

Statement

Apple Card Customer

Daniel Johnson, danielj606@gmail.com

Nov 1 — Nov 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 November Balance
as of Nov 30, 2023

\$6,160.72

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

Minimum
Payment Due

\$62.00

Payment
Due By

Dec 31, 2023

Account Information

You have a recurring payment scheduled. Your balance of \$6160.72 for November will be made from your bank account on December 31st. Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

Previous Monthly Balance **\$8,907.24**
as of Oct 31, 2023

Previous Total Balance **\$8,907.24**
as of Oct 31, 2023

Total Balance **\$6,160.72**
as of Nov 30, 2023

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

20 years

\$15,958

\$233

3 years

\$8,383 (saving \$7,575 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
11/30/2023	ACH Deposit Internet transfer from account ending in 9573	-\$8,907.24
Total payments for this period		-\$8,907.24

Transactions

Date	Description	Daily Cash		Amount
11/03/2023	DD DOORDASH REDFORTCU 303 2ND STREET 8559731040 94107 CA USA	2%	\$3.09	\$154.72
11/04/2023	ABC*30602-SUMMIT ATHLE1532 E 1450 S ST GEORGE 84790 UT USA	1%	\$0.32	\$31.97
11/04/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.99	\$49.65
11/05/2023	Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.17	\$17.07
11/05/2023	HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA	1%	\$0.44	\$43.75
11/05/2023	HURST ACE HARDWARE 259160 NORTH BLUFF STREET SAINT GEORGE 84770 UT USA	2%	\$2.39	\$119.52
	3% Daily Cash at Ace Hardware	1%	\$1.20	
11/05/2023	CHEVRON 0381216 4655 S. PIONEER RD ST. GEORGE 84790 UT USA	2%	\$0.74	\$37.05
11/05/2023	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.25	\$12.28
11/06/2023	INTEGRATED MEDICAL SER630 S 400 E STE 101 SAINT GEORGE 84770 UT USA	1%	\$1.60	\$160.00
11/06/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.58	\$19.20
11/07/2023	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.39	\$19.35
11/07/2023	SQ *DIXIE TECHNICAL CO610 S Tech Ridge Dr St George 84770 UT USA	2%	\$0.07	\$3.74
11/07/2023	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.30	\$15.03
11/07/2023	DD DOORDASH CUPBOP 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.35	\$17.46
11/08/2023	AMZN Mktp US*9X80R6223440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.37	\$37.35
11/09/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$1.09	\$36.20
11/09/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.73	\$24.37
11/10/2023	MAVERIK #585 1216 S. BLUFF ST. ST. GEORGE 84770 UT USA	2%	\$0.75	\$37.68
11/10/2023	TAILWIND CONCESSION SG4550 S AIRPORT PKWY STE F ST GEORGE 84790 UT USA	2%	\$0.08	\$4.04
11/11/2023	Prime Video *9W4KM83S3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.27	\$26.68
11/11/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.30	\$9.99



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Date	Description	Daily Cash		Amount
11/11/2023	KFC YUM CENTER CONC 1 ARENA PLAZA LOUISVILLE 40202 KY USA	2%	\$0.60	\$29.82
11/11/2023	KFC YUM CENTER CONC 1 ARENA PLAZA LOUISVILLE 40202 KY USA	2%	\$0.59	\$29.26
11/11/2023	McDonalds 3283 301 E WARNOCK ST LOUISVILLE 40217 KY USA	2%	\$1.31	\$65.63
11/12/2023	ST GRG MUNICIPAL AIRPO4550 S AIRPORT PKWY SAINT GEORGE 84790 UT USA	2%	\$0.42	\$21.00
11/12/2023	DD DOORDASH WINGSTOP 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.73	\$86.64
11/14/2023	Amazon.com*YZ3NJ66F3 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.23	\$23.47
11/14/2023	Amazon.com*IV2BN8KB3 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.43	\$42.69
11/14/2023	MAVERIK CNTRY STRE 2 690 RIVER RD ST GEORGE 84770 UT USA	2%	\$0.69	\$34.27
11/14/2023	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$3.52	\$352.20
11/14/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.03	\$1.06
11/14/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.12	\$5.85
11/14/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$1.66	\$82.80
11/14/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.27	\$13.34
11/15/2023	Prime Video *GB3PG3CB3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.05	\$5.33
11/16/2023	SQ *HAWAIIAN POKE BOWL175 W. 900 S. St George 84770 UT USA	2%	\$0.60	\$30.16
11/17/2023	CHEVRON 0309359 927 WEST SUNSET ST. GEORGE 84770 UT USA	2%	\$0.37	\$18.41
11/17/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.80	\$26.67
11/18/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.64	\$21.34
11/18/2023	PETCO 0859 4132 N. COLLEGE AVENUE FAYETTEVILLE 72703 AR USA	2%	\$0.70	\$35.10
11/18/2023	KUM&GO 0409R FAYETTEV 2388 North College Ave FAYETTEVILLE 72703 AR USA	2%	\$0.72	\$36.15
11/19/2023	OZARK MOUNTAIN BAGEL C3632 JOHNSON MILL BLVD SPRINGDALE 72762 AR USA	2%	\$0.99	\$49.37
11/20/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.10	\$3.19
11/21/2023	DD DOORDASH THAI SAN 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.64	\$131.92
11/22/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$1.76	\$58.70
11/22/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.16	\$5.33
11/22/2023	WALMART.COM 702 SW 8TH ST 800-966-6546 72716 AR USA	1%	\$1.12	\$111.59
11/22/2023	DD DOORDASH CHUYS 303 2ND STREET 8559731040 94107 CA USA	2%	\$3.62	\$180.76



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11/23/2023	HALO COLLAR 50 TICE BLVD #340 WOODCLIFF LAK07677 NJ USA	2%	\$13.15	\$657.62
11/23/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.03	\$1.06
11/24/2023	APPLE.COM/BILL ONE APPLE PARK CUPERTINO 95014 CA USA	3%	\$0.48	\$16.00
11/25/2023	OZARKS COCA COLA NWA 1201 FEDERAL WAY LOWELL 72745-8405AR USA	2%	\$0.05	\$2.50
11/25/2023	ST GRG MUNICIPAL AIRPO4550 S AIRPORT PKWY SAINT GEORGE 84790 UT USA	1%	\$0.56	\$56.00
11/25/2023	Amazon Music*FJ7400GP3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.05	\$5.33
11/25/2023	SP MIDDLETON MADE KNIV727 Guan Lane ST. STEPHEN 29479 SC USA	2%	\$4.40	\$220.00
11/25/2023	DD DOORDASH DURANGOSM 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.90	\$145.00
11/25/2023	Prime Video *II53E0GT3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.09	\$8.53
11/25/2023	DD DOORDASH HANDELSHO 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.82	\$90.83
11/26/2023	Prime Video *TZ4881PT3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.04	\$4.26
11/26/2023	MAVERIK #390 980 NORTH HOODOO WAY WASHINGTON 84780 UT USA	2%	\$0.72	\$35.86
11/26/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.51	\$17.09
11/26/2023	MEGAPLEX AT SUNSET 1091 N BLUFF ST SAINT GEORGE 84770 UT USA	1%	\$0.86	\$86.10
11/26/2023	MEGAPLEX AT SUNSET 1091 N BLUFF ST SAINT GEORGE 84770 UT USA	1%	\$0.18	\$17.94
11/26/2023	MEGAPLEX AT SUNSET 1091 N BLUFF ST SAINT GEORGE 84770 UT USA	1%	\$0.16	\$16.16
11/26/2023	PAPA JOHNS #2935 1025 E TABERNACLE ST STE I ST GEORGE 84770 UT USA	1%	\$1.40	\$139.84
11/26/2023	Prime Video *ZU9QN5IL3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.21	\$21.34
11/27/2023	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$0.52	\$52.09
11/27/2023	Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.10	\$9.60
11/28/2023	CHEVRON 0308798 2275 SANTA CLARA DRIVE SANTA CLARA 84765 UT USA	2%	\$0.18	\$8.94
11/28/2023	SQ *DIXIE TECHNICAL CO610 S Tech Ridge Dr St George 84770 UT USA	2%	\$0.13	\$6.67
11/28/2023	SP DROP.COM 115 N. McCarthy Blvd MILPITAS 95035 CA USA	1%	\$0.57	\$57.17
11/28/2023	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.36	\$18.24
11/29/2023	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$1.92	\$64.05
11/29/2023	FAB FREDDY - BLUFF 806 N BLUFF ST ST GEORGE 84770 UT USA	2%	\$0.10	\$5.15



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Date	Description	Daily Cash		Amount
11/30/2023	SP COSMISRACINGUSA 3200 Hanson Street FORT MYERS 33916 FL USA	1%	\$20.18	\$2,018.20
Total Daily Cash this month			\$94.01	
Total charges, credits and returns				\$6,160.72

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	\$94.01
Total Daily Cash	\$94.01

Interest Charged

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

Interest Charges
2023 Total Year-to-Date:
– Total interest charged in 2023 **\$276.50**

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.