



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Jan 1 — Jan 31, 2024



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 January Balance
as of Jan 31, 2024

\$16,405.57

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

Minimum
Payment Due

\$178.00

Payment
Due By

Feb 29, 2024

Account Information

You have a recurring payment scheduled. Your balance of \$16405.57 for January will be made from your bank account on February 29th. Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

Previous Monthly Balance as of Dec 31, 2023	\$12,473.62
Previous Total Balance as of Dec 31, 2023	\$12,473.62
Total Balance as of Jan 31, 2024	\$16,405.57

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	28 years	\$44,373
\$620	3 years	\$22,319 (saving \$22,054 vs. minimum payment)

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.



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Payments

Date	Description	Amount
01/06/2024	Apple Cash payment	-\$22.44
01/06/2024	ACH Deposit Internet transfer from account ending in 9573	-\$12,451.18
Total payments for this period		-\$12,473.62

Transactions

Date	Description	Daily Cash		Amount
12/30/2023	Amazon.com*K39RC6UL3 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$13.41	\$1,340.52
12/30/2023	Amazon.com*TK6DM20N0 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$13.41	\$1,340.52
12/31/2023	DD DOORDASH MCDONALDS 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.75	\$87.74
01/01/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$1.15	\$38.42
01/02/2024	DD DOORDASH BROOKERSF 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.83	\$41.65
01/02/2024	MAVERIK #377 725 EAST MAIN STREET SANTAQUIN 84655 UT USA	2%	\$0.83	\$41.65
01/02/2024	LASER MANIA FAMILY FUN67 E ST GEORGE BLVD 10 SAINT GEORGE 84770 UT USA	2%	\$0.32	\$15.99
01/02/2024	HARMONS - DIXIE 1189 EAST 700 SOUTH ST. GEORGE 84790 UT USA	2%	\$0.14	\$7.20
01/03/2024	ADVANCED SOUND AND PER1787 E RED HILLS PKWY ST GEORGE 84770 UT USA	2%	\$20.00	\$1,000.00
01/04/2024	ABC*30602-SUMMIT ATHLE1532 E 1450 S ST GEORGE 84790 UT USA	1%	\$0.32	\$31.97
01/04/2024	DSU- BOOKSTORE 225 S UNIVERSITY AVE. ST GEORGE 84770 UT USA	2%	\$0.09	\$4.57
01/04/2024	PRIME VIDEO CHANNELS 440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$0.17	\$17.07
01/05/2024	HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA	1%	\$0.44	\$43.75
01/05/2024	SQ *DAYLIGHT DONUTS SA435 North Bluff Street Saint George 84770 UT USA	2%	\$0.13	\$6.68
01/06/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.15	\$7.44
01/08/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.04	\$2.12
01/08/2024	GEORGES CORNER RESTAUR2 W ST GEORGE BLVD 1 ST. GEORGE 84770 UT USA	1%	\$0.50	\$49.87
01/09/2024	APPLE.COM/BILL ONE APPLE PARK CUPERTINO 95014 CA USA	3%	\$0.78	\$25.95
01/09/2024	KEN GARFF ST GEORGE FO145 W HILTON DR ST GEORGE 84770-6737UT USA	1%	\$3.90	\$389.80
01/09/2024	Swig Boulevard W St George Blvd St George 84770 UT USA	1%	\$0.16	\$16.48
01/09/2024	MAVERIK CNTRY STRE 2 1880 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.62	\$31.11

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01/09/2024	BATH AND BODY WORKS 401770 EAST RED CLIFFS DRI SAINT GEORGE 84790 UT USA	1%	\$0.83	\$83.16
01/09/2024	CLAIRES #5844 1750 RED CLIFFS DR ST GEORGE 84790 UT USA	1%	\$0.11	\$10.66
01/10/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$1.28	\$42.54
01/10/2024	DD DOORDASH CHICK-FIL 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.49	\$74.37
01/10/2024	TST* THE HIVE 435 TAP 57 w st george blvd St George 84770 UT USA	2%	\$8.04	\$402.24
01/11/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.30	\$9.99
01/11/2024	CHEVRON 0308798 2275 SANTA CLARA DRIVE SANTA CLARA 84765 UT USA	2%	\$0.15	\$7.29
01/11/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.40	\$13.45
01/11/2024	WINGSTOP 2205 1683 W SUNSET BOULEVARD SAINT GEORGE 84770 UT USA	1%	\$0.45	\$45.11
01/11/2024	DD DOORDASH DURANGOSM 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.72	\$86.18
01/12/2024	AERO PRECISION LLC 2320 COMMERCE ST 253-2728188 98402 WA USA	1%	\$7.69	\$768.52
01/12/2024	DD DOORDASH WENDYS 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.32	\$115.86
01/12/2024	DD DOORDASH WENDYS 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.24	\$62.03
01/13/2024	MAVERIK CNTRY STRE 2 1880 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.86	\$42.79
01/13/2024	RAISING CANES 0593 132 West 1230 N PROVO 84604 UT USA	2%	\$0.06	\$2.81
01/14/2024	AMZN MKTP US*RT56E6VP1440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$0.18	\$18.10
01/14/2024	BEST BUY 00008912844 W TELEGRAPH ST WASHINGTON 84780 UT USA	2%	\$0.10	\$5.13
01/14/2024	AMZN MKTP US*R860O3AU0440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$0.11	\$10.65
01/14/2024	AMZN Mktp US*RT4Q09HG1440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$3.19	\$319.18
01/14/2024	DD DOORDASH THEHABITB 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.22	\$60.89
01/15/2024	WALGREENS #7052 391 W SAINT GEORGE BLVD SAINT GEORGE 84770 UT USA	2%	\$0.24	\$12.15
		3% Daily Cash at Walgreens	\$0.12	
01/15/2024	SANCHEZ MEXICAN FOOD 1418 W SUNSET BLVD #1 SAINT GEORGE 84770 UT USA	2%	\$0.43	\$21.65
01/16/2024	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$2.41	\$241.19
01/16/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.71	\$35.38
01/16/2024	SAFARI CLUB INTL-ONLIN4800 W GATES PASS RD TUCSON 85745 AZ USA	1%	\$0.65	\$65.00
01/16/2024	SAFARI CLUB INTL-ONLIN4800 W GATES PASS RD TUCSON 85745 AZ USA	1%	\$0.65	\$65.00
01/17/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.21	\$10.39

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01/18/2024	FAB FREDDY - BLUFF 806 N BLUFF ST ST GEORGE 84770 UT USA	2%	\$0.10	\$5.15
01/18/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.23	\$11.63
01/18/2024	AUTOZONE #5955 1621 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.29	\$14.40
01/18/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.14	\$7.21
01/18/2024	ADVANCED SOUND AND PER1787 E RED HILLS PKWY ST GEORGE 84770 UT USA	2%	\$93.82	\$4,690.99
01/19/2024	TST* RIVER ROCK ROASTI394 S State St La Verkin 84745 UT USA	2%	\$0.25	\$12.43
01/19/2024	SQ *DIXIE BOWL SNACK B146 E City Center St St George 84770 UT USA	2%	\$0.40	\$20.12
01/19/2024	WALGREENS #7052 391 W SAINT GEORGE BLVD SAINT GEORGE 84770 UT USA 3% Daily Cash at Walgreens	2%	\$0.24	\$12.15
		1%	\$0.12	
01/20/2024	DD DOORDASH DELTACO 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.06	\$53.19
01/20/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.19	\$9.52
01/20/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.19	\$9.46
01/20/2024	LULULEMON RED CLIFFS M1300-1770 Red Cliffs Dr. ST. GEORGE 84790 UT USA	2%	\$4.63	\$231.65
01/20/2024	AL S SPORTING GOODS 1770 RED CLIFFS DR SAINT GEORGE 84790 UT USA	2%	\$2.56	\$128.06
01/20/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.18	\$8.80
01/20/2024	HARMONS-SANTA CLARA 3520 PIONEER PARKWAY SANTA CLARA 84765 UT USA	2%	\$2.73	\$136.40
01/21/2024	Spin Mobility 450 Mission St. Suite 400 San Francisco94105 CA USA	2%	\$0.30	\$15.03
01/21/2024	Perks Coffee Sunset BIW Sunset Blvd St George 84770 UT USA	2%	\$0.64	\$32.21
01/21/2024	AVIRON ACTIVE INC. 4001 Cobb International Blvd NW KENNESAW 30152 GA USA	1%	\$26.63	\$2,663.41
01/22/2024	CHEVRON 0308798 2275 SANTA CLARA DRIVE SANTA CLARA 84765 UT USA	2%	\$0.20	\$10.06
01/22/2024	DD DOORDASH DURANGOSM 303 2ND STREET 8559731040 94107 CA USA	2%	\$4.17	\$208.53
01/23/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.34	\$16.97
01/23/2024	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$1.34	\$134.11
01/24/2024	LINS EAST ST GEORGE 2928 EAST MALL DRIVE ST GEORGE 84790 UT USA	2%	\$0.36	\$17.80
01/24/2024	AL S SPORTING GOODS 1770 RED CLIFFS DR SAINT GEORGE 84790 UT USA	2%	\$5.27	\$263.59
01/24/2024	DD DOORDASH CHICK-FIL 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.71	\$85.43
01/25/2024	AVIRON ACTIVE INC. 4001 Cobb International Blvd NW KENNESAW 30152 GA USA	1%	\$3.07	\$307.44
01/25/2024	AMAZON RET* 112-140768410 Terry Avenue North SEATTLE 98109 WA USA	1%	\$0.74	\$74.03

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01/25/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.71	\$35.38
01/25/2024	SMITHS FOOD #4189 20 NORTH BLUFF STREET ST.GEORGE 84770 UT USA	2%	\$0.11	\$5.54
01/25/2024	Red Rock Dry Cleaners 929 W. Sunset Blvd St. George 84770 UT USA	2%	\$0.37	\$18.45
01/26/2024	AMZN Mktp US*R06MM4GL2440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$1.14	\$114.16
01/26/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.37	\$18.66
01/26/2024	DD DOORDASH WINGSTOP 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.66	\$83.04
01/26/2024	DD DOORDASH THEHABITB 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.76	\$38.06
01/26/2024	DD DOORDASH CHIPOTLEM 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.16	\$58.13
01/26/2024	DD DOORDASH CVS 303 2ND STREET 8559731040 94107 CA USA	2%	\$3.07	\$153.47
01/27/2024	BEST BUY 00008912844 W TELEGRAPH ST WASHINGTON 84780 UT USA	2%	\$5.44	\$272.19
01/27/2024	HURST ACE HARDWARE 259160 NORTH BLUFF STREET SAINT GEORGE 84770 UT USA	2%	\$2.13	\$106.73
	3% Daily Cash at Ace Hardware	1%	\$1.07	
01/27/2024	AMZN Mktp US*R06EC67K2440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.80	\$79.53
01/27/2024	Amazon.com 440 Terry Ave N Amzn.com/bill98109 WA USA (RETURN)			-\$670.26
	Daily Cash Adjustment	-1%		\$6.70
01/27/2024	DD DOORDASH FIVEGUYSB 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.05	\$102.44
01/27/2024	DD DOORDASH FIVEGUYSB 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.97	\$98.55
01/28/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.51	\$25.71
01/28/2024	Prime Video *R03OO0GK1440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.11	\$10.66
01/28/2024	Amazon.com*R06LS22W2 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.79	\$79.00
01/28/2024	Prime Video *R01XB5DK2440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.08	\$7.68
01/29/2024	AMZN MKTP US*R01Q50WH2440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$0.25	\$24.66
01/29/2024	CARLS JR 1101940 624 W SUNSET BLVD SAINT GEORGE 84770 UT USA	2%	\$0.15	\$7.53
01/29/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.64	\$32.07
01/30/2024	SQ *ON THE STICK 2672e 1540s SAINT GEORGE 84790 UT USA	2%	\$0.18	\$9.07
01/30/2024	Amazon.com 440 Terry Ave N Amzn.com/bill98109 WA USA (RETURN)			-\$670.26



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Transactions

Date	Description	Daily Cash	Amount
	Daily Cash Adjustment	-1%	\$6.70
Total Daily Cash this month		\$273.72	
Total charges, credits and returns			\$16,405.57

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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Daily Cash

Daily Cash from Apple Card	\$273.72
Total Daily Cash	\$273.72

Interest Charged

—	\$0.00
Total interest for this month	\$0.00

Interest Charges
2024 Total Year-to-Date:
– Total interest charged in 2024 **\$0.00**

Interest Charge Calculation
Annual Percentage Rate (APR) **21.24 %** (variable)
Balance subject to interest rate **\$0.00**



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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

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.