



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Mar 1 — Mar 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 March Balance
as of Mar 31, 2024

\$9,916.80

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

Minimum
Payment Due

\$138.00

Payment
Due By

Apr 30, 2024

Account Information	
You have a recurring payment scheduled. Your balance of \$9916.80 for March will be made from your bank account on April 30th. Please go to Wallet or card.apple.com to schedule new payments or view existing payments.	
Previous Monthly Balance as of Feb 29, 2024	\$16,587.02
Previous Total Balance as of Feb 29, 2024	\$16,587.02
Total Balance as of Mar 31, 2024	\$9,916.80

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	24 years	\$26,307
\$374	3 years	\$13,480 (saving \$12,827 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

Mar 1 — Mar 31, 2024

Payments

Date	Description	Amount
03/31/2024	ACH Deposit Internet transfer from account ending in 9573	-\$15,289.90
Total payments for this period		-\$15,289.90

Transactions

Date	Description	Daily Cash		Amount
02/28/2024	DD DOORDASH DURANGOSM 303 2ND STREET 8559731040 94107 CA USA	2%	\$3.58	\$179.16
02/29/2024	MAVERIK #390 980 NORTH HOODOO WAY WASHINGTON 84780 UT USA	2%	\$0.40	\$20.16
03/01/2024	Amazon Digit*RW4SN1Y61440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.03	\$3.19
03/01/2024	DD DOORDASH WINGSTOP 303 2ND STREET 8559731040 94107 CA USA	2%	\$1.94	\$96.77
03/02/2024	SQUARESPACE INC. 225 Varick St NEW YORK 10014 NY USA	1%	\$0.13	\$12.81
03/02/2024	SP 39 & MAIN SHOES 1770 Red Cliffs Drive ST. GEORGE 84790 UT USA	2%	\$0.70	\$35.18
03/02/2024	SP 39 & MAIN SHOES 1770 Red Cliffs Drive ST. GEORGE 84790 UT USA	2%	\$2.49	\$124.74
03/02/2024	AL S SPORTING GOODS 1770 RED CLIFFS DR SAINT GEORGE 84790 UT USA	2%	\$13.22	\$661.12
03/02/2024	PACSUN #0458 1770 EAST RED CLIFFS DRI ST. GEORGE 84790 UT USA	2%	\$9.24	\$462.04
03/02/2024	TILLYS 277 1770 RED CLIFFS DR. SAINT GEORGE 84790 UT USA	2%	\$3.16	\$158.00
03/02/2024	JERSEY MIKES 42019 133 SOUTH HILTON DR #309 ST GEORGE 84770 UT USA	2%	\$2.20	\$110.00
03/02/2024	DIXIE MEATS 929W SUNSET BLVD STE 13 SAINT GEORGE 84770 UT USA	2%	\$2.67	\$133.74
03/02/2024	HARMONS-SANTA CLARA 3520 PIONEER PARKWAY SANTA CLARA 84765 UT USA	2%	\$3.42	\$171.11
03/03/2024	WM SUPERCENTER #3220 2610 PIONEER RD ST GEORGE 84790 UT USA	1%	\$0.41	\$41.17
03/03/2024	AUTOZONE #5955 1621 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.48	\$24.00
03/03/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$1.49	\$74.63
03/03/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.60	\$30.09
03/03/2024	AUTOZONE #5955 1621 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.53	\$26.66
03/03/2024	AMZN Mktp US*RZ62C8MQ1440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.15	\$14.98
03/03/2024	DD DOORDASH FREDDYSFR 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.34	\$116.76
03/04/2024	Prime Video *RZ83L8XO1440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.18	\$18.14
03/04/2024	ABC*30602-SUMMIT ATHLE1532 E 1450 S ST GEORGE 84790 UT USA	1%	\$0.64	\$63.94

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



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Mar 1 — Mar 31, 2024

Transactions

Date	Description	Daily Cash		Amount
03/04/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.32	\$15.76
03/04/2024	Laundry On The Move 205 North Lions Head Drive Washington 84780 UT USA	1%	\$0.53	\$53.04
03/04/2024	Amazon.com*RN03L46N0 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.34	\$34.14
03/04/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.67	\$33.41
03/04/2024	FIVE BELOW 3040 329 S RIVER RD ST GEORGE 84790 UT USA	2%	\$0.43	\$21.37
03/04/2024	CHICK-FIL-A #03006 15 SOUTH RIVER ROAD #5 ST. GEORGE 84790 UT USA	2%	\$1.09	\$54.41
03/05/2024	HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA	1%	\$0.44	\$43.75
03/05/2024	CHATGPT SUBSCRIPTION 548 Market StreetPMB 97273 SAN FRANCISCO94104-5401CA USA	1%	\$0.21	\$21.35
03/06/2024	DD DOORDASH CHIPOTLEM 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.42	\$20.79
03/06/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.41	\$20.55
03/06/2024	DD DOORDASH CAFESABOR 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.83	\$41.65
03/07/2024	APPLE STORE #R623 701 S Miami MIAMI 33130 FL USA (RETURN) Daily Cash Adjustment	-3%		-\$1,282.93 \$38.49
03/07/2024	AL S SPORTING GOODS 1770 RED CLIFFS DR SAINT GEORGE 84790 UT USA	2%	\$2.38	\$118.84
03/08/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA (RETURN) Daily Cash Adjustment	-3%		-\$14.19 \$0.43
03/09/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.78	\$25.95
03/11/2024	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$5.48	\$547.59
03/11/2024	Laundry On The Move 205 North Lions Head Drive Washington 84780 UT USA	1%	\$0.53	\$53.04
03/11/2024	Amazon.com*RN9I98BI1 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.45	\$45.38
03/11/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.03	\$1.06
03/11/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$2.02	\$101.23
03/13/2024	AMZN Mktp US*RN8PZ17Q1440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.11	\$10.55
03/13/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$1.68	\$83.82
03/14/2024	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$1.91	\$190.66
03/14/2024	LULULEMON RED CLIFFS M1300-1770 Red Cliffs Dr. ST. GEORGE 84790 UT USA	2%	\$6.58	\$328.79
03/14/2024	BARNES & NOBLE 1770 RED CLIFFS DR ST GEORGE 84790 UT USA	2%	\$0.31	\$15.31
03/14/2024	LULULEMON RED CLIFFS M1300-1770 Red Cliffs Dr. ST. GEORGE 84790 UT USA	2%	\$3.99	\$199.62



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Mar 1 — Mar 31, 2024

Transactions

Date	Description	Daily Cash		Amount
03/14/2024	SPORTSMANS WAREHOUSE 12957 EAST 850 NORTH ST GEORGE 84790 UT USA	2%	\$9.46	\$472.85
03/14/2024	AMZN Mktp US*RH8BK1NF2440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$1.38	\$137.68
03/15/2024	RIGGATTIS * RIGGATTIS 28 N 300 W WASHINGTON 84780 UT USA	2%	\$1.76	\$87.81
03/16/2024	LS BLACK DESERT RESOR 1500 E Black Desert Dr. IVINS 84738 UT USA	2%	\$0.94	\$46.97
03/16/2024	CKE*BLVDHOME SAINT GEO390 N MALL DR SAINT GEORGE 84790 UT USA	2%	\$0.06	\$3.01
03/17/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.13	\$6.47
03/17/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.84	\$42.18
03/17/2024	AMAZON PRIME*RH5ZM1FW2440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.16	\$16.00
03/18/2024	AMZN MKTP US*R65X21V11440 TERRY AVE N. SEATTLE 98109 WA USA	1%	\$0.26	\$25.83
03/18/2024	Laundry On The Move 205 North Lions Head Drive Washington 84780 UT USA	1%	\$1.01	\$101.08
03/18/2024	EXXON GAS-N-GO #16 565 STATE ROAD 198 SALEM 84653 UT USA	1%	\$0.61	\$61.17
03/18/2024	Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.06	\$6.39
03/19/2024	SQ *CAFFE ELEVATO 1664 S Dixie Dr, STE K-102 SAINT GEORGE 84770 UT USA	2%	\$0.47	\$23.62
03/19/2024	JLM AUTOMOTIVE 528 W 300 N SAINT GEORGE 84770 UT USA	2%	\$20.78	\$1,038.77
03/19/2024	HURST ACE HARDWARE 259160 NORTH BLUFF STREET SAINT GEORGE 84770 UT USA	2%	\$1.60	\$80.04
	3% Daily Cash at Ace Hardware	1%	\$0.80	
03/20/2024	CRUNCHYROLL *MEMBERSHI835 Market St FI 7 415-503-9235 94103 CA USA	1%	\$0.10	\$9.99
03/20/2024	CBT*WASHINGTON COUNTY 111 E TABERNACLE ST ST GEORGE 84770 UT USA	1%	\$6.58	\$658.00
03/20/2024	CBT*SVC FEE WASHINGTO 950 WARREN AVE 4TH FLOOR EAST PROVIDEN02914 RI USA	1%	\$0.19	\$19.23
03/20/2024	Washngtoncourt R 206 WEST TABERNACLE SAINT GEORGE 84770 UT USA	1%	\$3.53	\$353.00
03/21/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.86	\$42.93
03/21/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.67	\$33.74
03/21/2024	BEST BUY 00008912844 W TELEGRAPH ST WASHINGTON 84780 UT USA	2%	\$6.23	\$311.70
03/21/2024	STATE LIQUOR STORE 39 150 N 900 E ST. GEORGE 84770 UT USA	2%	\$14.92	\$746.24
03/21/2024	SMITHS FOOD #4189 20 NORTH BLUFF STREET ST.GEORGE 84770 UT USA	2%	\$0.32	\$16.12
03/21/2024	The House of Jump S Dixie Dr Saint George 84770 UT USA	2%	\$1.56	\$78.00
03/22/2024	SQ *CAFE FEELLOVE 2 W St George Blvd St George 84770 UT USA	2%	\$0.44	\$21.87
03/22/2024	Swig Santa Clara Pioneer Pkwy Santa Clara 84675 UT USA	2%	\$0.18	\$9.06



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Mar 1 — Mar 31, 2024

Transactions

Date	Description	Daily Cash		Amount
03/22/2024	PIZZA FACTORY EXPRESS 1930 W SUNSET BLVD SAINT GEORGE 84770 UT USA	2%	\$0.37	\$18.67
03/22/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$1.28	\$64.06
03/23/2024	MAVERIK #390 980 NORTH HOODOO WAY WASHINGTON 84780 UT USA	2%	\$1.01	\$50.58
03/23/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.43	\$21.65
03/25/2024	MAVERIK #698 1647 S DIXIE DR ST GEORGE 84770 UT USA	2%	\$1.15	\$57.54
03/25/2024	SQ *CAFFE ELEVATO 1664 S Dixie Dr, STE K-102 SAINT GEORGE 84770 UT USA	2%	\$0.14	\$7.24
03/25/2024	Laundry On The Move 205 North Lions Head Drive Washington 84780 UT USA	1%	\$0.53	\$53.04
03/26/2024	DD DOORDASH HOUSTONTX 303 2ND STREET 8559731040 94107 CA USA	2%	\$0.47	\$23.59
03/26/2024	RING PROTECT PLUS YR 1523 26th Street SANTA MONICA 90404 CA USA	1%	\$1.07	\$106.75
03/27/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.05	\$2.60
03/27/2024	LULULEMON RED CLIFFS M1300-1770 Red Cliffs Dr. ST. GEORGE 84790 UT USA	2%	\$3.61	\$180.41
03/27/2024	BUREAU OF CRIMINAL ID 4315 South 2700 West, Ste 1300 801-281-5081 84129 UT USA	1%	\$0.21	\$20.75
03/28/2024	CHEVRON 0381216 4655 S. PIONEER RD ST. GEORGE 84790 UT USA	2%	\$0.70	\$35.09
03/29/2024	CMSVEND*ICE CREAM FACT405 N PARK ST SAINT GEORGE 84770 UT USA	2%	\$0.05	\$2.60
03/29/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.11	\$5.31
03/29/2024	PAPA JOHNS #2935 1025 E TABERNACLE ST STE I ST GEORGE 84770 UT USA	2%	\$0.36	\$17.78
03/30/2024	HARMONS-SANTA CLARA 3520 PIONEER PARKWAY SANTA CLARA 84765 UT USA	2%	\$0.31	\$15.44
03/30/2024	TARGET 00013573275 S RIVER RD ST GEORGE 84790 UT USA	2%	\$1.69	\$84.58
Total Daily Cash this month			\$171.38	

Total charges, credits and returns \$8,619.68

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

Mar 1 — Mar 31, 2024

Daily Cash

Daily Cash from Apple Card	\$171.38
Total Daily Cash	\$171.38

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

Mar 1 — Mar 31, 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.