



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Feb 1 — Feb 29, 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 February Balance
as of Feb 29, 2024

\$16,587.02

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

Minimum
Payment Due

\$166.00

Payment
Due By

Mar 31, 2024

Account Information

You have a recurring payment scheduled. Your balance of \$16587.02 for February will be made from your bank account on March 31st. Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

Previous Monthly Balance as of Jan 31, 2024	\$16,405.57
Previous Total Balance as of Jan 31, 2024	\$16,405.57
Total Balance as of Feb 29, 2024	\$16,587.02

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	\$44,893
\$627	3 years	\$22,571 (saving \$22,322 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.



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Feb 1 — Feb 29, 2024

Payments

Date	Description	Amount
02/05/2024	Apple Cash payment	-\$189.35
02/05/2024	ACH Deposit Internet transfer from account ending in 9573	-\$16,216.22
Total payments for this period		-\$16,405.57

Transactions

Date	Description	Daily Cash		Amount
02/01/2024	Amazon Digit*R270R8AQ2440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.03	\$3.19
02/02/2024	DD DOORDASH DELTACO 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.75	\$37.41
02/03/2024	Prime Video *R24AV8YA0440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.05	\$5.33
02/03/2024	TITLEIST.COM 333 BRIDGE STREET FAIRHAVEN 02719 MA USA	2%	\$9.25	\$462.68
02/04/2024	MAVERIK #698 1647 S DIXIE DR ST GEORGE 84770 UT USA	2%	\$0.09	\$4.52
02/04/2024	ABC*30602-SUMMIT ATHLE1532 E 1450 S ST GEORGE 84790 UT USA	1%	\$0.32	\$31.97
02/04/2024	TRADER JOE S #351 6989 S 1300 E COTTONWD HTS 84047 UT USA	2%	\$1.05	\$52.35
02/04/2024	APPLE STORE #R461 6191 S. State St Ste N99 MURRAY 84107 UT USA	3%	\$5.48	\$182.65
02/04/2024	NORDSTROM #0032 6191 S STATE ST STE 200 MURRAY 84107 UT USA	2%	\$4.08	\$204.14
02/04/2024	LULULEMON FASHSION PL Unit N-100-6191 S State St MURRAY 84107 UT USA	1%	\$17.10	\$1,709.58
02/04/2024	MAVERIK #377 725 EAST MAIN STREET SANTAQUIN 84655 UT USA	2%	\$0.19	\$9.36
02/04/2024	DD DOORDASH JERSEYMIK 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.54	\$76.83
02/05/2024	HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA	1%	\$0.44	\$43.75
02/05/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$1.00	\$49.81
02/05/2024	Perks Coffee Sunset BIW Sunset Blvd St George 84770 UT USA	1%	\$0.12	\$12.40
02/05/2024	CHATGPT SUBSCRIPTION 548 Market StreetPMB 97273 SAN FRANCISCO94104-5401CA USA	1%	\$0.21	\$21.35
02/05/2024	CWS MARKETING GROUP 16610 CHESTNUT ST 714-2645740 91748 CA USA	1%	\$0.47	\$46.80
02/05/2024	Laundry On The Move 205 North Lions Head Drive Washington 84780 UT USA	1%	\$0.53	\$53.04
02/05/2024	CHICK-FIL-A #04568 1333 S. AUTO MALL DRIV SAINT GEORGE 84770 UT USA	2%	\$1.18	\$59.23
02/05/2024	CHICK-FIL-A #04568 1333 S. AUTO MALL DRIV SAINT GEORGE 84770 UT USA	2%	\$0.12	\$6.23



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Feb 1 — Feb 29, 2024

Transactions

Date	Description	Daily Cash		Amount
02/07/2024	SP SIMMSFISHING 177 Garden Dr. BOZEMAN 59718 MT USA	2%	\$3.16	\$157.85
02/07/2024	LULULEMON PACIFIC PLAC210-600 PINE ST SEATTLE 98101 WA USA	1%	\$24.02	\$2,402.48
02/08/2024	7-ELEVEN 41883 1830 MINOR AVE SEATTLE 98101 WA USA	2%	\$0.26	\$13.20
02/08/2024	CVS/PHARMACY #10982 2035 4TH AVE SEATTLE 98121 WA USA	2%	\$0.04	\$2.19
02/08/2024	LULULEMON PACIFIC PLAC210-600 PINE ST SEATTLE 98101 WA USA	2%	\$5.21	\$260.29
02/08/2024	TNF Pike St. 520 520 Pike Street Seattle 98101 WA USA	2%	\$3.29	\$164.27
02/08/2024	SP SIMMSFISHING 177 Garden Dr. BOZEMAN 59718 MT USA	2%	\$4.08	\$203.77
02/09/2024	SHELL OIL 57445959901 620 DENNY WAY SEATTLE 98109 WA USA	2%	\$0.59	\$29.26
02/09/2024	APPLE.COM/BILL ONE APPLE PARK CUPERTINO 95014 CA USA	3%	\$0.78	\$25.95
02/09/2024	DD DOORDASH BENJASTHA 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.46	\$73.17
02/10/2024	MAVERIK #698 1647 S DIXIE DR ST GEORGE 84770 UT USA	2%	\$0.24	\$12.00
02/10/2024	JCB SUN RIVER GOLF CLU4210 BLUEGRASS WAY SAINT GEORGE 84790 UT USA	2%	\$0.40	\$20.00
02/10/2024	HARMONS - DIXIE 1189 EAST 700 SOUTH ST. GEORGE 84790 UT USA	2%	\$0.20	\$9.85
02/11/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.78	\$38.94
02/11/2024	DD DOORDASH CHIPOTLEM 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.88	\$44.08
02/12/2024	Laundry On The Move 205 North Lions Head Drive Washington 84780 UT USA	1%	\$0.53	\$53.04
02/12/2024	SMITHS FOOD #4189 20 NORTH BLUFF STREET ST.GEORGE 84770 UT USA	2%	\$0.65	\$32.61
02/12/2024	WALGREENS #11674 1849 W SUNSET BLVD ST GEORGE 84770 UT USA	2% 3% Daily Cash at Walgreens	\$0.38 \$0.19	\$19.20
02/13/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.09	\$4.69
02/13/2024	Swig Boulevard W St George Blvd St George 84770 UT USA	2%	\$0.50	\$24.90
02/13/2024	TARGET 00013573275 S RIVER RD ST GEORGE 84790 UT USA	2%	\$7.83	\$391.50
02/13/2024	SPORTSMANS WAREHOUSE 12957 EAST 850 NORTH ST GEORGE 84790 UT USA	2%	\$1.71	\$85.39
02/13/2024	DD DOORDASH CHICK-FIL 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.69	\$84.72
02/14/2024	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$2.30	\$230.12
02/14/2024	DUTCHMANS 2300 SANTA CLARA DR SANTA CLARA 84765 UT USA	2%	\$0.18	\$8.84
02/14/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.40	\$20.03
02/15/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.54	\$27.07



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Feb 1 — Feb 29, 2024

Transactions

Date	Description	Daily Cash		Amount
02/15/2024	WALGREENS #7052 391 W SAINT GEORGE BLVD SAINT GEORGE 84770 UT USA 3% Daily Cash at Walgreens	2%	\$0.12	\$6.07
		1%	\$0.06	
02/15/2024	BEST BUY 00008912844 W TELEGRAPH ST WASHINGTON 84780 UT USA	2%	\$0.14	\$6.79
02/15/2024	DD DOORDASH BENJASTHA 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.62	\$131.17
02/16/2024	TST* GAIAS GARDEN CAFE695 S 100 W St BOSTON 84770 UT USA	2%	\$0.34	\$17.24
02/16/2024	The House of Jump S Dixie Dr Saint George 84770 UT USA	2%	\$0.72	\$36.00
02/16/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.38	\$19.20
02/16/2024	DD DOORDASH WINGSTOP 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.46	\$72.83
02/17/2024	SQ *AMERICAN GRINDERS 1076 East Commerce Drive St George 84790 UT USA	2%	\$1.10	\$54.83
02/17/2024	AMZN MKTP US*RW7GR2A60440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$0.53	\$52.84
02/18/2024	SQUARESPACE INC. 225 Varick St NEW YORK 10014 NY USA	1%	\$0.13	\$12.81
02/18/2024	AMZN MKTP US*RI01J86Y1440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$0.87	\$87.06
02/18/2024	Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.06	\$6.39
02/19/2024	Laundry On The Move 205 North Lions Head Drive Washington 84780 UT USA	1%	\$0.53	\$53.04
02/19/2024	BP#1676477GABLES 76QPS296 ANDALUSIA AVE CORAL GABLES 33134 FL USA	2%	\$0.58	\$28.86
02/19/2024	AMZN Mktp US*RW63Y3HO0440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$1.14	\$114.03
02/20/2024	CRUNCHYROLL *TRIAL 835 Market St Fl 7 415-503-9235 94103 CA USA	1%	\$0.10	\$9.99
02/20/2024	APPLE STORE #R623 701 S Miami MIAMI 33130 FL USA	3%	\$38.49	\$1,282.93
02/20/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.43	\$14.19
02/20/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$1.92	\$64.04
02/21/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA (RETURN) Daily Cash Adjustment			-\$2.16
		-3%	\$0.06	\$0.06
02/21/2024	Amazon.com*R11IG86C1 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.04	\$3.60
02/21/2024	BP#1676477GABLES 76QPS296 ANDALUSIA AVE CORAL GABLES 33134 FL USA	2%	\$0.18	\$9.08
02/21/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.13	\$4.26
02/22/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.52	\$26.10
02/22/2024	DD DOORDASH DEL TACO 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.43	\$21.56
02/22/2024	DUTCH BROS UT0501 ST. 855 N DAYBREAK DR ST. GEORGE 84770 UT USA	2%	\$0.27	\$13.50



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Feb 1 — Feb 29, 2024

Transactions

Date	Description	Daily Cash		Amount
02/22/2024	SQ *HAWAIIAN POKE BOWL175 W. 900 S. St George 84770 UT USA	2%	\$0.45	\$22.61
02/22/2024	DOMINOS 7535 2311 SANTA CLARA DR SANTA CLARA 84765 UT USA	2%	\$0.80	\$39.85
02/23/2024	MOJOS SMOKES AND GIFTS695 N BLUFF #A ST GEORGE 84770 UT USA	2%	\$1.17	\$58.56
02/23/2024	AL S SPORTING GOODS 1770 RED CLIFFS DR SAINT GEORGE 84790 UT USA	2%	\$8.48	\$423.86
02/23/2024	SOL FOODS SUPERMARKE 995 ZION PARK BLVD SPRINGDALE 84767 UT USA	2%	\$0.44	\$22.04
02/24/2024	Amazon.com*RW7OQ5N41 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.61	\$61.35
02/24/2024	SP BUMBLEBERRYGIFTS 897 Zion Park Blvd SPRINGDALE 84767 UT USA	2%	\$0.76	\$37.81
02/24/2024	WORTHINGTON GALLERY IN789 ZION PARK BLVD SPRINGDALE 84767 UT USA	2%	\$3.13	\$156.67
02/24/2024	FIVE PETALS SPA 281 ZION PARK BLVD SPRINGDALE 84767 UT USA	1%	\$8.65	\$865.48
02/25/2024	AMAZON RET* 112-602546410 Terry Avenue North SEATTLE 98109 WA USA	1%	\$0.58	\$57.89
02/26/2024	Laundry On The Move 205 North Lions Head Drive Washington 84780 UT USA	1%	\$0.53	\$53.04
02/26/2024	ROGERS PERFORMANCE MAR140 NORTH HIGHWAY 91 HURRICANE 84737 UT USA	1%	\$43.32	\$4,331.57
02/26/2024	UTAH-DMV RENEWAL EXPRE210 N 1950 W 801-297-3809 84134 UT USA	1%	\$0.76	\$76.25
02/26/2024	UTAH-DMV RENEWAL EXPRE210 N 1950 W 801-297-3809 84134 UT USA	1%	\$1.84	\$183.50
02/27/2024	AMZN MKTP US*RW6YX72Y1440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$3.58	\$357.55
02/27/2024	AMAZON.COM*RZ9NP2U90 440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$0.22	\$21.64
02/27/2024	DD DOORDASH CHIPOTLEM 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.38	\$69.11
02/28/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.33	\$16.70
02/28/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$1.46	\$73.20
Total Daily Cash this month			\$238.16	

Total charges, credits and returns \$16,587.02

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.



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Feb 1 — Feb 29, 2024

Daily Cash

Daily Cash from Apple Card	\$238.16
Total Daily Cash	\$238.16

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**

Statement

Apple Card Customer

Daniel Johnson, danielj606@gmail.com

Feb 1 — Feb 29, 2024

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.