

Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Jul 1 — Jul 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 July Balance
as of Jul 31, 2024

\$13,020.33

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

Minimum
Payment Due

\$131.00

Payment
Due By

Aug 31, 2024

Account Information
You have a recurring payment scheduled. Your balance of \$13020.33 for July will be made from your bank account on August 31st. Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

Previous Monthly Balance as of Jun 30, 2024	\$6,925.85
Previous Total Balance as of Jun 30, 2024	\$6,925.85
Total Balance as of Jul 31, 2024	\$13,020.33

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	26 years	\$34,989
\$492	3 years	\$17,717 (saving \$17,272 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

If your obligation has been discharged on this account because of a prior bankruptcy, or if you are the subject of a pending bankruptcy, this communication is for informational purposes only and is not an attempt for payment or to impose liability for any obligation.



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Payments

Date	Description	Amount
07/31/2024	ACH Deposit Internet transfer from account ending in 9573	-\$6,859.17
Total payments for this period		-\$6,859.17

Transactions

Date	Description	Daily Cash		Amount
06/30/2024	AMAZON.COM*RC9TD72L1 440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$0.25	\$25.30
06/30/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.02	\$0.95
06/30/2024	AMAZON MKTPL*RC9BY69E1440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.18	\$17.59
07/01/2024	AMAZON MKTPL*RC3T02972440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$1.17	\$117.41
07/01/2024	Amazon Digit*R74JZ2JC0440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.03	\$3.19
07/01/2024	SP HIBOY 889 Rolph St SAN FRANCISCO94112 CA USA	2%	\$1.81	\$90.74
07/01/2024	DUTCHMANS 2300 SANTA CLARA DR SANTA CLARA 84765 UT USA	2%	\$0.03	\$1.25
07/01/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.55	\$27.42
07/01/2024	SELECT COMFORT DIRECT 9800 59TH AVE N 800-472-7185 55442-4528MN USA	1%	\$70.29	\$7,029.11
07/02/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.27	\$13.69
07/02/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.37	\$18.31
07/03/2024	MAVERIK CNTRY STRE 2 1880 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.88	\$43.85
07/03/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.27	\$13.38
07/03/2024	SHELL OIL10007500019 1532 S MAIN BEAVER 84713 UT USA	2%	\$0.06	\$3.08
07/03/2024	AL S SPORTING GOODS (O643 EAST UNIVERCITY PAR OREM 84097 UT USA	2%	\$6.05	\$302.55
07/03/2024	RM ST 18-021-022 EVANS4655 COLORADO BLVD EVANSTON 82930 WY USA	2%	\$2.46	\$122.77
07/03/2024	WM SUPERCENTER #1456 125 N 2ND ST EVANSTON 82930 WY USA	1%	\$4.33	\$432.90
07/03/2024	DEES SERVICE 20 N BEAR LAKE BLVD LAKETOWN 84038 UT USA	1%	\$1.45	\$145.01
07/04/2024	ABC*30602-SUMMIT ATHLE1532 E 1450 S ST GEORGE 84790 UT USA	1%	\$0.32	\$31.97
07/05/2024	HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA	1%	\$0.44	\$43.75
07/05/2024	OPENAI *CHATGPT SUBSCR548 Market StreetPMB 97273 SAN FRANCISCO94104-5401CA USA	1%	\$0.21	\$21.35



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07/05/2024	SQ *EPHRAIMS RESTAURA35 South Bear Lake Blvd GARDEN CITY 84028 UT USA	2%	\$2.02	\$101.02
07/05/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.22	\$7.46
07/06/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.86	\$28.80
07/07/2024	MAVERIK #648 3232 WEST 7800 SOUTH WEST JORDAN 84088 UT USA	2%	\$1.19	\$59.53
07/07/2024	ALASKA FISH & GAME 1255 WEST 8TH STREET JUNEAU 99811 AK USA	1%	\$0.90	\$90.00
07/08/2024	RING PROTECT PLUS YR 1523 26th Street SANTA MONICA 90404 CA USA (RETURN)			-\$66.68
	Daily Cash Adjustment	-1%		\$0.67
07/09/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.78	\$25.95
07/11/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.06	\$2.12
07/13/2024	ParkWhiz, Inc. 208 S Jefferson St Suite 100 Chicago 60661 IL USA	2%	\$0.22	\$10.90
07/13/2024	CRUSH BISTRO 328 G ST ANCHORAGE 99501 AK USA	2%	\$0.13	\$6.25
07/13/2024	SPEEDWAY 5319 4608 SPENARD RD ANCHORAGE 99517 AK USA	2%	\$0.07	\$3.49
07/13/2024	SPEEDWAY 5319 4608 SPENARD RD ANCHORAGE 99517 AK USA	2%	\$0.14	\$6.89
07/14/2024	AMAZON MKTPL*RS04X9ZY0440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$3.20	\$320.24
07/14/2024	AMAZON MKTPL*RY6A43IX1440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$2.88	\$288.21
07/14/2024	MENCHIES #046 - ST. GE691 E SAINT GEORGE BLVD SAINT GEORGE 84770 UT USA	2%	\$0.22	\$10.80
07/14/2024	Prime Video *RS9AY0NB0440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.05	\$5.33
07/15/2024	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$3.55	\$355.29
07/15/2024	DUTCHMANS 2300 SANTA CLARA DR SANTA CLARA 84765 UT USA	2%	\$0.03	\$1.25
07/15/2024	DD DOORDASH CAFESABOR 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.80	\$39.84
07/16/2024	SPEEDWAY 09418 1925 W 1925 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.70	\$35.01
07/17/2024	APPLE.COM/BILL ONE APPLE PARK WAY CUPERTINO 95014 CA USA	3%	\$0.06	\$2.12
07/17/2024	Amazon.com*RS0Y168Z2 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$2.44	\$244.46
07/18/2024	THE UPS STORE 4057 1812 W SUNSET BLVD SAINT GEORGE 84770 UT USA	2%	\$0.06	\$3.00
07/19/2024	CHEVRON 0381216 4655 S. PIONEER RD ST. GEORGE 84790 UT USA	2%	\$0.09	\$4.68
07/19/2024	SNPO 1800 Continental Boulevard, Suite 200 Charlotte 28273 NC USA	1%	\$2.65	\$265.06
07/19/2024	SMITHS FOOD #4189 20 NORTH BLUFF STREET ST.GEORGE 84770 UT USA	2%	\$0.53	\$26.39
07/20/2024	AMAZON MKTPL*RJ0SV5PY0440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.43	\$42.69

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



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07/20/2024	DD DOORDASH BENJASTHA 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.43	\$71.41
07/20/2024	AMZN Mktp US*RJ2A75A71440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.93	\$92.86
07/21/2024	MAVERIK #698 1647 S DIXIE DR ST GEORGE 84770 UT USA	2%	\$0.28	\$14.06
07/21/2024	DSW INC. 810 DSW DRIVE 8663797463 43219 OH USA	2%	\$1.65	\$82.65
07/21/2024	WWW.PACSUN.COM 3450 EAST MIRALOMA AVENU ANAHEIM 92806 CA USA	2%	\$0.65	\$32.45
07/21/2024	WWW.PACSUN.COM 3450 EAST MIRALOMA AVENU ANAHEIM 92806 CA USA	2%	\$0.96	\$48.00
07/21/2024	LULULEMONCOM* 334 N BEVERLY DR 877-263-9300 90210 CA USA	2%	\$0.83	\$41.63
07/21/2024	CARHARTT 5750 MERCURY DR 877-335-4272 48126 MI USA	2%	\$1.32	\$66.17
07/21/2024	ADIDAS US ONLINE STORE5055 N. Greeley Ave. PORTLAND 97217 OR USA	2%	\$2.14	\$106.75
07/21/2024	CARHARTT 5750 MERCURY DR 877-335-4272 48126 MI USA	2%	\$1.43	\$71.51
07/21/2024	LULULEMONCOM* 334 N BEVERLY DR 877-263-9300 90210 CA USA	2%	\$0.73	\$36.30
07/22/2024	Fisch Pauli Marktstrasse 21a Hamburg 20357 DEUDEU	2%	\$1.04	\$52.19
07/22/2024	DIE FUENFUNDREISSIG REEPERBAHN 35 Hamburg 20359 DEUDEU	2%	\$1.35	\$67.48
07/22/2024	Wundermart Steinerstrasse Muenchen 81369 DEUDEU	2%	\$0.12	\$6.07
07/23/2024	Wundermart Steinerstrasse Muenchen 81369 DEUDEU	2%	\$0.09	\$4.35
07/23/2024	SumUp *Cafe Johanna /Venusberg 26 Hamburg 20459 DEUDEU	2%	\$0.78	\$38.99
07/23/2024	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$9.87	\$987.17
07/23/2024	BOLT.EU/O/2407231310 Vana-Louna tn Tallinn 10134 ESTEST	2%	\$0.61	\$30.32
07/23/2024	BOLT.EU/O/2407231545 Vana-Louna tn Tallinn 10134 ESTEST	2%	\$0.53	\$26.28
07/23/2024	BOLT.EU/O/2407231749 Vana-Louna tn Tallinn 10134 ESTEST	2%	\$0.51	\$25.74
07/23/2024	Wundermart Steinerstrasse Muenchen 81369 DEUDEU	2%	\$0.12	\$6.07
07/23/2024	IVS GmbH Iltisweg 5 Dortmund 44269 DEUDEU	2%	\$7.30	\$365.12
07/23/2024	TIER DE RIDE Friedrichstrasse Berlin 10117 DEUDEU	2%	\$0.27	\$13.73
07/23/2024	Wundermart Steinerstrasse Muenchen 81369 DEUDEU	2%	\$0.12	\$6.07
07/23/2024	Wundermart Steinerstrasse Muenchen 81369 DEUDEU	2%	\$0.52	\$26.20
07/24/2024	AMAZON MKTPL*RV5PE3VZ2440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.84	\$84.13
07/24/2024	Wundermart Steinerstrasse Muenchen 81369 DEUDEU	2%	\$0.09	\$4.35



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07/24/2024	Marche Mvenpick Dtl. Flughafenstrae 1-3 Hamburg 22335 DEUDEU	2%	\$0.36	\$18.09
07/24/2024	AMAZON MKTPL*RV3764ZW2440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.23	\$23.10
07/24/2024	NYX*TsiotikasEythimosmainstreet Volos 11111 GRCGRC	2%	\$0.70	\$34.77
07/25/2024	AMAZON MKTPL*RV88K34V1440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.23	\$23.46
07/25/2024	AMAZON MKTPL*RV9LB9130440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.09	\$8.53
07/25/2024	AMAZON MKTPL*RV9YC9V22440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.10	\$10.25
07/29/2024	APPLE.COM/BILL ONE APPLE PARK WAY CUPERTINO 95014 CA USA	3%	\$0.03	\$1.06
Total Daily Cash this month			\$153.97	
Total charges, credits and returns				\$12,953.65

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	\$153.97
Total Daily Cash	\$153.97

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.