

Statement

Apple Card Customer

Daniel Johnson, danielj606@gmail.com

Dec 1 — Dec 31, 2022



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 December Balance
as of Dec 31, 2022

\$3,974.36

This includes any Apple Card Monthly Installments as of Dec 31, 2022.

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

Minimum
Payment Due

\$152.32

Apple Card transactions minimum payment	\$40.00
Apple Card Monthly Installments	\$112.32

Payment
Due By

Jan 31, 2023

Account Information

Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

Previous Monthly Balance **\$6,248.91**
as of Nov 30, 2022

Previous Total Balance **\$7,324.49**
as of Nov 30, 2022

Total Balance **\$4,937.62**
as of Dec 31, 2022

Your total balance reflects all remaining Apple Card Monthly Installments, in addition to your December 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

16 years

\$10,242

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
12/26/2022	ACH Deposit Internet transfer from account ending in 9573	-\$6,248.91
Total payments for this period		-\$6,248.91

Transactions

Date	Description	Daily Cash		Amount
11/25/2022	AMZN MKTP US*6G5BT4TE3440 TERRY AVE N AMZN.COM/BILL98109 WA USA	1%	\$0.68	\$68.03
11/26/2022	AMZN Mktp US*8P1MK5MI3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.47	\$46.93
11/29/2022	APPLE.COM/US ONE APPLE PARK WAY 800-676-2775 95014 CA USA	3%	\$2.97	\$99.00
11/29/2022	AMZN Mktp US*NX3N97HR3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.10	\$9.60
11/29/2022	AMZN Mktp US*WU1TF5F83440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$3.13	\$313.40
11/29/2022	AMZN Mktp US*PX4KU1EJ3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.10	\$10.28
11/30/2022	AMAZON.COM*3G9E05PP3 A440 TERRY AVE N. AMZN.COM/BILL98109 WA USA	1%	\$1.17	\$117.41
11/30/2022	AMZN Mktp US*9P6UQ3CE3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.81	\$80.62
12/01/2022	DOORDASH*RED FORT CUIS303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$1.42	\$71.00
12/02/2022	WALGREENS #7052 391 W SAINT GEORGE BLVD SAINT GEORGE 84770 UT USA 3% Daily Cash at Walgreens	2%	\$0.23	\$11.55
		1%	\$0.12	
12/02/2022	INTERMOUNT* INTERMOUNT36 South State Street23rd Floor SALT LAKE CIT84111 UT USA	2%	\$1.44	\$71.88
12/02/2022	AMZN Mktp US*G08YC9G63440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.85	\$85.39
12/02/2022	Prime Video *IO79P8WR3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.43	\$42.69
12/03/2022	FRG*TEAMFANSHOP 8100 NATIONS WAY 8552108831 32256 FL USA	2%	\$4.74	\$236.92
12/04/2022	DOORDASH*BENJAS THAI &303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$1.14	\$57.13
12/04/2022	SUMMIT ATHLETIC CLUB 1532 E 1450 S SAINT GEORGE 84790 UT USA	1%	\$0.32	\$31.97
12/04/2022	GREATAMERICANCOOKIES 4990 W Craig Rd LAS VEGAS 89130 NV USA	2%	\$1.16	\$57.99
12/04/2022	DOORDASH*JERSEY MIKES 303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$1.71	\$85.28
12/05/2022	HLU*HULU 15570135590822500 Broadway HULU.COM/BILL90404 CA USA	1%	\$0.21	\$21.34
12/05/2022	Amazon.com*754SE6ZX3 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$2.13	\$213.49
12/06/2022	HARMONS-SANTA CLARA 3520 PIONEER PARKWAY SANTA CLARA 84765 UT USA	2%	\$0.21	\$10.29



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Transactions

Date	Description	Daily Cash		Amount
12/06/2022	DOORDASH*COSTA VIDA 303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$2.12	\$105.85
12/07/2022	PAPA JOHNS #2935 1025 E TABERNACLE ST STE I 432-867-1882 84770 UT USA	1%	\$0.53	\$53.14
12/09/2022	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.73	\$24.35
12/09/2022	DIXIE MEATS 929W SUNSET BLVD STE 13 SAINT GEORGE 84770 UT USA	2%	\$1.68	\$84.04
12/09/2022	DOORDASH*ALBERTSONS RA303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$0.86	\$42.87
12/09/2022	AMZN MKTP US*BB05R64E3440 TERRY AVE N AMZN.COM/BILL98109 WA USA	1%	\$0.36	\$36.28
12/10/2022	DOORDASH*PANDA EXPRESS303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$1.18	\$59.04
12/11/2022	ALBERTSONS #0301 915 REDCLIFFS DRIVE WASHINGTON 84780 UT USA	2%	\$0.18	\$9.23
12/12/2022	AMZN Mktp US*GC1FS3OD3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.27	\$26.66
12/13/2022	COLLEGE STORE 610 S Tech Ridge Dr ST GEORGE 84770 UT USA	2%	\$0.03	\$1.33
12/13/2022	COLLEGE STORE 610 S Tech Ridge Dr ST GEORGE 84770 UT USA	2%	\$0.03	\$1.33
12/13/2022	WALGREENS #11674 1849 W SUNSET BLVD ST GEORGE 84770 UT USA 3% Daily Cash at Walgreens	2% 1%	\$3.16 \$1.58	\$157.83
12/14/2022	SQ *VITAL SMOOTHIE 1094 W 1600 S St George 84770 UT USA	2%	\$0.18	\$9.01
12/14/2022	DOORDASH*BENJAS THAI &303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$3.08	\$153.96
12/15/2022	Amazon.com*ZT7BH5DZ3 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.10	\$9.60
12/16/2022	HARMONS - DIXIE 1189 EAST 700 SOUTH ST. GEORGE 84790 UT USA	1%	\$1.87	\$186.78
12/16/2022	Prime Video *VG7WQ24X3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.17	\$17.07
12/17/2022	WALMART.COM 702 SW 8TH ST 800-966-6546 72716 AR USA	1%	\$2.02	\$201.73
12/17/2022	WALMART.COM 702 SW 8TH STREET MS100 8009666546 72716 AR USA	1%	\$0.40	\$40.18
12/17/2022	SQ *URBAN RENEWAL 3923 Vincent Ave S Minneapolis 55410 MN USA	2%	\$0.32	\$15.96
12/17/2022	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.78	\$39.19
12/17/2022	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.45	\$22.34
12/18/2022	DOORDASH*ALBERTSONS RA303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$0.46	\$22.89
12/18/2022	DOORDASH*DEL TACO 303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$0.47	\$23.53
12/19/2022	SMITHS #4278 565 S MALL DR SAINT GEORGE 84790 UT USA	1%	\$0.20	\$20.03
12/19/2022	MAVERIK #370 2078 EAST RIVERSIDE ST. GEORGE 84770 UT USA	2%	\$0.08	\$4.11
12/19/2022	TCKTWEB*LUCKIEEMTRIPLI685 Market St Ste 200 800-965-4827 94105 CA USA	1%	\$0.43	\$42.75

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



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12/20/2022	DOORDASH*COSTA VIDA 303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$2.13	\$106.70
12/21/2022	Amazon.com*EH6N76C03 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.17	\$17.30
12/21/2022	DOORDASH*BENJAS THAI &303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$1.41	\$70.53
12/22/2022	AMAZON.COM*LH221H43 A440 TERRY AVE N. AMZN.COM/BILL98109 WA USA	1%	\$0.03	\$3.19
12/22/2022	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$2.08	\$207.53
12/25/2022	Amazon Music*TE8SW6SM3440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.05	\$5.33
12/25/2022	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.19	\$6.39
12/25/2022	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.42	\$13.87
12/25/2022	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$1.02	\$34.12
12/25/2022	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$1.02	\$34.12
12/27/2022	ULTA #417 464 E.JOYCE BLVD.-STE.43 FAYETTEVILLE 72703 AR USA	2%	\$2.55	\$127.29
12/28/2022	AMZN Mktp US 440 Terry Ave N Amzn.com/bill98109 WA USA (RETURN)			-\$74.99
	Daily Cash Adjustment	-1%		\$0.75
12/31/2022	DOORDASH*TACO BELL 303 2nd StreetSuite 800 SAN FRANCISCO94107 CA USA	2%	\$3.13	\$156.64
Total Daily Cash this month			\$63.46	

Total charges, credits and returns

\$3,862.04

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 #eeab5ae5c32d This month's installment: \$8.29 Final installment: Apr 30, 2023		\$199.00
09/30/2021	Apple Online Store Cupertino CA TRANSACTION #8b27b4886cc0 This month's installment: \$49.95 Final installment: Sep 30, 2023		\$1,199.00
11/19/2021	Apple Online Store Cupertino CA TRANSACTION #79a2e6005427 This month's installment: \$8.29 Final installment: Nov 30, 2023		\$199.00
11/19/2021	Apple Online Store Cupertino CA TRANSACTION #f97da1e2a60a This month's installment: \$45.79 Final installment: Nov 30, 2023		\$1,099.00
Total financed			\$2,696.00
Total payments and credits			\$1,620.42
Total remaining			\$1,075.58

Daily Cash

Daily Cash from Apple Card	\$63.46
Daily Cash from Apple Card Monthly Installments	\$0.00
Total Daily Cash	\$63.46

Interest Charged

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



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Interest Charges
2022 Total Year-to-Date:
– Total interest charged in 2022 **\$0.00**

Interest Charge Calculation
Annual Percentage Rate (APR) **19.74 %** (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.