



Statement

Apple Card Customer
Daniel Johnson, danielj606@gmail.com

Jun 1 — Jun 30, 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 June Balance
as of Jun 30, 2024

\$6,925.85

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

Minimum
Payment Due

\$70.00

Payment
Due By

Jul 31, 2024

Account Information
You have a recurring payment scheduled. Your balance of \$6925.85 for June will be made from your bank account on July 31st. Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

Previous Monthly Balance as of May 31, 2024	\$964.21
Previous Total Balance as of May 31, 2024	\$964.21
Total Balance as of Jun 30, 2024	\$6,925.85

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	21 years	\$18,079
\$262	3 years	\$9,424 (saving \$8,655 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

If your obligation has been discharged on this account because of a prior bankruptcy, or if you are the subject of a pending bankruptcy, this communication is for informational purposes only and is not an attempt for payment or to impose liability for any obligation.



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Payments

Date	Description	Amount
06/06/2024	Apple Cash payment	-\$13.79
06/06/2024	ACH Deposit Internet transfer from account ending in 9573	-\$2,027.99
06/07/2024	Apple Cash payment	-\$248.63
06/07/2024	ACH Deposit Internet transfer from account ending in 9573	-\$23,855.37
Total payments for this period		-\$26,145.78

Transactions

Date	Description	Daily Cash		Amount
05/30/2024	AMZN Mktp US*XC5DA23A3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.53	\$53.35
05/31/2024	AMZN Mktp US*BL4Q77UI3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.43	\$42.68
05/31/2024	DEES SERVICE 20 N BEAR LAKE BLVD LAKETOWN 84038 UT USA	1%	\$0.76	\$76.49
06/01/2024	AMAZON PRIME*G82HI60G3440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.03	\$3.19
06/01/2024	DEES SERVICE 20 N BEAR LAKE BLVD LAKETOWN 84038 UT USA	1%	\$0.12	\$11.70
06/02/2024	TST* COSTA VIDA - EVAN96 N 2ND ST EVANSTON 82930 WY USA	1%	\$0.42	\$42.04
06/02/2024	CHEVRON 0204058 36 W 3700 N PROVO 84604 UT USA	2%	\$0.09	\$4.32
06/02/2024	DOMINOS 7535 2311 SANTA CLARA DR SANTA CLARA 84765 UT USA	2%	\$1.39	\$69.66
06/02/2024	TARGET 00013573275 S RIVER RD ST GEORGE 84790 UT USA	2%	\$7.12	\$355.76
06/03/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.23	\$11.70
06/04/2024	ABC*30602-SUMMIT ATHLE1532 E 1450 S ST GEORGE 84790 UT USA	1%	\$0.32	\$31.97
06/04/2024	MAVERIK #657 950 W. BUENA VISTA BLV WASHINGTON 84780 UT USA	2%	\$0.43	\$21.63
06/04/2024	MAVERIK #657 950 W. BUENA VISTA BLV WASHINGTON 84780 UT USA	2%	\$2.02	\$100.95
06/04/2024	TJ MAXX #663 155 US HIGHWAY 41 SHOPS ON MAIN SCHERERVILLE 46375 IN USA	2%	\$3.16	\$158.22
06/05/2024	HULU 877-8244858 CA 2500 Broadway SANTA MONICA 90404 CA USA	1%	\$0.44	\$43.75
06/05/2024	AMAZON MAR* 112-002464410 Terry Avenue North SEATTLE 98109 WA USA	1%	\$0.29	\$28.81
06/05/2024	OPENAI *CHATGPT SUBSCR548 Market StreetPMB 97273 SAN FRANCISCO94104-5401CA USA	1%	\$0.21	\$21.35
06/05/2024	DD DOORDASH BENJASTHA 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.08	\$104.00



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06/06/2024	PASSPORT WHOLESALE FUR400 W TELEGRAPH ST WASHINGTON 84780 UT USA	1%	\$240.00	\$24,000.00
06/06/2024	QUANTUM FIBER 100 CENTURYLINK DR 833-250-6306 71203 LA USA (RETURN)			-\$100.00
	Daily Cash Adjustment	-1%		\$1.00
06/07/2024	DD DOORDASH COSTAVIDA 303 2ND STREET 8559731040 94107 CA USA	2%	\$2.07	\$103.55
06/08/2024	RICE-ECCLES STADIUM (F30 E BroadwaySuite 201 SALT LAKE CIT84111 UT USA	2%	\$0.52	\$26.10
06/08/2024	RICE-ECCLES STADIUM (F30 E BroadwaySuite 201 SALT LAKE CIT84111 UT USA	2%	\$0.68	\$33.94
06/08/2024	RICE-ECCLES STADIUM (F30 E BroadwaySuite 201 SALT LAKE CIT84111 UT USA	2%	\$0.31	\$15.66
06/09/2024	7-ELEVEN 35818 875 EAST 400 SOUTH SALT LAKE CIT84102 UT USA	2%	\$0.37	\$18.39
06/09/2024	7-ELEVEN 35818 875 EAST 400 SOUTH SALT LAKE CIT84102 UT USA	2%	\$0.16	\$7.81
06/09/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.78	\$25.95
06/09/2024	AMZN Mktp US*ZP3QI9NL3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$1.07	\$106.72
06/09/2024	NORDSTROM-RACK #0033 2210 S 1300 E SALT LAKE CIT84106 UT USA	2%	\$9.35	\$467.35
06/09/2024	BATH & BODY WORKS 43856191 S STATE SPC #1165 MURRAY 84107 UT USA	2%	\$0.71	\$35.72
06/09/2024	T.J. MAXX #1516 4582 W KESTREL RANGE RD MOUNTAIN VIEW VI RIVERTON 84096 UT USA	2%	\$5.46	\$272.95
06/09/2024	BATH AND BODY WORKS 5613253 S TEAL RIDGE WAY RIVERTON 84096 UT USA	2%	\$2.35	\$117.44
06/10/2024	Laundry On The Move 205 North Lions Head Drive Washington 84780 UT USA	1%	\$0.05	\$5.00
06/10/2024	HOBBY LOBBY #384 11681 S PARKWAY PLAZA DR SOUTH JORDAN 84095 UT USA	1%	\$3.91	\$390.71
06/10/2024	AT HOME STORE 236 7453 PLAZA CENTER DR WEST JORDAN 84084 UT USA	2%	\$3.23	\$161.56
06/10/2024	MAVERIK #695 1046 S. 500 E AMERICAN FORK84003 UT USA	2%	\$0.77	\$38.62
06/11/2024	CAFE ZUPAS ST GEORGE 1410 E SAINT GEORGE BLVD ST GEORGE 84790 UT USA	1%	\$0.06	\$6.45
06/11/2024	CAFE RIO 0001 ST GEORG15 S RIVER ROAD BLDG 100 ST. GEORGE 84790 UT USA	1%	\$0.52	\$52.43
06/11/2024	TJ MAXX #663 155 US HIGHWAY 41 SHOPS ON MAIN SCHERERVILLE 46375 IN USA	1%	\$5.63	\$563.14
06/11/2024	PY *THE ORANGE PEEL U42 S RIVER RD STE 13 SAINT GEORGE 84790 UT USA	1%	\$0.17	\$16.88
06/11/2024	CHICK-FIL-A #03006 15 SOUTH RIVER ROAD #5 ST. GEORGE 84790 UT USA	1%	\$0.15	\$15.15
06/11/2024	TARGET 00013573275 S RIVER RD ST GEORGE 84790 UT USA	1%	\$3.83	\$382.86
06/11/2024	TARGET 00013573275 S RIVER RD ST GEORGE 84790 UT USA	1%	\$0.49	\$49.45
06/11/2024	TJ MAXX #663 155 US HIGHWAY 41 SHOPS ON MAIN SCHERERVILLE 46375 IN USA	1%	\$3.68	\$368.24



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06/11/2024	PAPA JOHNS #2935 1025 E TABERNACLE ST STE I ST GEORGE 84770 UT USA	1%	\$0.83	\$82.75
06/11/2024	MAVERIK #698 1647 S DIXIE DR ST GEORGE 84770 UT USA	1%	\$1.02	\$102.28
06/12/2024	PY *THE ORANGE PEEL U42 S RIVER RD STE 13 SAINT GEORGE 84790 UT USA	1%	\$0.33	\$33.14
06/12/2024	PY *THE ORANGE PEEL U42 S RIVER RD STE 13 SAINT GEORGE 84790 UT USA	1%	\$0.10	\$9.70
06/12/2024	AUTOZONE #0873 780 S BLUFF ST ST GEORGE 84770 UT USA	2%	\$0.48	\$24.13
06/12/2024	Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.10	\$9.60
06/12/2024	DUTCHMANS 2300 SANTA CLARA DR SANTA CLARA 84765 UT USA	2%	\$0.74	\$37.16
06/12/2024	T.J. MAXX #1516 4582 W KESTREL RANGE RD MOUNTAIN VIEW VI RIVERTON 84096 UT USA (RETURN)			-\$21.45
	Daily Cash Adjustment	-2%		\$0.43
06/13/2024	GREEN VALLEY MKT 567 S VALLEY VIEW DR SAINT GEORGE 84770 UT USA	2%	\$0.32	\$15.98
06/14/2024	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$2.44	\$244.28
06/14/2024	Amazon.com*U30GF4XC3 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.38	\$37.97
06/14/2024	USPS CHANGE OF ADDRESS6060 PRIMACY PKWY 800-2383150 38119 TN USA	1%	\$0.01	\$1.10
06/14/2024	Amazon.com*SI04Z9EG3 440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.42	\$42.23
06/15/2024	AMAZON PRIME*957Y08H73440 Terry Ave N 888-802-3080 98109 WA USA	1%	\$0.15	\$14.51
06/15/2024	TJ MAXX #663 155 US HIGHWAY 41 SHOPS ON MAIN SCHERERVILLE 46375 IN USA	2%	\$5.78	\$289.16
06/15/2024	SMITHS FOOD #4189 20 NORTH BLUFF STREET ST.GEORGE 84770 UT USA	2%	\$1.28	\$63.91
06/15/2024	DIXIE MEATS 929W SUNSET BLVD STE 13 SAINT GEORGE 84770 UT USA	2%	\$0.83	\$41.64
06/15/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	1%	\$0.08	\$7.81
06/16/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.25	\$12.35
06/17/2024	AMAZON MKTPL*7K6HV0EX3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.08	\$8.42
06/17/2024	APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 95014 CA USA	3%	\$0.06	\$2.12
06/17/2024	LINS SUPERMARKETS # 1930 W SUNSET BLVD ST GEORGE 84770 UT USA	2%	\$0.11	\$5.69
06/17/2024	STAR NURSERY 1014 1335 S DIXIE DR SAINT GEORGE 84770 UT USA	2%	\$1.93	\$96.68
06/17/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$0.73	\$36.25
06/17/2024	HARMONS-SANTA CLARA 3520 PIONEER PARKWAY SANTA CLARA 84765 UT USA	2%	\$0.66	\$32.94
06/17/2024	AMAZON MAR* 112-682497410 Terry Avenue North SEATTLE 98109 WA USA	1%	\$0.27	\$26.68



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06/17/2024	AMZN Mktp US*GT8640LD3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.43	\$42.69
06/17/2024	AMAZON MKTPL*1T1JO0WI3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.18	\$17.82
06/18/2024	PANDA EXPRESS 809 1091 N BLUFF ST SPC #104 SAINT GEORGE 84770 UT USA	2%	\$0.22	\$11.00
06/18/2024	MOJOS SMOKES AND GIFTS695 N BLUFF #A ST GEORGE 84770 UT USA	2%	\$2.67	\$133.42
06/18/2024	AMZN Mktp US*D89IZ8SG3440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.32	\$32.01
06/18/2024	Prime Video Channels 440 Terry Ave N amzn.com/bill98109 WA USA	1%	\$0.06	\$6.39
06/18/2024	ALBERTSONS #1329 745 NORTH DIXIE DOWNS DR SAINT GEORGE 84770 UT USA	2%	\$1.54	\$77.02
06/20/2024	MIXED GREENS FAST FRESSUITE 3 SAINT GEORGE 84765 UT USA	2%	\$0.32	\$16.16
06/20/2024	PAPA JOHNS #2935 1025 E TABERNACLE ST STE I ST GEORGE 84770 UT USA	1%	\$0.73	\$72.70
06/21/2024	DUTCHMANS 2300 SANTA CLARA DR SANTA CLARA 84765 UT USA	2%	\$0.03	\$1.25
06/21/2024	HARMONS-SANTA CLARA 3520 PIONEER PARKWAY SANTA CLARA 84765 UT USA	2%	\$0.35	\$17.44
06/22/2024	MAVERIK #620 1565 W. SUNSET BOULEVA ST GEORGE 84770 UT USA	2%	\$0.19	\$9.26
06/23/2024	AMAZON MKTPL*RC52J2320440 Terry Ave N Amzn.com/bill98109 WA USA	1%	\$0.47	\$46.85
06/24/2024	CITY OF ST GEORGE 175 EAST 200 NORTH 4356274000 84770 UT USA	1%	\$3.62	\$361.50
06/25/2024	WALGREENS #7052 391 W SAINT GEORGE BLVD SAINT GEORGE 84770 UT USA 3% Daily Cash at Walgreens	2%	\$0.98	\$48.91
		1%	\$0.49	
06/25/2024	VICTORIAS SECRET 15931770 E RED CLIFFS DRIVE ST GEORGE 84790 UT USA	2%	\$4.91	\$245.40
06/25/2024	WM SUPERCENTER #3220 2610 PIONEER RD ST GEORGE 84790 UT USA	1%	\$0.12	\$12.22
06/26/2024	LULULEMON PARK MEADOWS153-8433 PARK MEADOWS DR LONE TREE 80124 CO USA	2%	\$3.98	\$198.88
06/26/2024	SQ *FIDDLERS GREEN (A2400 Market St Philadelphia 19103 PA USA	2%	\$0.49	\$24.50
06/26/2024	YFIO CONCERT MERCHANDI1 WEST 1ST ST STE-F NEDERLAND 80466 CO USA	2%	\$9.98	\$498.75
06/26/2024	SQ *FIDDLERS GREEN (A2400 Market St Philadelphia 19103 PA USA	2%	\$0.97	\$48.42
06/27/2024	LULULEMON CHY CRK DENV3000 E 3RD AVE DENVER 80206 CO USA	2%	\$6.18	\$309.02
06/29/2024	BEES MARKETPLACE 1045SOUTH CENTRAL COLORADO CITY86021 AZ USA	2%	\$0.14	\$7.08
06/29/2024	DIXIE MEATS 929W SUNSET BLVD STE 13 SAINT GEORGE 84770 UT USA	2%	\$4.49	\$224.33



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Date	Description	Daily Cash		Amount
06/29/2024	HARMONS-SANTA CLARA 3520 PIONEER PARKWAY SANTA CLARA 84765 UT USA	2%	\$0.45	\$22.30
Total Daily Cash this month			\$370.08	
Total charges, credits and returns				\$32,107.42

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	\$370.08
Total Daily Cash	\$370.08

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**



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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.