principal Collections for Related Monthly Period from Principal Account		0.00
Plus: Interest on Principal Funding Account Balance for Related Monthly Period		N/A
Less: Withdrawals to Finance Charge Account		N/A
Less: Withdrawals to Distribution Account		0.00

Ending Balance	\$	0.00

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3. Accumulation Shortfall

The Controlled Deposit Amount for the previous Monthly Period		N/A
Less: The amount deposited into the Principal Funding Account for the Previous Monthly Period		N/A

Accumulation Shortfall		N/A
		=====
Aggregate Accumulation Shortfalls		N/A
		=====

4. Principal Funding Investment Shortfall

Covered Amount		N/A
Less: Principal Funding Investment Proceeds		N/A

Principal Funding Investment Shortfall		N/A

D. Information Regarding the Reserve Account

1. Required Reserve Account Analysis

(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)		0.00%
(b) Required Reserve Account Amount (\$)	\$	0.00
(c) Required Reserve Account Balance after effect of any transfers on the Related Transfer Date	\$	0.00
(d) Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date	\$	0.00

2. Reserve Account Investment Proceeds

Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date		N/A
--	--	-----

3. Withdrawals from the Reserve Account

Total Withdrawals from the Reserve Account transferred to the Finance Charge Account on the Related Transfer Date (1(d) plus 2 above)		N/A
---	--	-----

4. The Portfolio Adjusted Yield

The Portfolio Adjusted Yield for the related Mthly Period		4.07%
---	--	-------

</TABLE>

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1995-2

Monthly Period:	07/01/96 to 07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1995-2 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	\$	4.94277777
Class B		5.10208337
Collateral Inv. Amt.		5.34431928

Total (weighted avg.)	\$	4.99529892

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	4.94277777
Class B	\$	5.10208337
Collateral Inv. Amt.	\$	5.34431928

Total (weighted avg.)	\$	4.99529892

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	67,626,502.30
Class B		5,301,902.93
Collateral Inv. Amt.		8,559,207.85

Total	\$	81,487,613.08
		=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	9,167,153.72
Class B		718,093.71
Collateral Inv. Amt.		1,159,783.84

Total	\$	11,045,031.27
		=====

(b) Principal Funding Investment Proceeds (to Class A) N/A

(c) Withdrawals from Reserve Account (to Class A) N/A

Class A Available Funds	\$	9,167,153.72
		=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period \$16,580,878,508.60

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(b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$	660,000,000.00
Class B		51,700,000.00
Collateral Inv. Amt.		83,500,000.00

Total	\$	795,200,000.00

(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A		3.980%
Class B		0.312%
Collateral Inv. Amt.		0.504%

Total		4.796%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A		N/A
Class B		N/A
Collateral Inv. Amt.		N/A

Total		N/A

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A		N/A
Class B		N/A
Collateral Inv. Amt.		N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

(a) 35 - 64 days	\$ 268,728,870.50
(b) 65 - 94 days	\$ 174,113,131.46
(c) 95 - 124 days	\$ 126,531,431.97
(d) 125 - 154 days	\$ 102,556,018.17
(e) 155 - 184 days	\$ 88,797,376.45
(f) 185 or more days	\$ 72,628,921.87

Total	\$ 833,355,750.42
	=====

</TABLE>

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Collection Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$ 2,547,985.90
Class B	199,592.23
Collateral Inv. Amt.	322,358.82

Total	\$ 3,069,936.95
	=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor

Charge-Offs and the reductions in the
 Class B Invested Amount and the
 Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

</TABLE>

<TABLE>

(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	825,000.00
Class B		64,625.00
Collateral Inv. Amt.		104,375.00

Total	\$	994,000.00
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 83,500,000.00

(b) The Required Collateral Invested Amount

as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 83,500,000.00

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 6

Series 1995-2

<TABLE>

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10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.03%

12. The Base Rate

The Base Rate for the related Monthly Period 7.80%

C. Information Regarding the Principal Funding Account

1. Accumulation Period

(a) Accumulation Period commencement date	01/31/02
(b) Accumulation Period length (months)	1
(c) Accumulation Period Factor	18.77
(d) Required Accumulation Factor Number	11
(e) Controlled Accumulation Amount	\$ 660,000,000.00
(f) Minumum Payment Rate (last 12 months)	9.54%

2. Principal Funding Account

Beginning Balance	\$	0.00
Plus: Principal Collections for Related Monthly Period from Principal Account		N/A
Plus: Interest on Principal Funding Account Balance for Related Monthly Period		N/A
Less: Withdrawals to Finance Charge Account		N/A
Less: Withdrawals to Distribution Account		0.00

Ending Balance	\$	0.00

</TABLE>

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3. Accumulation Shortfall

The Controlled Deposit Amount for the previous Monthly Period	N/A
Less: The amount deposited into the Principal Funding Account for the Previous Monthly Period	N/A

Accumulation Shortfall	N/A

Aggregate Accumulation Shortfalls

N/A

4. Principal Funding Investment Shortfall

Covered Amount			N/A
Less: Principal Funding Investment Proceeds			N/A
Principal Funding Investment Shortfall			N/A

D. Information Regarding the Reserve Account

1. Required Reserve Account Analysis

(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)			0.00%
(b) Required Reserve Account Amount (\$)	\$		0.00
(c) Required Reserve Account Balance after effect of any transfers on the Related Transfer Date		\$	0.00
(d) Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date		\$	0.00

2. Reserve Account Investment Proceeds

Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date			N/A
--	--	--	-----

3. Withdrawals from the Reserve Account

Total Withdrawals from the Reserve Account transferred to the Finance Charge Account on the Related Transfer Date (1(d) plus 2 above)			N/A
---	--	--	-----

4. The Portfolio Adjusted Yield

The Portfolio Adjusted Yield for the related Mthly Period			3.96%
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</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1995-3

Monthly Period:	07/01/96 to 07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1995-3 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	\$	4.82222222
Class B		4.96861108
Collateral Inv. Amt.		5.36900133

Total (weighted avg.)	\$	4.88914930

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	4.82222222
Class B	\$	4.96861108
Collateral Inv. Amt.	\$	5.36900133

Total (weighted avg.)	\$	4.88914930

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	85,039,694.88
Class B		6,653,598.40
Collateral Inv. Amt.		10,760,104.26

Total	\$	102,453,397.54
		=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	11,526,031.32
Class B		902,641.01
Collateral Inv. Amt.		1,458,112.40

Total	\$	13,886,784.73
		=====

(b) Principal Funding Investment Proceeds (to Class A)

N/A

(c) Withdrawals from Reserve Account (to Class A)

N/A

Class A Available Funds

\$ 11,526,031.32
=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period

\$16,580,878,508.60

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- (b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$ 830,000,000.00
Class B	65,000,000.00
Collateral Inv. Amt.	105,000,000.00

Total	\$ 1,000,000,000.00

- (c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A	5.006%
Class B	0.392%
Collateral Inv. Amt.	0.633%

Total	6.031%

- (d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N/A
Class B	N/A
Collateral Inv. Amt.	N/A

Total	N/A

- (e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N/A
Class B	N/A
Collateral Inv. Amt.	N/A

Total	N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

(a) 35 - 64 days	\$	268,728,870.50
(b) 65 - 94 days	\$	174,113,131.46
(c) 95 - 124 days	\$	126,531,431.97
(d) 125 - 154 days	\$	102,556,018.17
(e) 155 - 184 days	\$	88,797,376.45
(f) 185 or more days	\$	72,628,921.87

Total	\$	833,355,750.42
		=====

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 4

Series 1995-3

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$	3,203,614.72
Class B		250,885.49
Collateral Inv. Amt.		405,276.56

Total	\$	3,859,776.77
		=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00

Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

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(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's

investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	1,037,500.00
Class B		81,250.00
Collateral Inv. Amt.		131,250.00

Total	\$	1,250,000.00
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 105,000,000.00

(b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 105,000,000.00

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10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.03%

12. The Base Rate

The Base Rate for the related Monthly Period 7.68%

C. Information Regarding the Principal Funding Account

1. Accumulation Period

(a) Accumulation Period commencement date	03/31/98
(b) Accumulation Period length (months)	2
(c) Accumulation Period Factor	8.53

(d) Required Accumulation Factor Number		11
(e) Controlled Accumulation Amount	\$	643,627,272.73
(f) Minimum Payment Rate (last 12 months)		9.54%

2. Principal Funding Account

Beginning Balance	\$	0.00
Plus: Principal Collections for Related Monthly Period from Principal Account		0.00
Plus: Interest on Principal Funding Account Balance for Related Monthly Period		N/A
Less: Withdrawals to Finance Charge Account		N/A
Less: Withdrawals to Distribution Account		0.00

Ending Balance	\$	0.00

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3. Accumulation Shortfall

The Controlled Deposit Amount for the previous Monthly Period		N/A
Less: The amount deposited into the Principal Funding Account for the Previous Monthly Period		N/A

Accumulation Shortfall		N/A
		=====
Aggregate Accumulation Shortfalls		N/A
		=====

4. Principal Funding Investment Shortfall

Covered Amount		N/A
Less: Principal Funding Investment Proceeds		N/A

Principal Funding Investment Shortfall		N/A

D. Information Regarding the Reserve Account

1.	Required Reserve Account Analysis		
	(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)		0.00%
	(b) Required Reserve Account Amount (\$)	\$	0.00
	(c) Required Reserve Account Balance after effect of any transfers on the Related Transfer Date	\$	0.00
	(d) Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date	\$	0.00
2.	Reserve Account Investment Proceeds		
	Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date		N/A
3.	Withdrawals from the Reserve Account		
	Total Withdrawals from the Reserve Account transferred to the Finance Charge Account on the Related Transfer Date (1(d) plus 2 above)		N/A
4.	The Portfolio Adjusted Yield		
	The Portfolio Adjusted Yield for the related Mthly Period		4.09%

</TABLE>

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1995-4

Monthly Period:	07/01/96 to 07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1995-4 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	\$	4.83944444
Class B		4.94277778
Collateral Inv. Amt.		5.37124026

Total (weighted avg.)	\$	4.89771584

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	4.83944444
Class B	\$	4.94277778
Collateral Inv. Amt.	\$	5.37124026

Total (weighted avg.)	\$	4.89771584

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	76,844,503.06
Class B		6,947,865.23
Collateral Inv. Amt.		8,802,055.29

Total	\$	92,594,423.58
		=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	10,416,888.27
Class B		941,270.02
Collateral Inv. Amt.		1,192,317.03

Total	\$	12,550,475.32
		=====

(b) Principal Funding Investment Proceeds (to Class A)

N/A

(c) Withdrawals from Reserve Account (to Class A)

N/A

Class A Available Funds

\$ 10,416,888.27
=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period

\$16,580,878,508.60

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(b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$	750,000,000.00
Class B		67,770,000.00
Collateral Inv. Amt.		85,845,000.00

Total	\$	903,615,000.00

(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A		4.523%
Class B		0.409%
Collateral Inv. Amt.		0.518%

Total		5.450%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A		N/A
Class B		N/A
Collateral Inv. Amt.		N/A

Total		N/A

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A		N/A
Class B		N/A
Collateral Inv. Amt.		N/A

Total		N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

(a) 35 - 64 days	\$ 268,728,870.50
(b) 65 - 94 days	\$ 174,113,131.46
(c) 95 - 124 days	\$ 126,531,431.97
(d) 125 - 154 days	\$ 102,556,018.17
(e) 155 - 184 days	\$ 88,797,376.45
(f) 185 or more days	\$ 72,628,921.87

Total	\$ 833,355,750.42
	=====

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$ 2,895,333.52
Class B	261,622.34
Collateral Inv. Amt.	331,399.88

Total	\$ 3,488,355.74
	=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$ 0.00
---------	---------

Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

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(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata,

the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	937,500.00
Class B		84,712.50
Collateral Inv. Amt.		107,306.25

Total	\$	1,129,518.75
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 85,845,000.00

(b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Series 1995-4

Page 6

<TABLE>

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10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.03%

12. The Base Rate

The Base Rate for the related Monthly Period 7.88%

C. Information Regarding the Principal Funding Account

1. Accumulation Period

(a) Accumulation Period commencement date 07/31/98

(b) Accumulation Period length (months) 2

(c) Accumulation Period Factor		9.03
(d) Required Accumulation Factor Number		11
(e) Controlled Accumulation Amount	\$	615,681,818.18
(f) Minumum Payment Rate (last 12 months)		9.54%

2. Principal Funding Account

Beginning Balance	\$	0.00
Plus: Principal Collections for Related Monthly Period from Principal Account		0.00
Plus: Interest on Principal Funding Account Balance for Related Monthly Period		N/A
Less: Withdrawals to Finance Charge Account		N/A
Less: Withdrawals to Distribution Account		0.00

Ending Balance	\$	0.00

</TABLE>

<TABLE>

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3. Accumulation Shortfall

The Controlled Deposit Amount for the previous Monthly Period		N/A
Less: The amount deposited into the Principal Funding Account for the Previous Monthly Period		N/A

Accumulation Shortfall		N/A
		=====
Aggregate Accumulation Shortfalls		N/A
		=====

4. Principal Funding Investment Shortfall

Covered Amount		N/A
Less: Principal Funding Investment Proceeds		N/A

Principal Funding Investment Shortfall		N/A

D. Information Regarding the Reserve Account

1. Required Reserve Account Analysis

(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)		0.00%
(b) Required Reserve Account Amount (\$)	\$	0.00
(c) Required Reserve Account Balance after effect of any transfers on the Related Transfer Date	\$	0.00
(d) Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date	\$	0.00

2. Reserve Account Investment Proceeds

Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date N/A

3. Withdrawals from the Reserve Account

Total Withdrawals from the Reserve Account transferred to the Finance Charge Account on the Related Transfer Date (1(d) plus 2 above) N/A

4. The Portfolio Adjusted Yield

The Portfolio Adjusted Yield for the related Mthly Period 3.81%

</TABLE>

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1995-5

Monthly Period:	07/01/96 to
	07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank fo New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1995-5 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	\$	4.88250000
Class B		4.98583333
Collateral Inv. Amt.		5.47727695

Total (weighted avg.)	\$	4.94675472

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	4.88250000
Class B	\$	4.98583333
Collateral Inv. Amt.	\$	5.47727695

Total (weighted avg.)	\$	4.94675472

</TABLE>

<TABLE>

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	51,235,098.66
Class B		4,626,310.22
Collateral Inv. Amt.		5,856,837.02

Total	\$	61,718,245.90
		=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	6,943,312.86
Class B		627,397.75
Collateral Inv. Amt.		794,731.59

Total	\$	8,365,442.20
		=====

(b) Principal Funding Investment Proceeds (to Class A)

N/A

(c) Withdrawals from Reserve Account (to Class A)

N/A

Class A Available Funds

\$ 6,943,312.86
=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period

\$16,580,878,508.60

</TABLE>

<TABLE>

<S> <C>

(b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$	500,000,000.00
Class B		45,180,000.00
Collateral Inv. Amt.		57,230,000.00

Total	\$	602,410,000.00

(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A		3.016%
Class B		0.272%
Collateral Inv. Amt.		0.345%

Total		3.633%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A		N/A
Class B		N/A
Collateral Inv. Amt.		N/A

Total		N/A

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A		N/A
Class B		N/A
Collateral Inv. Amt.		N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

(a) 35 - 64 days	\$ 268,728,870.50
(b) 65 - 94 days	\$ 174,113,131.46
(c) 95 - 124 days	\$ 126,531,431.97
(d) 125 - 154 days	\$ 102,556,018.17
(e) 155 - 184 days	\$ 88,797,376.45
(f) 185 or more days	\$ 72,628,921.87

Total	\$ 833,355,750.42
	=====

</TABLE>

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$ 1,929,860.64
Class B	174,382.21
Collateral Inv. Amt.	220,891.85

Total	\$ 2,325,134.70
	=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the

Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

</TABLE>

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(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	625,000.00
Class B		56,475.00
Collateral Inv. Amt.		71,537.50

Total	\$	753,012.50
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 57,230,000.00

(b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving

effect to withdrawals, deposits and payments to be made in respect of the preceding month	\$ 57,230,000.00
---	------------------

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 6

Series 1995-5

<TABLE>

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10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period	12.03%
--	--------

12. The Base Rate

The Base Rate for the related Monthly Period	7.94%
--	-------

C. Information Regarding the Principal Funding Account

1. Accumulation Period

(a) Accumulation Period commencement date	07/31/00
---	----------

(b) Accumulation Period length (months)		1
(c) Accumulation Period Factor		24.77
(d) Required Accumulation Factor Number		11
(e) Controlled Accumulation Amount	\$	500,000,000.00
(f) Minumum Payment Rate (last 12 months)		9.54%

2. Principal Funding Account

Beginning Balance	\$	0.00
Plus: Principal Collections for Related Monthly Period from Principal Account		0.00
Plus: Interest on Principal Funding Account Balance for Related Monthly Period		N/A
Less: Withdrawals to Finance Charge Account		N/A
Less: Withdrawals to Distribution Account		0.00

Ending Balance	\$	0.00

</TABLE>

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3. Accumulation Shortfall

The Controlled Deposit Amount for the previous Monthly Period		N/A
Less: The amount deposited into the Principal Funding Account for the Previous Monthly Period		N/A

Accumulation Shortfall		N/A
		=====
Aggregate Accumulation Shortfalls		N/A
		=====

4. Principal Funding Investment Shortfall

Covered Amount		N/A
Less: Principal Funding Investment Proceeds		N/A

Principal Funding Investment Shortfall		N/A

D. Information Regarding the Reserve Account

1. Required Reserve Account Analysis

(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)		0.00%
(b) Required Reserve Account Amount (\$)	\$	0.00
(c) Required Reserve Account Balance after effect of any transfers on the Related Transfer Date		\$0.00
(d) Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date	\$	0.00

2. Reserve Account Investment Proceeds

Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date N/A

3. Withdrawals from the Reserve Account

Total Withdrawals from the Reserve Account transferred to the Finance Charge Account on the Related Transfer Date (1(d) plus 2 above) N/A

4. The Portfolio Adjusted Yield

The Portfolio Adjusted Yield for the related Mthly Period 3.76%

</TABLE>

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

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FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1995-6

Monthly Period:	07/01/96 to
	07/31/96
Distribution Date:	08/12/96
Transfer Date:	08/09/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1995-6 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

<S> <C>

A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	5.21182750
Class B	5.35849413
Collateral Inv. Amt.	5.92682751

Total (weighted avg.)	5.29075250

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	5.21182750
Class B	5.35849413
Collateral Inv. Amt.	5.92682751

Total (weighted avg.)	5.29075250

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 2

Series 1995-6

<TABLE>
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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	0.00000000
Class B	0.00000000
Collateral Inv. Amt.	0.00000000

Total	0.00000000

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the

Monthly Period which were allocated in
respect of the Certificates

Class A	\$	127,559,797.33
Class B		11,522,246.00
Collateral Inv. Amt.		14,606,452.82

Total	\$	153,688,496.15
		=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	17,289,992.23
Class B		1,562,348.70
Collateral Inv. Amt.		1,978,975.02

Total	\$	20,831,315.95
		=====

(b) Principal Funding Investment Proceeds (to Class A)

N/A

(c) Withdrawals from Reserve Account (to Class A)

N/A

Class A Available Funds

\$ 17,289,992.23
=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period

\$16,580,878,508.60

</TABLE>

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(b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$ 1,245,000,000.00
Class B	112,500,000.00
Collateral Inv. Amt.	142,500,000.00

Total	\$ 1,500,000,000.00

(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A	7.509%
Class B	0.678%
Collateral Inv. Amt.	0.859%

Total	9.046%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N/A
Class B	N/A
Collateral Inv. Amt.	N/A

Total	N/A

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N/A
Class B	N/A
Collateral Inv. Amt.	N/A

Total	N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the

Monthly Period

(a) 35 - 64 days		\$	268,728,870.50
(b) 65 - 94 days		\$	174,113,131.46
(c) 95 - 124 days		\$	126,531,431.97
(d) 125 - 154 days		\$	102,556,018.17
(e) 155 - 184 days		\$	88,797,376.45
(f) 185 or more days		\$	72,628,921.87

	Total	\$	833,355,750.42
			=====

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Series 1995-6

Page 4

<TABLE>

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$	4,805,693.71
Class B		434,249.43
Collateral Inv. Amt.		550,049.28

Total	\$	5,789,992.42
		=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the Collateral Invested Amount

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

</TABLE>

<TABLE>

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(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	1,556,250.00
Class B	\$	140,625.00
Collateral Inv. Amt.	\$	178,125.00

Total	\$	1,875,000.00
		=====

8. Reallocated Principal Collections

The amount of Reallocated Collateral and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
Collateral Inv. Amt.		0.00

Total	\$	0.00
		=====

9. Collateral Invested Amount

(a) The amount of the Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 142,500,000.00

(b) The Required Collateral Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month

\$ 142,500,000.00

</TABLE>

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10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.03%

12. The Base Rate

The Base Rate for the related Monthly Period 7.77%

C. Information Regarding the Principal Funding Account

1. Accumulation Period

(a) Accumulation Period commencement date	10/31/99
(b) Accumulation Period length (months)	2
(c) Accumulation Period Factor	9.95
(d) Required Accumulation Factor Number	11
(e) Controlled Accumulation Amount	\$ 1,126,159,090.91
(f) Minimum Payment Rate (last 12 months)	9.54%

2. Principal Funding Account

Beginning Balance	\$	0.00
Plus: Principal Collections for Related Monthly Period from Principal Account		0.00
Plus: Interest on Principal Funding Account Balance for Related Monthly Period		N/A
Less: Withdrawals to Finance Charge Account		N/A
Less: Withdrawals to Distribution Account		0.00

Ending Balance	\$	0.00

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Series 1995-6

Page 7

<TABLE>

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3. Accumulation Shortfall

The Controlled Deposit Amount for the previous Monthly Period		N/A
Less: The amount deposited into the Principal Funding Account for the Previous Monthly Period		N/A

Accumulation Shortfall		N/A
	=====	
Aggregate Accumulation Shortfalls		N/A
	=====	

4. Principal Funding Investment Shortfall

Covered Amount		N/A
Less: Principal Funding Investment Proceeds		N/A

Principal Funding Investment Shortfall		N/A

D. Information Regarding the Reserve Account

1. Required Reserve Account Analysis

(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)	\$	0.00
--	----	------

(b)	Required Reserve Account Amount (\$)		0.00
(c)	Required Reserve Account Balance after effect of any transfers on the Related Transfer Date	\$	0.00
(d)	Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date	\$	0.00
2.	Reserve Account Investment Proceeds		
	Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date		N/A
3.	Withdrawals from the Reserve Account		
	Total Withdrawals from the Reserve Account transferred to the Finance Charge Account on the Related Transfer Date (1(d) plus 2 above)		N/A
4.	The Portfolio Adjusted Yield		
	The Portfolio Adjusted Yield for the related Mthly Period		4.02%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
First USA Management
Post Office Box 650370
Dallas, TX 75265-0370
Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

FIRST USA CREDIT CARD MASTER TRUST, SERIES 1996-1

Monthly Period:	07/01/96 to
	07/31/96
Distribution Date:	08/15/96
Transfer Date:	08/14/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1996-1 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

<TABLE>

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	4.87052195
Class B	4.98246643
CIA Inv. Amt.	5.50774419

Total (weighted avg.)	4.93945487

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	4.87052195
Class B	4.98246643
CIA Inv. Amt.	5.50774419

Total (weighted avg.)	4.93945487

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 2

Series 1996-1

<TABLE>

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	0.00000000
Class B	0.00000000
CIA Inv. Amt.	0.00000000

Total	0.00000000

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	76,844,503.06
Class B		6,947,865.23
CIA Inv. Amt.		8,802,055.29

Total	\$	92,594,423.58
		=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	\$	10,416,888.27
Class B		941,270.02
CIA Inv. Amt.		1,192,317.03

Total	\$	12,550,475.32
		=====

(b) Principal Funding Investment Proceeds (to Class A)

N/A

(c) Withdrawals from Reserve Account (to Class A)

N/A

Class A Available Funds

\$ 10,416,888.27
=====

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period

\$16,580,878,508.60

</TABLE>

<TABLE>

(b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$ 750,000,000.00
Class B	67,770,000.00
CIA Inv. Amt.	85,845,000.00

Total	\$ 903,615,000.00

(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A	4.523%
Class B	0.409%
CIA Inv. Amt.	0.518%

Total	5.450%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N/A
Class B	N/A
CIA Inv. Amt.	N/A

Total	N/A

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N/A
Class B	N/A
CIA Inv. Amt.	N/A

Total	N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances

in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

(a) 35 - 64 days	\$	268,728,870.50
(b) 65 - 94 days	\$	174,113,131.46
(c) 95 - 124 days	\$	126,531,431.97
(d) 125 - 154 days	\$	102,556,018.17
(e) 155 - 184 days	\$	88,797,376.45
(f) 185 or more days	\$	72,628,921.87

Total	\$	833,355,750.42
		=====

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 4

Series 1996-1

<TABLE>

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5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	\$	2,895,333.52
Class B		261,622.34
CIA Inv. Amt.		331,399.88

Total	\$	3,488,355.74
		=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the CIA Invested Amount

Class A	\$	0.00
Class B		0.00
CIA Inv. Amt.		0.00

Total	\$	0.00
	=====	

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
CIA Inv. Amt.		0.00

Total	\$	0.00
	=====	

(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the CIA Invested Amount

Class A	\$	0.00
Class B		0.00
CIA Inv. Amt.		0.00

Total	\$	0.00
	=====	

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(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A	\$	0.00
Class B		0.00
CIA Inv. Amt.		0.00

Total	\$	0.00
		=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	\$	937,500.00
Class B	\$	84,712.50
CIA Inv. Amt.	\$	107,306.25

Total	\$	1,129,518.75
		=====

8. Reallocated Principal Collections

The amount of Reallocated CIA and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	\$	0.00
CIA Inv. Amt.		0.00

Total	\$	0.00
		=====

9. CIA Invested Amount

(a) The amount of the CIA Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 85,845,000.00

(b) The Required CIA Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month \$ 85,845,000.00

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10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.03%

12. The Base Rate

The Base Rate for the related Monthly Period 7.74%

C. Information Regarding the Principal Funding Account

1. Accumulation Period

(a) Accumulation Period commencement date	02/29/00
(b) Accumulation Period length (months)	2
(c) Accumulation Period Factor	5.59
(d) Required Accumulation Factor Number	11
(e) Controlled Accumulation Amount	\$ 381,136,363.64
(f) Minimum Payment Rate (last 12 months)	9.54%

2. Principal Funding Account

Beginning Balance	\$	0.00
Plus: Principal Collections for Related Monthly Period from Principal Account		0.00
Plus: Interest on Principal Funding Account Balance for Related Monthly Period		N/A
Less: Withdrawals to Finance Charge Account		N/A
Less: Withdrawals to Distribution Account		0.00

Ending Balance	\$	0.00

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Series 1996-1

Page 7

<TABLE>

<S>

<C>

3. Accumulation Shortfall

The Controlled Deposit Amount for the previous Monthly Period		N/A
Less: The amount deposited into the Principal Funding Account for the Previous Monthly Period		N/A

Accumulation Shortfall		N/A
	=====	
Aggregate Accumulation Shortfalls		N/A
	=====	

4. Principal Funding Investment Shortfall

Covered Amount		N/A
Less: Principal Funding Investment Proceeds		N/A

Principal Funding Investment Shortfall		N/A

D. Information Regarding the Reserve Account

1. Required Reserve Account Analysis

(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)	\$	0.00
(b) Required Reserve Account Amount (\$)		0.00

(c) Required Reserve Account Balance after effect of any transfers on the Related Transfer Date		0.00
(d) Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date	\$	0.00

2. Reserve Account Investment Proceeds

Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date N/A

3. Withdrawals from the Reserve Account

Total Withdrawals from the Reserve Account transferred to the Finance Charge Account on the Related Transfer Date (1(d) plus 2 above) N/A

4. The Portfolio Adjusted Yield

The Portfolio Adjusted Yield for the related Mthly Period 4.03%

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President

First USA Bank
 First USA Management
 Post Office Box 650370
 Dallas, TX 75265-0370
 Tel (214) 849-2000

FIRST USA

MONTHLY CERTIFICATEHOLDERS' STATEMENT

FIRST USA BANK

 FIRST USA CREDIT CARD MASTER TRUST, SERIES 1996-2

Monthly Period:	07/01/96 to 07/31/96
Distribution Date:	08/12/96
Transfer Date:	08/11/96

Under Section 5.02 of the Pooling and Servicing Agreement dated as of September 1, 1992 (the "Pooling and Servicing Agreement") by and between First USA Bank (the "Bank") and The Bank of New York (Delaware), as trustee (the "Trustee") the Bank, as Servicer, is required to prepare certain information each month regarding current distributions to Certificateholders and the performance of the First USA Credit Card Master Trust (the "Trust") during the previous month. The information which is required to be prepared with respect to the Distribution Date noted above and with respect to the performance of the Trust during the month noted above is set forth below. Certain information is presented on the basis of an original principal amount of \$1,000 per Series 1996-2 Certificate (a "Certificate"). Certain other information is presented based on the aggregate amount for the Trust as a whole. Capitalized terms used in this Monthly Certificateholders' Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

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A. Information Regarding the Current Monthly Distribution.

1. The total amount of the distribution to Certificateholders on the Distribution Date per \$1,000 original certificate principal amount

Class A	5.22099417
Class B	5.35849411
CIA Inv. Amt.	5.97266084

Total (weighted avg.)	5.30274485

2. The amount of the distribution set forth in paragraph 1 above in respect of interest on the Certificates, per \$1,000 original certificate principal amount

Class A	5.22099417
Class B	5.35849411
CIA Inv. Amt.	5.97266084

Total (weighted avg.)	5.30274485

</TABLE>

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3. The amount of the distribution set forth in paragraph 1 above in respect of principal on the Certificates, per \$1,000 original certificate principal amount

Class A	0.00000000
Class B	0.00000000
CIA Inv. Amt.	0.00000000

Total	0.00000000

B. Information Regarding the Performance of the Trust.

1. Allocation of Principal Receivables.

The aggregate amount of Allocations of Principal Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	61,475,398.47
Class B	5,562,060.18
CIA Inv. Amt.	7,034,924.32

Total	74,072,382.97
	=====

2. Allocation of Finance Charge Receivables.

(a) The aggregate amount of Allocations of Finance Charge Receivables processed during the Monthly Period which were allocated in respect of the Certificates

Class A	8,331,910.49
Class B	754,037.90
CIA Inv. Amt.	954,003.75

Total	10,039,952.14
	=====

(b) Principal Funding Investment Proceeds (to Class A)

N/A

(c) Withdrawals from Reserve Account (to Class A)

N/A

Class A Available Funds

8,331,910.49

3. Principal Receivables / Investor Percentages

(a) The aggregate amount of Principal Receivables in the Trust as of the last day of the Monthly Period

\$16,580,878,508.60

</TABLE>

<TABLE>

(b) Invested Amount as of the last day of the preceding month (Adjusted Class A Invested Amount during Accumulation Period)

Class A	\$ 600,000,000.00
Class B	54,300,000.00
CIA Inv. Amt.	68,700,000.00

Total	\$ 723,000,000.00

(c) The Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(b) above as a percentage of the aggregate amount of Principal Receivables as of the Record Date set forth in paragraph 3(a) above

Class A	3.619%
Class B	0.327%
CIA Inv. Amt.	0.414%

Total	4.360%

(d) During the Amortization Period: The Invested Amount as of _____ (the last day of the Revolving Period)

Class A	N/A
Class B	N/A
CIA Inv. Amt.	N/A

Total	N/A

(e) The Fixed/Floating Allocation Percentage: The Invested Amount set forth in paragraph 3(d) above as a percentage of the aggregate amount of Principal Receivables set forth in paragraph 3(a) above

Class A	N/A
Class B	N/A
CIA Inv. Amt.	N/A

Total	N/A

4. Delinquent Balances.

The aggregate amount of outstanding balances

in the Accounts which were delinquent as of the end of the day on the last day of the Monthly Period

(a) 35 - 64 days	268,728,870.50
(b) 65 - 94 days	174,113,131.46
(c) 95 - 124 days	126,531,431.97
(d) 125 - 154 days	102,556,018.17
(e) 155 - 184 days	88,797,376.45
(f) 185 or more days	72,628,921.87

Total	833,355,750.42
	=====

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT
Page 4

Series 1996-2

<TABLE>

<S> <C>

5. Monthly Investor Default Amount.

(a) The aggregate amount of all defaulted Principal Receivables written off as uncollectible during the Monthly Period allocable to the Invested Amount (the aggregate "Investor Default Amount")

Class A	2,315,811.61
Class B	209,580.95
CIA Inv. Amt.	265,160.43

Total	2,790,552.99
	=====

6. Investor Charge-Offs & Reimbursements of Charge-Offs.

(a) The aggregate amount of Class A Investor Charge-Offs and the reductions in the Class B Invested Amount and the CIA Invested Amount

Class A	0.00
Class B	0.00
CIA Inv. Amt.	0.00

Total 0.00

=====

(b) The amounts set forth in paragraph 6(a) above, per \$1,000 original certificate principal amount (which will have the effect of reducing, pro rata, the amount of each Certificateholder's investment)

Class A 0.00
Class B 0.00
CIA Inv. Amt. 0.00

Total 0.00

=====

(c) The aggregate amount of Class A Investor Charge-Offs reimbursed and the reimbursement of reductions in the Class B Invested Amount and the CIA Invested Amount

Class A 0.00
Class B 0.00
CIA Inv. Amt. 0.00

Total 0.00

=====

</TABLE>

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Series 1996-2

Page 5

<TABLE>

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(d) The amount set forth in paragraph 6(c) above, per \$1,000 interest (which will have the effect of increasing, pro rata, the amount of each Certificateholder's investment)

Class A 0.00
Class B 0.00

CIA Inv. Amt.	0.00

Total	0.00
	=====

7. Investor Servicing Fee.

(a) The amount of the Investor Monthly Servicing Fee payable by the Trust to the Servicer for the Monthly Period

Class A	750,000.00
Class B	67,875.00
CIA Inv. Amt.	85,875.00

Total	903,750.00
	=====

8. Reallocated Principal Collections

The amount of Reallocated CIA and Class B Principal Collections applied in respect of Interest Shortfalls, Investor Default Amounts or Investor Charge-Offs for the prior month.

Class B	0.00
CIA Inv. Amt.	0.00

Total	0.00
	=====

9. CIA Invested Amount

(a) The amount of the CIA Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month 68,700,000.00

(b) The Required CIA Invested Amount as of the close of business on the related Distribution Date after giving effect to withdrawals, deposits and payments to be made in respect of the preceding month 68,700,000.00

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10. The Pool Factor.

The Pool Factor (which represents the ratio of the amount of the Investor Interest on the last day of the Monthly Period to the amount of the Investor Interest as of the Closing Date). The amount of a Certificateholder's pro rata share of the Investor Participation Amount can be determined by multiplying the original denomination of the holder's Certificate by the Pool Factor

Class A	1.00000000
Class B	1.00000000

Total (weighted avg.)	1.00000000

11. The Portfolio Yield

The Portfolio Yield for the related Monthly Period 12.03%

12. The Base Rate

The Base Rate for the related Monthly Period 7.78%

C. Information Regarding the Principal Funding Account

1. Accumulation Period

(a) Accumulation Period commencement date	05/31/02
(b) Accumulation Period length (months)	1
(c) Accumulation Period Factor	20.64
(d) Required Accumulation Factor Number	11.00
(e) Controlled Accumulation Amount	723,000,000.00
(f) Minumum Payment Rate (last 12 months)	9.54%

2. Principal Funding Account

Beginning Balance	\$	0.00
Plus: Principal Collections for Related Monthly Period from Principal Account		0.00
Plus: Interest on Principal Funding Account Balance for Related Monthly Period		N/A
Less: Withdrawals to Finance Charge Account		N/A
Less: Withdrawals to Distribution Account		0.00

Ending Balance	\$	0.00

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3. Accumulation Shortfall

The Controlled Deposit Amount for the previous Monthly Period		N/A
Less: The amount deposited into the Principal Funding Account for the Previous Monthly Period		N/A

Accumulation Shortfall		N/A
	=====	
Aggregate Accumulation Shortfalls		N/A
	=====	

4. Principal Funding Investment Shortfall

Covered Amount		N/A
Less: Principal Funding Investment Proceeds		N/A

Principal Funding Investment Shortfall		N/A

</TABLE>

D. Information Regarding the Reserve Account

1. Required Reserve Account Analysis

(a) Required Reserve Account Amount percentage (0.5% of Class A Invested Amount or other amount designated by Transferor)		0.00
(b) Required Reserve Account Amount (\$)		0.00

(c)	Required Reserve Account Balance after effect of any transfers on the Related Transfer Date	0.00
(d)	Reserve Draw Amount transferred to the Finance Charge Account on the Related Transfer Date	0.00
2.	Reserve Account Investment Proceeds	
	Reserve Account Investment Proceeds transferred to the Finance Charge Account on the Related Transfer Date	N/A
3.	Withdrawals from the Reserve Account	
	Total Withdrawals from the Reserve Account transferred to the Finance Charge Account on the Related Transfer Date (1(d) plus 2 above)	N/A
4.	The Portfolio Adjusted Yield	
	The Portfolio Adjusted Yield for the related Mthly Period	4.01%

MONTHLY CERTIFICATEHOLDERS' STATEMENT

Signature Page

FIRST USA BANK
as Servicer

By: /s/ W. Todd Peterson

W. Todd Peterson
Vice President