



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Oct 1 — Oct 31, 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 October Balance
as of Oct 31, 2023

\$8,907.24

This includes any Apple Card Monthly Installments as of Oct 31, 2023.

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

Minimum
Payment Due

\$96.00

| | |
|---|---------|
| Apple Card transactions minimum payment | \$96.00 |
| Apple Card Monthly Installments | \$0.00 |

Payment
Due By

Nov 30, 2023

Account Information

You have a recurring payment scheduled. Your balance of \$8907.24 for October will be made from your bank account on November 30th. Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

| | |
|---|--------------------|
| Previous Monthly Balance as of Sep 30, 2023 | \$10,929.59 |
| Previous Total Balance as of Sep 30, 2023 | \$10,983.75 |
| Total Balance as of Oct 31, 2023 | \$8,907.24 |

Your total balance reflects all remaining Apple Card Monthly Installments, in addition to your October 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 | 23 years | \$23,557 |
| \$337 | 3 years | \$12,120 (saving \$11,437 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 |
|--------------------------------|---|--------------|
| 10/02/2023 | Apple Cash payment | -\$82.62 |
| 10/02/2023 | ACH Deposit Internet transfer from account ending in 9573 | -\$10,846.97 |
| Total payments for this period | | -\$10,929.59 |

Transactions

| Date | Description | Daily Cash | | Amount |
|------------|---|------------|---------|------------|
| 09/30/2023 | STGMT C 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA | 1% | \$0.14 | \$14.00 |
| 09/30/2023 | MADA SRL PIAZZA GARIBALDI 6 N 6 N FORTE DEI MAR55042 ITA | 2% | \$3.90 | \$195.06 |
| 09/30/2023 | CHEVRON 0306113 810 EAST ST. GEORGE BLVD ST. GEORGE 84770 UT USA | 1% | \$0.31 | \$30.51 |
| 10/01/2023 | CARREFOUR EXPRESS PIAZZA MATTEOTTI 3 COMO 22100 CO ITA | 2% | \$0.08 | \$4.09 |
| 10/01/2023 | ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA | 1% | \$0.15 | \$15.27 |
| 10/01/2023 | ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA | 1% | \$0.08 | \$7.77 |
| 10/01/2023 | ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA | 1% | \$0.04 | \$4.11 |
| 10/01/2023 | SumUp *Hemingway di Vvia Juvara 16 como 22100 ITAITA | 2% | \$0.74 | \$37.17 |
| 10/01/2023 | TY AMOO VIA PRETORIO COMO 22100 ITA | 2% | \$2.25 | \$112.56 |
| 10/02/2023 | CARREFOUR EXPRESS PIAZZA MATTEOTTI 3 COMO 22100 CO ITA | 2% | \$0.48 | \$24.02 |
| 10/02/2023 | CARREFOUR EXPRESS PIAZZA MATTEOTTI 3 COMO 22100 CO ITA | 2% | \$0.54 | \$26.83 |
| 10/02/2023 | IL LARIO SAS LUNGO LARIO TRIESTE 28 COMO 22100 CO ITA | 2% | \$0.47 | \$23.36 |
| 10/02/2023 | STGMT C 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA | 1% | \$0.14 | \$14.00 |
| 10/02/2023 | AUTOZONE #0873 780 S BLUFF ST ST GEORGE 84770 UT USA | 1% | \$0.33 | \$32.54 |
| 10/02/2023 | SPEED LUBE 2 704 S BLUFF STREET SAINT GEORGE 84770 UT USA | 1% | \$3.28 | \$328.41 |
| 10/02/2023 | RED DIRT 560 W 300 N SAINT GEORGE 84770 UT USA | 1% | \$0.24 | \$24.25 |
| 10/02/2023 | CHEVRON 0309359 927 WEST SUNSET ST. GEORGE 84770 UT USA | 1% | \$1.09 | \$108.50 |
| 10/03/2023 | APPLE.COM/US ONE APPLE PARK WAY 800-676-2775 95014 CA USA | 3% | \$35.20 | \$1,173.18 |
| 10/03/2023 | APPLE.COM/US ONE APPLE PARK WAY 800-676-2775 95014 CA USA | 3% | \$6.37 | \$212.43 |
| 10/03/2023 | APPLE.COM/US ONE APPLE PARK WAY 800-676-2775 95014 CA USA | 3% | \$38.40 | \$1,279.93 |
| 10/03/2023 | APPLE.COM/US ONE APPLE PARK WAY 800-676-2775 95014 CA USA | 3% | \$6.37 | \$212.43 |



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| Date | Description | Daily Cash | | Amount |
|------------|---|------------|--------|----------|
| 10/03/2023 | Prime Video *T95OV1OY1440 Terry Ave N 888-802-3080 98109 WA USA | 1% | \$0.07 | \$7.46 |
| 10/03/2023 | G.A. SRL VIALE ISONZO MILANO 20135 ITA | 2% | \$0.34 | \$16.95 |
| 10/03/2023 | FRANCESCHINI ALICE VIA TAGLIAMENTO 9 MILANO 20139 ITA | 2% | \$0.45 | \$22.25 |
| 10/03/2023 | LE GRAZIE CORSO MAGENTA 69 MILANO 20123 ITA | 2% | \$0.40 | \$20.13 |
| 10/03/2023 | Prime Video *T92EO5B90440 Terry Ave N 888-802-3080 98109 WA USA | 1% | \$0.05 | \$5.33 |
| 10/03/2023 | STGMT C 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA | 1% | \$0.14 | \$14.00 |
| 10/03/2023 | CHICK-FIL-A #04568 1333 S. AUTO MALL DRIV SAINT GEORGE 84770 UT USA | 1% | \$0.29 | \$28.90 |
| 10/03/2023 | COOPERATIVA FARMACEUTIVIA PONTACCIO 22 MILANO 20121 ITA | 2% | \$0.27 | \$13.67 |
| 10/03/2023 | ROVELLO 18 SRL VIA TIVOLI 2 MILANO 20100 MI ITA | 2% | \$1.74 | \$86.87 |
| 10/03/2023 | Glovo 03OCT LNUFZCTY Via Arcivescovo Calabiana, 6 Milano 20139 ESPESP | 2% | \$1.72 | \$85.84 |
| 10/03/2023 | CHEVRON 0304817 1036 W. MIDDLETON DR WASHINGTON 84780 UT USA | 1% | \$0.02 | \$2.44 |
| 10/04/2023 | ABC*SUMMIT ATHLETIC CL1532 E 1450 S ST GEORGE 84790 UT USA | 1% | \$0.32 | \$31.97 |
| 10/05/2023 | Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA | 1% | \$0.17 | \$17.07 |
| 10/05/2023 | HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA | 1% | \$0.38 | \$38.41 |
| 10/05/2023 | STGMT C 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA | 1% | \$0.14 | \$14.00 |
| 10/05/2023 | CHEVRON 0381217 954 N COMMERCE BLVD #2 WASHINGTON 84780 UT USA | 2% | \$0.83 | \$41.41 |
| 10/05/2023 | CHEVRON 0381217 954 N COMMERCE BLVD #2 WASHINGTON 84780 UT USA | 2% | \$0.08 | \$3.80 |
| 10/05/2023 | MAVERIK #261 336 W HILTON DR ST GEORGE 84770 UT USA | 1% | \$0.03 | \$2.97 |
| 10/05/2023 | EXP LOUNGE LLC 520 W TELEGRAPH ST S WASHINGTON 84780-2352UT USA | 1% | \$1.37 | \$136.62 |
| 10/05/2023 | GAME HAVEN ST. GEORGE 250 RED CLIFFS DR STE 32 BLOOMINGTON 84790 UT USA | 1% | \$1.58 | \$158.36 |
| 10/06/2023 | MAVERIK #261 336 W HILTON DR ST GEORGE 84770 UT USA | 1% | \$0.03 | \$2.97 |
| 10/06/2023 | STGMT C 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA | 1% | \$0.56 | \$56.00 |
| 10/06/2023 | CHEVRON 0309359 927 WEST SUNSET ST. GEORGE 84770 UT USA | 1% | \$0.50 | \$50.00 |
| 10/06/2023 | GAME HAVEN ST. GEORGE 250 RED CLIFFS DR STE 32 BLOOMINGTON 84790 UT USA | 1% | \$0.40 | \$40.00 |
| 10/06/2023 | TST* Jalapenos Mexican386 N Bluff St Ste A Saint George 84770 UT USA | 2% | \$0.99 | \$49.65 |
| 10/06/2023 | MAVERIK #261 336 W HILTON DR ST GEORGE 84770 UT USA | 1% | \$0.06 | \$5.94 |
| 10/06/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$0.48 | \$16.00 |



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| 10/06/2023 | APPLE STORE #R064 3200 Las Vegas Blvd S LAS VEGAS 89109 NV USA | 3% | \$1.59 | \$53.10 |
| 10/06/2023 | MAVERIK CNTRY STRE 2 1880 W SUNSET BLVD ST GEORGE 84770 UT USA | 1% | \$0.03 | \$2.97 |
| 10/07/2023 | MAVERIK #261 336 W HILTON DR ST GEORGE 84770 UT USA | 1% | \$0.06 | \$5.94 |
| 10/07/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$0.86 | \$28.80 |
| 10/08/2023 | LEVYCONC @ ALLEGIANT S3333 AL DAVIS WAY LAS VEGAS 89118 NV USA | 2% | \$0.30 | \$15.15 |
| 10/08/2023 | DOORDASH*THE HALAL GUY303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA | 2% | \$1.09 | \$54.41 |
| 10/08/2023 | APPLE.COM/BILL ONE APPLE PARK WAY CUPERTINO 95014 CA USA | 3% | \$0.32 | \$10.66 |
| 10/08/2023 | MAVERIK #261 336 W HILTON DR ST GEORGE 84770 UT USA | 1% | \$0.03 | \$2.97 |
| 10/08/2023 | VDARA HTL VALET 3850 LAS VEGAS BLVD SO LAS VEGAS 89109 NV USA | 2% | \$1.70 | \$85.00 |
| 10/08/2023 | MAVERIK #657 950 W. BUENA VISTA BLV WASHINGTON 84780 UT USA | 1% | \$0.06 | \$5.94 |
| 10/08/2023 | AMAZON.COM*TE4L04550 440 TERRY AVE N. SEATTLE 98109 WA USA | 1% | \$0.52 | \$52.31 |
| 10/09/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$0.73 | \$24.35 |
| 10/09/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA | 1% | \$0.28 | \$28.00 |
| 10/09/2023 | MOJOS SMOKES AND GIFTS695 N BLUFF #A ST GEORGE 84770 UT USA | 2% | \$0.98 | \$49.11 |
| 10/09/2023 | DD DOORDASH WINGSTOP 303 2ND STREET 8559731040 94107 CA USA | 2% | \$1.37 | \$68.39 |
| 10/09/2023 | DD DOORDASH BENJASTHA 303 2ND STREET 8559731040 94107 CA USA | 2% | \$2.62 | \$131.06 |
| 10/10/2023 | MAVERIK #657 950 W. BUENA VISTA BLV WASHINGTON 84780 UT USA | 1% | \$0.16 | \$15.66 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | Interest (CREDIT) | | | -\$0.02 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | Interest (CREDIT) | | | -\$0.07 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | Interest (CREDIT) | | | -\$0.08 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | Interest (CREDIT) | | | -\$0.09 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |



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Transactions

| Date | Description | Daily Cash | | Amount |
|------------|--|------------|------------------|----------|
| 10/10/2023 | Interest (CREDIT) | | | -\$0.11 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$28.00 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | Interest (CREDIT) | | | -\$0.01 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | Interest (CREDIT) | | | -\$0.02 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$14.00 |
| 10/10/2023 | Interest (CREDIT) | | | -\$0.04 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$28.00 |
| 10/10/2023 | Interest (CREDIT) | | | -\$0.11 |
| 10/10/2023 | STGMTC 620 SOUTH 400 E STE 404 ST GEORGE 84770 UT USA (DISPUTE CREDIT) | | | -\$56.00 |
| 10/11/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$0.30 | \$9.99 |
| 10/11/2023 | CULVERS ST GEORGE SOUT1586 S 270 E ST GEORGE 84790 UT USA | 2% | \$0.26 | \$12.92 |
| 10/11/2023 | DD DOORDASH COSTAVIDA 303 2ND STREET 8559731040 94107 CA USA | 2% | \$1.46 | \$72.78 |
| 10/12/2023 | VOLARIS 1313 PONCE DE LEON BOLULEVARD VOLARIS.COM 33134 FL USA | 1% | \$4.25 | \$424.97 |
| 10/12/2023 | WALGREENS #11674 1849 W SUNSET BLVD ST GEORGE 84770 UT USA 3% Daily Cash at Walgreens | 2% 1% | \$1.93 \$0.96 | \$96.26 |
| 10/13/2023 | DD DOORDASH BENJASTHA 303 2ND STREET 8559731040 94107 CA USA | 2% | \$3.74 | \$187.17 |
| 10/13/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$0.32 | \$10.66 |
| 10/14/2023 | MAVERIK #635 1405 SOUTH MAIN CEDAR CITY 84720 UT USA | 2% | \$0.96 | \$47.99 |
| 10/14/2023 | MAVERIK #538 965 SOUTH HWY 99 FILMORE 84631 UT USA | 2% | \$0.33 | \$16.28 |
| 10/15/2023 | AMZN Mktp US*TP0JD4TC1440 Terry Ave N Amzn.com/bill98109 WA USA | 1% | \$0.59 | \$58.93 |
| 10/16/2023 | CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA | 1% | \$4.21 | \$421.38 |
| 10/16/2023 | PAPA JOHNS #2935 1025 E TABERNACLE ST STE I ST GEORGE 84770 UT USA | 2% | \$1.32 | \$65.93 |
| 10/19/2023 | DD DOORDASH DEL TACO 303 2ND STREET 8559731040 94107 CA USA | 2% | \$0.89 | \$44.34 |

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



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Transactions

| Date | Description | Daily Cash | | Amount |
|------------|---|------------|---------|----------|
| 10/19/2023 | Prime Video *118TY2H33440 Terry Ave N 888-802-3080 98109 WA USA | 1% | \$0.14 | \$13.87 |
| 10/19/2023 | DD DOORDASH REDFORTCU 303 2ND STREET 8559731040 94107 CA USA | 2% | \$2.61 | \$130.59 |
| 10/19/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$1.50 | \$50.15 |
| 10/19/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$0.64 | \$21.34 |
| 10/19/2023 | Prime Video *TP3GX8KG1440 Terry Ave N 888-802-3080 98109 WA USA | 1% | \$0.14 | \$13.87 |
| 10/20/2023 | AMZN Mktp US*TP0IH2I61440 Terry Ave N Amzn.com/bill98109 WA USA | 1% | \$0.47 | \$47.45 |
| 10/20/2023 | AMZN Mktp US*ME4LL8RV3440 Terry Ave N Amzn.com/bill98109 WA USA | 1% | \$1.76 | \$176.08 |
| 10/21/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$1.76 | \$58.70 |
| 10/21/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$1.76 | \$58.70 |
| 10/21/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$2.40 | \$80.05 |
| 10/21/2023 | DIXIE MEATS 929W SUNSET BLVD STE 13 SAINT GEORGE 84770 UT USA | 2% | \$1.38 | \$69.14 |
| 10/22/2023 | Prime Video *197IT9FH3440 Terry Ave N 888-802-3080 98109 WA USA | 1% | \$0.04 | \$4.26 |
| 10/22/2023 | ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA | 2% | \$0.80 | \$39.77 |
| 10/22/2023 | ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA | 2% | \$1.02 | \$50.92 |
| 10/23/2023 | CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA | 1% | \$0.80 | \$79.52 |
| 10/23/2023 | JLM AUTOMOTIVE 528 W 300 N SAINT GEORGE 84770 UT USA | 2% | \$13.20 | \$660.15 |
| 10/23/2023 | SP VINGLACE 6711 Stella Link HOUSTON 77005 TX USA | 1% | \$1.40 | \$139.95 |
| 10/24/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$0.58 | \$19.20 |
| 10/24/2023 | Amazon.com*A810W76J3 440 Terry Ave N Amzn.com/bill98109 WA USA | 1% | \$0.04 | \$3.60 |
| 10/24/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$0.64 | \$21.33 |
| 10/25/2023 | SHELL OIL12849460006 1215 W PIONEER BLVD MESQUITE 89027 NV USA | 2% | \$0.28 | \$14.05 |
| 10/25/2023 | Amazon Music*HA58A16G3440 Terry Ave N 888-802-3080 98109 WA USA | 1% | \$0.05 | \$5.33 |
| 10/26/2023 | SQ *DIXIE TECHNICAL CO610 S Tech Ridge Dr St George 84770 UT USA | 2% | \$0.12 | \$6.03 |
| 10/26/2023 | DD DOORDASH CAFESABOR 303 2ND STREET 8559731040 94107 CA USA | 2% | \$1.32 | \$65.85 |
| 10/26/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$2.08 | \$69.37 |
| 10/27/2023 | Amazon.com*ZK3SG0CB3 440 Terry Ave N Amzn.com/bill98109 WA USA | 1% | \$0.10 | \$10.24 |
| 10/27/2023 | Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA | 1% | \$0.07 | \$7.46 |



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|-----------------------------|---|------------|----------|----------|
| 10/27/2023 | DIXIE MEATS 929W SUNSET BLVD STE 13 SAINT GEORGE 84770 UT USA | 2% | \$1.59 | \$79.57 |
| 10/28/2023 | DD DOORDASH CAFESABOR 303 2ND STREET 8559731040 94107 CA USA | 2% | \$2.35 | \$117.30 |
| 10/28/2023 | GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA | 2% | \$0.03 | \$1.38 |
| 10/29/2023 | DD DOORDASH WINGSTOP 303 2ND STREET 8559731040 94107 CA USA | 2% | \$0.79 | \$39.38 |
| 10/29/2023 | GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA | 2% | \$0.14 | \$6.93 |
| 10/30/2023 | MAVERIK #261 336 W HILTON DR ST GEORGE 84770 UT USA | 2% | \$0.24 | \$12.00 |
| 10/30/2023 | APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA | 3% | \$0.03 | \$1.06 |
| Total Daily Cash this month | | | \$190.50 | |

Total charges, credits and returns **\$8,846.89**

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 Good news. There are no more payments due for this installment. | | \$1,199.00 |
| 11/19/2021 | Apple Online Store Cupertino CA TRANSACTION #79a2e6005427 Good news. There are no more payments due for this installment. | | \$199.00 |
| 11/19/2021 | Apple Online Store Cupertino CA TRANSACTION #f97da1e2a60a Good news. There are no more payments due for this installment. | | \$1,099.00 |
| Total financed | | | \$2,497.00 |
| Total payments and credits | | | \$2,497.00 |
| Total remaining | | | \$0.00 |

Daily Cash

| | |
|---|-----------------|
| Daily Cash from Apple Card | \$190.50 |
| Daily Cash from Apple Card Monthly Installments | \$0.00 |
| Total Daily Cash | \$190.50 |

Interest Charged

| | |
|--------------------------------------|---------------|
| Interest charge | \$6.19 |
| Total interest for this month | \$6.19 |

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 **\$342.93**

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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.