

# Statement

Apple Card Customer

Daniel Johnson, danielj606@gmail.com

May 1 — May 31, 2023



If you'd like to receive Apple Card notifications on your iPhone in the future, just go to Settings > Notifications > Wallet, and turn on Allow Notifications.

Your May Balance  
as of May 31, 2023

**\$11,046.57**

This includes any Apple Card Monthly Installments as of May 31, 2023.

If you pay your monthly balance in full every month, you will avoid being charged interest.

Minimum  
Payment Due

**\$487.06**

Apple Card transactions minimum payment	<b>\$279.00</b>
Apple Card Monthly Installments	<b>\$208.06</b>
Past due	<b>\$150.03</b>

Payment  
Due By

**Jun 30, 2023**

## Account Information

Please go to Wallet or [card.apple.com](https://card.apple.com) to schedule new payments or view existing payments.

<b>Previous Monthly Balance</b> as of Apr 30, 2023	<b>\$4,617.49</b>
<b>Previous Total Balance</b> as of Apr 30, 2023	<b>\$5,142.05</b>
<b>Total Balance</b> as of May 31, 2023	<b>\$11,467.10</b>

Your total balance reflects all remaining Apple Card Monthly Installments, in addition to your May Balance.

## Minimum Payment Warning

**If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.**

**If you make no additional charges using this card and each month you pay:**

**You will pay off the balance shown on this statement in about:**

**And will end up paying an estimated total of:**

Only minimum payment

25 years

\$28,827

If you would like information about credit counseling services, call us at 1-877-255-5923. See Legal section for important information about your account.

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. 1-800-342-3736 or [www.dfs.ny.gov](https://www.dfs.ny.gov).



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## Payments

Date	Description	Amount
—	—	\$0.00
Total payments for this period		\$0.00

## Transactions

Date	Description	Daily Cash		Amount
04/29/2023	DD DOORDASH CHICK-FIL 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.24	\$112.19
04/29/2023	DD DOORDASH LINS 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.12	\$55.84
04/30/2023	DD DOORDASH DELTACO 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.84	\$42.14
05/01/2023	WASHINGTON COUNTY SCHO121 WEST TABERNACLE ST GEORGE 84770 UT USA	1%	\$0.12	\$11.50
05/01/2023	DD DOORDASH BENJASTHA 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.99	\$149.40
05/02/2023	FLAVOR OF SEOUL 568 W TELEGRAPH ST STE 8 WASHINGTON 84780 UT USA	2%	\$0.40	\$20.08
05/04/2023	SUMMIT ATHLETIC CLUB 1532 E 1450 S SAINT GEORGE 84790 UT USA	1%	\$0.32	\$31.97
05/05/2023	HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA	1%	\$0.21	\$21.34
05/06/2023	DD DOORDASH VIVALABIR 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.93	\$46.35
05/07/2023	DD DOORDASH CHIPOTLE 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.06	\$102.90
05/08/2023	HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA	1%	\$0.14	\$14.44
05/08/2023	DD DOORDASH MCDONALDS 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.67	\$83.35
05/09/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.73	\$24.35
05/09/2023	TARGET 00013573275 S RIVER RD ST GEORGE 84790 UT USA	2%	\$6.50	\$324.77
05/10/2023	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.18	\$9.04
05/10/2023	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.88	\$44.14
05/10/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.45	\$22.63
05/11/2023	SP SQUID INDUSTRIES 231 Whitney PI FREMONT 94539 CA USA	1%	\$1.55	\$154.98
05/11/2023	AL S SPORTING GOODS 1770 RED CLIFFS DR SAINT GEORGE 84790 UT USA	2%	\$5.13	\$256.68
05/11/2023	TILLYS 277 1770 RED CLIFFS DR. SAINT GEORGE 84790 UT USA	2%	\$1.81	\$90.73
05/11/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.64	\$21.34
05/12/2023	BLOOMINGTON MARKET 141 W BRIGHAM RD SAINT GEORGE 84790 UT USA	2%	\$0.18	\$8.92

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Date	Description	Daily Cash		Amount
05/12/2023	CHEVRON 0206809 141 BRIGHAM RD SAINT GEORGE 84790 UT USA	2%	\$0.06	\$2.87
05/12/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$4.19	\$139.82
05/12/2023	CRUMBL* SAINTGEORGE 2570 W 600 N LINDON 84042 UT USA	2%	\$0.82	\$40.83
05/12/2023	PAPA JOHNS #2935 1025 E TABERNACLE ST STE I ST GEORGE 84770 UT USA	2%	\$1.75	\$87.55
05/13/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$2.24	\$74.71
05/14/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$2.54	\$127.09
05/14/2023	DD DOORDASH DELTACO 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.72	\$36.07
05/15/2023	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$2.01	\$200.95
05/15/2023	SP TEAK TUNING 788 Old Dutch Rd VICTOR 14564 NY USA	1%	\$0.41	\$40.98
05/15/2023	KUM&GO 1470R SPRINGFI 1810 E Kearney Ave SPRINGFIELD 65803 MO USA	2%	\$0.05	\$2.48
05/19/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.32	\$10.66
05/19/2023	SP SIMMSFISHING 177 Garden Dr. BOZEMAN 59718 MT USA	1%	\$1.18	\$118.43
05/19/2023	DIXIE MEATS 929W SUNSET BLVD STE 13 SAINT GEORGE 84770 UT USA	2%	\$2.32	\$115.76
05/19/2023	NDOWLICENSINGCOM 6980 SIERRA CTR PKWY#120 RENO 89511 NV USA	1%	\$0.31	\$31.00
05/19/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.09	\$4.26
05/19/2023	COLUMBIA RIVER KNIFE A18348 SW 126TH PL TUALATIN 97062 OR USA	1%	\$5.34	\$533.75
05/20/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.32	\$10.66
05/20/2023	APPLE.COM/BILL ONE APPLE PARK WAY CUPERTINO 95014 CA USA	3%	\$0.19	\$6.39
05/21/2023	WM SUPERCENTER #3220 2610 PIONEER RD ST GEORGE 84790 UT USA	1%	\$2.77	\$276.84
05/22/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.09	\$2.99
05/22/2023	HURST ACE HARDWARE 259160 NORTH BLUFF STREET SAINT GEORGE 84770 UT USA	2%	\$1.83	\$91.73
	3% Daily Cash at Ace Hardware	1%	\$0.92	
05/22/2023	DD DOORDASH CHICK-FIL 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.69	\$84.73
05/23/2023	APPLE.COM/BILL ONE APPLE PARK WAY CUPERTINO 95014 CA USA	3%	\$2.08	\$69.38
05/25/2023	APPLE.COM/BILL ONE APPLE PARK WAY CUPERTINO 95014 CA USA	3%	\$2.56	\$85.39
05/25/2023	Amazon Music*SH2HD1JD3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.05	\$5.33
05/25/2023	DD DOORDASH THEHABITB 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.90	\$95.07
05/26/2023	APPLE.COM/BILL ONE APPLE PARK WAY CUPERTINO 95014 CA USA	3%	\$2.88	\$96.06

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## Transactions

Date	Description	Daily Cash		Amount
05/26/2023	DD DOORDASH ALBERTSON 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.18	\$58.85
05/26/2023	DD DOORDASH MCDONALDS 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.90	\$44.91
05/27/2023	SQ *JAY BIRD 1694 Red Cliffs Dr St George 84790 UT USA	2%	\$1.80	\$90.01
05/27/2023	AL S SPORTING GOODS 1075 N MAIN ST STE 120 SAINT GEORGE 84790 UT USA	2%	\$28.72	\$1,436.00
05/27/2023	PACSUN #0458 1770 EAST RED CLIFFS DRI ST. GEORGE 84790 UT USA	1%	\$0.72	\$72.00
05/27/2023	BARNES & NOBLE 1770 RED CLIFFS DR ST GEORGE 84790 UT USA	1%	\$0.16	\$15.84
05/27/2023	PACSUN #0458 1770 EAST RED CLIFFS DRI ST. GEORGE 84790 UT USA	1%	\$0.33	\$33.00
05/27/2023	DILLARDS 928 RED CLIFF1850 E. RED CLIFFS DRIVE ST. GEORGE 84790 UT USA	1%	\$0.47	\$46.97
05/28/2023	ELEVATION FITNESS LLC 1091 N BLUFF ST SAINT GEORGE 84770-4894UT USA	1%	\$0.15	\$15.00
05/28/2023	TST* Jalapenos Mexican386 N Bluff St Ste A Saint George 84770 UT USA	1%	\$0.65	\$64.68
05/28/2023	RED MOUNTAIN MARKET 374 SOUTH 200 EAST IVINS 84738 UT USA	2%	\$0.34	\$16.98
05/29/2023	AL S SPORTING GOODS 1075 N MAIN ST STE 120 SAINT GEORGE 84790 UT USA	2%	\$3.25	\$162.31
05/29/2023	DD DOORDASH BENJASTHA 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.06	\$102.88
05/29/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.03	\$1.06
Total Daily Cash this month			\$113.48	

## Total charges, credits and returns

**\$6,201.35**

If you have an iPhone, you can check to see your accumulated Daily Cash balance through Apple Wallet. If you do not have an iPhone, you can still apply your accumulated Daily Cash as statement credit.



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## Apple Card Monthly Installments

Dates	Description	Daily Cash	Amounts
09/30/2021	Apple Online Store Cupertino CA TRANSACTION #8b27b4886cc0 This month's installment: \$99.90 Final installment: Sep 30, 2023		\$1,199.00
11/19/2021	Apple Online Store Cupertino CA TRANSACTION #79a2e6005427 This month's installment: \$16.58 Final installment: Nov 30, 2023		\$199.00
11/19/2021	Apple Online Store Cupertino CA TRANSACTION #f97da1e2a60a This month's installment: \$91.58 Final installment: Nov 30, 2023		\$1,099.00
Total financed			\$2,497.00
Total payments and credits			\$1,868.41
<b>Total remaining</b>			<b>\$628.59</b>

## Daily Cash

Daily Cash from Apple Card	\$113.48
Daily Cash from Apple Card Monthly Installments	\$0.00
<b>Total Daily Cash</b>	<b>\$113.48</b>

## Interest Charged

Interest charge	\$123.70
<b>Total interest for this month</b>	<b>\$123.70</b>

## Interest Charges

2023 Total Year-to-Date:  
– Total interest charged in 2023 **\$123.70**

## Interest Charge Calculation

Annual Percentage Rate (APR) **20.74 %** (variable)  
Balance subject to interest rate **\$7,022.35**

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## Legal

### How can I avoid being charged interest?

Pay your Monthly Balance as of the end of last month in full by the payment due date this month in order to obtain your Grace Period.

### How do you calculate the Balance Subject to Interest Charge?

We use the "daily balance method (including new Transactions)" to calculate interest owed on each category of Transactions on your Account each month.

We determine the daily balance for each balance of your Account as follows:

- we begin with the balance at the end of the prior day (excluding interest for that day); then
- we add the prior day's interest; then
- we add any new Transactions from that day (unless your Account qualifies for a Grace Period on New Transactions); and then
- we subtract any new payments or credits posted to your Account that day (and not already deducted from your Account).

If any daily balance is less than zero, we treat it as zero. Additionally, if you had a Grace Period on New Transactions in the prior month, we subtract all payments and credits that are posted within the current month as of the first day of the current month.

### How can my variable APR change?

Variable APRs may increase or decrease each month if the Prime Rate changes. Your APR for purchases is a variable rate. If the Prime Rate changes, the new variable APRs will take effect as of the first day of the next month and apply to existing and new balances. Any increase in the Prime Rate may result in an increase to your interest and Minimum Payment Due.

The "Prime Rate" in effect for a given month is the highest U.S. Prime Rate published in the print edition of The Wall Street Journal (WSJ) on the last day of the prior month that the Prime Rate was published. If the WSJ does not publish the Prime Rate on that day, then we will look to the last day before then that such rate was published.

### How do I make payments?

You may make electronic payments on your Account through Apple Wallet or at [card.apple.com](https://card.apple.com)

### When will you Credit my Payments?

We credit electronic payments made by 11:59 p.m. Eastern time on the day the payment is made.

### Do you report my information to credit bureaus?

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit bureau report. If you believe that there is an error in the information we have reported about you to a credit bureau, contact us at Goldman Sachs Bank USA, Salt Lake City Branch, Lockbox 6112, P.O. 7247, Philadelphia, PA 19170-6112. Please include a copy of the information you believe is incorrect.

We credit report to the following credit bureaus: Equifax, Experian, and TransUnion. You may contact Equifax, Experian, and TransUnion at Central Source, LLC P.O. Box 105283 Atlanta, GA 30348-5283.

### What if my card is lost or stolen?

Contact us immediately using Messages or at 877-255-5923.

### See your Apple Card Customer Agreement for definitions and other important information.

### Billing Rights Summary

#### What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement, write to us at:

Goldman Sachs Bank USA, Salt Lake City Branch  
Lockbox 6112  
P.O. Box 7247  
Philadelphia, PA 19170-6112

In your letter, give us the following information:

- *Account information:* Your name and email address associated with your account.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### Your Rights If You Are Dissatisfied With Your Purchase:

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, write us at:

Goldman Sachs Bank USA, Salt Lake City Branch  
Lockbox 6112, P.O. Box 7247, Philadelphia, PA 19170-6112

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.