

Statement

Apple Card Customer

Daniel Johnson, danielj606@gmail.com

Sep 1 — Sep 30, 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 September Balance
as of Sep 30, 2023

\$10,929.59

This includes any Apple Card Monthly Installments as of Sep 30, 2023.

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

Minimum
Payment Due

\$476.31

Apple Card transactions minimum payment	\$318.00
Apple Card Monthly Installments	\$158.31
Past due	\$167.23

Payment
Due By

Oct 31, 2023

Account Information

Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

Previous Monthly Balance **\$6,364.38**
as of Aug 31, 2023

Previous Total Balance **\$6,472.62**
as of Aug 31, 2023

Total Balance **\$10,983.75**
as of Sep 30, 2023

Your total balance reflects all remaining Apple Card Monthly Installments, in addition to your September 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

\$28,581

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
—	—	\$0.00
Total payments for this period		\$0.00

Transactions

Date	Description	Daily Cash		Amount
08/30/2023	AUTOZONE #0873 780 S BLUFF ST ST GEORGE 84770 UT USA	2%	\$5.32	\$265.80
08/30/2023	AUTOZONE #0873 780 S BLUFF ST ST GEORGE 84770 UT USA	2%	\$0.98	\$49.09
08/31/2023	Kindle Svcs*TL3Q53ON0 440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.11	\$10.66
09/03/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.96	\$32.01
09/04/2023	ABC*SUMMIT ATHLETIC CL1532 E 1450 S ST GEORGE 84790 UT USA	1%	\$0.32	\$31.97
09/04/2023	MAVERIK #390 980 NORTH HOODOO WAY WASHINGTON 84780 UT USA	2%	\$0.72	\$36.16
09/04/2023	DIXIE MEATS 929W SUNSET BLVD STE 13 SAINT GEORGE 84770 UT USA	2%	\$2.12	\$106.02
09/04/2023	DD DOORDASH DELTACO 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.51	\$25.41
09/05/2023	Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.17	\$17.07
09/05/2023	HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA	1%	\$0.38	\$38.41
09/05/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.22	\$7.46
09/06/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.94	\$47.21
09/08/2023	RAISING CANES 0436 1950 E. Craig Road N. LAS VEGAS 89030 NV USA	2%	\$1.51	\$75.32
09/09/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$2.08	\$69.38
09/09/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.73	\$24.35
09/10/2023	MAVERIK #390 980 NORTH HOODOO WAY WASHINGTON 84780 UT USA	2%	\$0.87	\$43.37
09/10/2023	MAVERIK #390 980 NORTH HOODOO WAY WASHINGTON 84780 UT USA	2%	\$0.07	\$3.59
09/11/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.48	\$16.00
09/11/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.30	\$9.99
09/11/2023	SQ *KITCHEN THAI EXPRE1626 West Sunset Boulevard B101 St George 84770 UT USA	2%	\$0.89	\$44.48
09/11/2023	DD DOORDASH NICKTHEGR 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.77	\$38.72
09/12/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.48	\$16.00

Apple Card is issued by Goldman Sachs Bank USA, Salt Lake City Branch.



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Date	Description	Daily Cash		Amount
09/12/2023	MAVERIK CNTRY STRE 2 690 RIVER RD ST GEORGE 84770 UT USA	2%	\$0.08	\$3.82
09/12/2023	DD DOORDASH BENJASTHA 303 2ND STREET 8559731040 94107 CA USA	2%	\$3.94	\$197.19
09/13/2023	IRMITAS CASITA MEXICAN95 W 700 S SAINT GEORGE 84770 UT USA	2%	\$0.37	\$18.28
09/14/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$2.08	\$69.38
09/14/2023	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$4.61	\$461.10
09/15/2023	SPORTSMANS WAREHOUSE 12957 EAST 850 NORTH ST GEORGE 84790 UT USA	2%	\$1.02	\$50.99
09/16/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$2.88	\$96.06
09/16/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$2.24	\$74.71
09/16/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$4.00	\$133.43
09/16/2023	PAPA JOHNS #2935 1025 E TABERNACLE ST STE I ST GEORGE 84770 UT USA	2%	\$0.98	\$48.97
09/17/2023	FAB FREDDY - BLUFF 806 N BLUFF ST ST GEORGE 84770 UT USA	2%	\$0.09	\$4.68
09/17/2023	ALBERTSONS #0301 915 REDCLIFFS DRIVE WASHINGTON 84780 UT USA	2%	\$2.31	\$115.53
09/17/2023	DRAGON NAILS & SPA 2654 RED CLIFFS DRIVE ST. GEORGE 84790 UT USA	2%	\$4.44	\$222.00
09/18/2023	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.29	\$14.57
09/18/2023	STGMT C 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA	1%	\$0.14	\$14.00
09/18/2023	WASHINGTON COUNTY SCHO121 WEST TABERNACLE ST GEORGE 84770 UT USA	1%	\$0.27	\$26.50
09/18/2023	WWW.DONORSCHOOSE.ORG 134 West 37th StreetFloor 11 NEW YORK 10018 NY USA	1%	\$2.47	\$246.80
09/18/2023	DD DOORDASH CHICK-FIL 303 2ND STREET 8559731040 94107 CA USA	2%	\$3.02	\$151.22
09/18/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$3.20	\$106.74
09/19/2023	STGMT C 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA	1%	\$0.14	\$14.00
09/19/2023	LS CLUBHOUSE CARDS 293 E Telegraph StreetSuite 105 WASHINGTON 84780 UT USA	1%	\$0.27	\$26.69
09/19/2023	DD DOORDASH CUPBOP 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.30	\$115.09
09/19/2023	Prime Video *TX0RZ8DL0440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.11	\$10.66
09/20/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.56	\$28.02
09/20/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.35	\$17.27
09/20/2023	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.36	\$17.93
09/21/2023	STGMT C 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA	1%	\$0.14	\$14.00



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09/22/2023	CHEVRON 0309359 927 WEST SUNSET ST. GEORGE 84770 UT USA	1%	\$0.03	\$2.55
09/22/2023	CHEVRON 0309359 927 WEST SUNSET ST. GEORGE 84770 UT USA	1%	\$0.03	\$2.98
09/22/2023	STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA	1%	\$0.14	\$14.00
09/22/2023	MAVERIK #657 950 W. BUENA VISTA BLV WASHINGTON 84780 UT USA	1%	\$0.05	\$4.89
09/22/2023	BIG 5 SPORTING GOODS 2245 N RED CLIFFS RD ST GEORGE 84770 UT USA	2%	\$0.84	\$42.13
09/22/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$2.88	\$96.06
09/23/2023	STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA	1%	\$0.28	\$28.00
09/23/2023	MAVERIK #261 336 W HILTON DR ST GEORGE 84770 UT USA	2%	\$0.79	\$39.64
09/23/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$3.17	\$158.52
09/23/2023	DIXIE MEATS 929W SUNSET BLVD STE 13 SAINT GEORGE 84770 UT USA	2%	\$1.40	\$70.07
09/24/2023	MAVERIK #390 980 NORTH HOODOO WAY WASHINGTON 84780 UT USA	2%	\$0.55	\$27.68
09/24/2023	PAPA JOHNS #2935 1025 E TABERNACLE ST STE I ST GEORGE 84770 UT USA	2%	\$1.26	\$63.08
09/24/2023	Prime Video *TX63S2I71440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.11	\$10.66
09/25/2023	STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA	1%	\$0.14	\$14.00
09/25/2023	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$0.94	\$93.53
09/25/2023	CHICK-FIL-A #04568 1333 S. AUTO MALL DRIV SAINT GEORGE 84770 UT USA	1%	\$0.20	\$20.02
09/25/2023	Amazon Music*T13DF5C61440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.05	\$5.33
09/26/2023	AIRALO 79 Anson Road SINGAPORE 079906 SGP	2%	\$0.16	\$8.00
09/26/2023	CHICK-FIL-A #04568 1333 S. AUTO MALL DRIV SAINT GEORGE 84770 UT USA	1%	\$0.19	\$19.27
09/26/2023	I FIORI DI FIRENZE S.RVIA DEL PROCONSOLO 39R FIRENZE 50122 ITAITA	2%	\$2.76	\$137.95
09/26/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	1%	\$0.22	\$22.15
09/26/2023	CHEVRON 0309359 927 WEST SUNSET ST. GEORGE 84770 UT USA	1%	\$0.03	\$2.55
09/27/2023	STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA	1%	\$0.14	\$14.00
09/27/2023	Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.07	\$7.46
09/28/2023	ELEVATION FITNESS LLC 1091 N BLUFF ST SAINT GEORGE 84770-4894UT USA	1%	\$0.15	\$15.00
09/28/2023	STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA	1%	\$0.14	\$14.00
09/28/2023	SCUDIERI PIAZZA DI S.GIOVANNI 19-R 19-R FIRENZE 50123 ITA	2%	\$1.21	\$60.30



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Date	Description	Daily Cash		Amount
09/28/2023	CHICK-FIL-A #04568 1333 S. AUTO MALL DRIV SAINT GEORGE 84770 UT USA	1%	\$0.19	\$19.27
09/29/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.64	\$21.33
09/29/2023	STGMT C 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA	1%	\$0.14	\$14.00
09/29/2023	WM SUPERCENTER #3220 2610 PIONEER RD ST GEORGE 84790 UT USA	1%	\$0.07	\$7.45
Total Daily Cash this month			\$82.56	

Total charges, credits and returns **\$4,363.97**

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: \$50.15 This is your final installment.		\$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			\$2,284.53
Total remaining			\$212.47

Daily Cash

Daily Cash from Apple Card	\$82.56
Daily Cash from Apple Card Monthly Installments	\$0.00
Total Daily Cash	\$82.56

Interest Charged

Interest charge	\$147.16
Total interest for this month	\$147.16

Interest Charges

2023 Total Year-to-Date:
– Total interest charged in 2023 **\$270.86**

Interest Charge Calculation

Annual Percentage Rate (APR) **21.24 %** (variable)
Balance subject to interest rate **\$8,429.66**

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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.