



Statement

Apple Card Customer  
Emir Kaan, emirkorukluoglu@gmail.com

Aug 1 — Aug 31, 2025



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 August Balance  
as of Aug 31, 2025

\$30.86

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

Minimum  
Payment Due

\$25.00

Payment  
Due By

Sep 30, 2025

Account Information

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

Previous Monthly Balance as of Jul 31, 2025	\$249.18
Previous Total Balance as of Jul 31, 2025	\$249.18
Total Balance as of Aug 31, 2025	\$30.86

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	2 months	\$31

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
08/25/2025	ACH Deposit Internet transfer from account ending in 0729	-\$5,015.88
Total payments for this period		-\$5,015.88

## Transactions

Date	Description	Daily Cash		Amount
07/31/2025	SQ *CORONATION CAFE 103 N Pleasant St Amherst 01002 MA USA	2%	\$0.26	\$13.09
07/31/2025	SQ *SHARE 178 North Pleasant Amherst 01002 MA USA	2%	\$0.06	\$3.00
07/31/2025	AUTOZONE #6494 373 NORTHAMPTON RD AMHERST 10020 NY USA	2%	\$0.32	\$15.93
07/31/2025	GOODWILL AMHERST 711 183 UNIVERSITY DR AMHERST 01002 MA USA	2%	\$0.33	\$16.69
08/01/2025	FILOS GREEK TAVERNA 279 MAIN ST NORTHAMPTON 01060 MA USA	2%	\$0.89	\$44.46
08/01/2025	TST*WOODSTAR 2 60 Masonic St STE D Northampton 01060 MA USA	2%	\$0.26	\$12.89
08/01/2025	INTERSKATE91 - NORTH (367 RUSSELL ST # M1 HADLEY 01035 MA USA	2%	\$0.88	\$44.01
08/01/2025	TARGET 00018390367 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.92	\$46.20
08/02/2025	SQ *PARK HILL ORCHARD 82 Park Hill Road Easthampton 01027 MA USA	2%	\$0.34	\$17.00
08/02/2025	TST*CUSHMAN MARKET AND491 Pine St Amherst 01002 MA USA	2%	\$0.67	\$33.66
08/02/2025	EXXON 142 MOHAWK TRAIL142 MOHAWK TRAIL GREENFIELD 01301 MA USA 3% Daily Cash at Exxon Mobil	2% 1%	\$0.17 \$0.08	\$8.49
08/02/2025	ANTONIO S PIZZA 31 NORTH PLEASANT ST AMHERST 01002 MA USA	2%	\$0.10	\$5.22
08/02/2025	AMHERST MARKET 259 TRIANGLE ST AMHERST 01002 MA USA	2%	\$0.10	\$5.10
08/03/2025	PANERA BREAD #203427 K351 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.36	\$17.94
08/03/2025	HARBOR FREIGHT TOOLS30303 RUSSELL STREET HADLEY 01035 MA USA	2%	\$0.32	\$15.92
08/03/2025	WHOLEFDS HAD 10012 RT 9 RUSSELL ST HADLEY 01035 MA USA	2%	\$1.14	\$57.13
08/03/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.16	\$8.09
08/03/2025	AMHERST MARKET 259 TRIANGLE ST AMHERST 01002 MA USA	2%	\$0.37	\$18.28
08/04/2025	DUNKIN #336815 Q35 312 COLLEGE ST AMHERST 01002 MA USA	2%	\$0.16	\$7.79
08/04/2025	Hotel at Booking.com Trust Center, 1209 Orange Street Wilmington, N19801 DE USA	1%	\$4.43	\$443.40
08/04/2025	STP&SHPFUEL0095 440 RUSSELL ST. HADLEY 01035 MA USA	2%	\$0.41	\$20.51



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Transactions

Date	Description	Daily Cash		Amount
08/06/2025	AUTOZONE #6494 373 NORTHAMPTON RD AMHERST 10020 NY USA	2%	\$1.48	\$73.81
08/06/2025	LIA HONDA NORTHAMPTON 293 King St NORTHAMPTON 01060 MA USA	2%	\$2.72	\$136.16
08/06/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.41	\$20.48
08/06/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.36	\$17.84
08/07/2025	SIREN47906 61 9th Ave NEW YORK 10011 NY USA	2%	\$0.29	\$14.71
08/07/2025	SEPHORA MEATPACKING 21-27 Ninth Avenue NEW YORK 10014 NY USA	2%	\$0.78	\$39.20
08/07/2025	PATH TAPP PAYGO CP 1 PATH Plaza 1st FI NEW JERSEY 07306 NJ USA	2%	\$0.06	\$3.00
08/07/2025	PALM GROVE FOOD PLAZA 4622 BERGENLINE AVE UNION CITY 07087-5110NJ USA	2%	\$0.07	\$3.68
08/08/2025	SQ *FABRIQUE 348 West 14th Street New York 10014 NY USA	2%	\$0.49	\$24.50
08/08/2025	202 SUPER CONVENIENCE 202 AVENUE OF THE AMERICA NEW YORK 10013 NY USA	2%	\$0.06	\$3.12
08/08/2025	SQ *DRIP DROP CAFE 80 Pearl Street Brooklyn 11201 NY USA	2%	\$0.19	\$9.53
08/09/2025	MTA*NYCT PAYGO 2 BROADWAY NEW YORK 10004 NY USA	2%	\$0.06	\$2.90
08/09/2025	BKG*HOTEL AT BOOKING.C28 LIBERTY STREET, 29TH 8888503958 10005 NY USA	1%	\$5.31	\$531.14
08/09/2025	SHAKE SHACK 1101 1133 Broadway Ste 640 NEW YORK NY 10010 NY USA	2%	\$0.52	\$26.11
08/09/2025	TARGET 00034116600 BROADWAY NEW YORK 10012 NY USA	2%	\$0.11	\$5.74
08/09/2025	BUCK MASON 7175 W. Willoughby Avenue LOS ANGELES 90046 CA USA	2%	\$2.06	\$103.00
08/09/2025	MULBERRY ICONIC MAGAZI188 MULBERRY STREET NEW YORK 10012 NY USA	2%	\$0.52	\$26.00
08/09/2025	MULBERRY MARKET #2308 251 MULBERRY ST NEW YORK 10012 NY USA	2%	\$0.33	\$16.60
08/09/2025	LYFT *1 RIDE 08-09 548 Market St. Ste 68514 SAN FRANCISCO94104 CA USA	2%	\$0.41	\$20.44
08/10/2025	MTA*NYCT PAYGO 2 BROADWAY NEW YORK 10004 NY USA	2%	\$0.06	\$2.90
08/10/2025	Subway 34267 1 Union Place Hartford 06103 CT USA	2%	\$0.29	\$14.67
08/10/2025	Partners on Booking BVWeteringschans 28 Amsterdam 1017 SG NLDNLD	1%	\$2.64	\$264.35
08/11/2025	FISHER AUTO PARTS 815 205 UNIVERSITY DR AMHERST 01002 MA USA	2%	\$0.68	\$33.97
08/11/2025	HARBOR FREIGHT TOOLS30303 RUSSELL STREET HADLEY 01035 MA USA	2%	\$0.73	\$36.32
08/11/2025	TARGET 00018390367 RUSSELL ST HADLEY 01035 MA USA (RETURN)			-\$27.62
	Daily Cash Adjustment	-2%		\$0.55
08/11/2025	HARBOR FREIGHT TOOLS30303 RUSSELL STREET HADLEY 01035 MA USA	1%	\$0.62	\$62.35
08/12/2025	RAISING CANES 0676 755 Boylston Street BOSTON 02116 MA USA	2%	\$0.24	\$12.19



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Date	Description	Daily Cash		Amount
08/12/2025	SQ *JAH COFFEE ROAST15 Kensington Street Boston 02119 MA USA	2%	\$0.10	\$5.00
08/12/2025	THE ARCADIAN HOTEL BRO1200 BEACON ST BROOKLINE 02446-3803MA USA	2%	\$0.76	\$38.00
08/12/2025	TARGET 00032268860 COMMONWEALTH AVE BOSTON 02215 MA USA	2%	\$1.11	\$55.29
08/13/2025	TST* TATTE BAKERY BER160 MASSACHUSETTS AVE BOSTON 02115 MA USA	2%	\$0.86	\$43.18
08/13/2025	SQ *SHAKE SHACK 484 Medford Street Somerville 02145 MA USA	2%	\$0.71	\$35.26
08/13/2025	BOS HUDSON NEWS ST1922LOGAN AIRPORT BOSTON 02128 MA USA	2%	\$0.14	\$6.98
08/14/2025	MITMUSEUM.MIT.EDU 314 Main Street CAMBRIDGE 02142 MA USA	2%	\$0.80	\$40.00
08/14/2025	DELUCAS MARKET - NEWBU239 NEWBURY ST BOSTON 02116 MA USA	2%	\$0.36	\$18.19
08/14/2025	SQ *BLUE BOTTLE COFFEE163 Newbury Street Boston 02116 MA USA	2%	\$0.31	\$15.69
08/14/2025	SP ALO-YOGA 6670 Flotilla Street COMMERCE 90040 CA USA	2%	\$3.71	\$185.63
08/14/2025	CVS/PHARMACY #01206 240 NEWBURY ST BOSTON 02116 MA USA	2%	\$0.09	\$4.33
08/14/2025	PI ALLEY GARAGE 275 Washington St BOSTON 02108 MA USA	2%	\$0.50	\$25.00
08/14/2025	SHELL OIL 57544921000 146 BOSTON ST SALEM 01970 MA USA	2%	\$0.46	\$23.00
08/14/2025	MCDONALDS F1474 133 MAIN ST PEABODY 01960 MA USA	2%	\$0.42	\$20.90
08/14/2025	City of Cambridge 128 S Tryon St Ste 1000 Charlotte 28208 NC USA	1%	\$0.05	\$4.55
08/15/2025	SQ *SHARE 178 North Pleasant Amherst 01002 MA USA	2%	\$0.50	\$24.84
08/15/2025	MCDONALDS F35391 374 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.37	\$18.26
08/15/2025	USPS PO 2401360002 145 UNIVERSITY DR AMHERST 01002 MA USA	2%	\$0.46	\$22.86
08/15/2025	WHOLEFDS HAD 10012 RT 9 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.35	\$17.73
08/16/2025	TST*CUSHMAN MARKET AND491 Pine St Amherst 01002 MA USA	2%	\$0.46	\$23.09
08/16/2025	DUNKIN #356908 142 RUSSELL STREET HADLEY 01035 MA USA	2%	\$0.15	\$7.53
08/16/2025	EXXON GIBBS HADLEY 110 RUSSELL STREET HADLEY 01035 MA USA 3% Daily Cash at Exxon Mobil August 2025 Road Trip 5% Daily Cash Offer	2% 1% 2%	\$1.01 \$0.50 \$1.01	\$50.40
08/16/2025	SQ *ALIAS COFFEE 76 N Pearl St Albany 12207 NY USA	2%	\$0.18	\$9.00
08/16/2025	WAL-MART #2152 141 WASHINGTON AVE EXTEN ALBANY 12205 NY USA	1%	\$0.21	\$20.63
08/16/2025	CHICK FIL A 3601712 168 MP WEST NY STATE PATTERSONVILL12137 NY USA	2%	\$0.62	\$30.76
08/16/2025	BUZZYS PIZZA 7617 NIAGARA FALLS BLVD. NIAGARA FALLS14304 NY USA	2%	\$0.92	\$46.17



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08/16/2025	TARGET 000101247414 NIAGARA FALLS BLV NIAGARA FALLS14304 NY USA	2%	\$0.65	\$32.35
08/17/2025	BEAR CLAW CAFE 310 4TH ST NIAGARA FALLS14303 NY USA	2%	\$0.16	\$7.80
08/17/2025	Subway 28754 2608 Pine Ave Niagara Falls14301 NY USA	2%	\$0.69	\$34.41
08/17/2025	HORVATHS WOODLAWN KWI3326 LAKESHOSRE RD - RT 5 BUFFALO 14219 NY USA	1%	\$0.22	\$21.50
08/17/2025	WYNDHAM 2 WASHINGTON BLVD DETROIT 48226-4421MI USA	1%	\$2.08	\$207.64
08/18/2025	The Henry Ford 20900 OAKWOOD BOULEVARD Dearborn 48124 MI USA	2%	\$2.16	\$108.00
08/18/2025	HILTON GARDEN INN 55 E 11TH ST CHICAGO 60605 IL USA	2%	\$2.80	\$140.00
08/19/2025	TST*INTELLIGENTSIA - M53 E Randolph St Chicago 60601 IL USA	2%	\$0.27	\$13.74
08/19/2025	ROSAS LOUNGE 3420 W ARMITAGE AVE 773-805-8669 60647 IL USA	1%	\$0.43	\$43.00
08/20/2025	HOLIDAY INN COLUMBUS D175 EAST TOWN STREET COLUMBUS 43215 OH USA	2%	\$2.81	\$140.62
08/20/2025	Hotel at Booking.com Trust Center, 1209 Orange Street Wilmington, N19801 DE USA	2%	\$2.60	\$129.96
	Booking.com 3% Daily Cash	1%	\$1.30	
08/21/2025	TST*ONE LINE COFFEE - 745 N High St Columbus 43215 OH USA	2%	\$0.19	\$9.25
08/21/2025	SQ *DELANIES COFFEE S1737 E Carson St Pittsburgh 15203 PA USA	2%	\$0.21	\$10.50
08/21/2025	GOMOBILEPGH 1 232 BOULEVARD OF THE ALL PITTSBURGH 15222 PA USA	1%	\$0.02	\$1.65
08/21/2025	TST* PUTTSHACK - PITTS1729 SMALLMAN ST PITTSBURGH 15222 PA USA	2%	\$1.20	\$59.99
08/22/2025	Subway 32974 4418 Business 220 Bedford 15522 PA USA	2%	\$0.55	\$27.26
08/22/2025	SHELL OIL 57544268105 4418 BUSINESS 220 BEDFORD 15522 PA USA	1%	\$0.30	\$30.00
08/22/2025	STARBUCKS 75870 4201301495 VALLEY FORGE RD WAYNE 19087-1346PA USA	2%	\$0.22	\$11.13
08/22/2025	TST*THE WINDOW 1505 S St Philadelphia 19146 PA USA	2%	\$0.32	\$15.75
08/23/2025	SUNOCO 0368298601 QPSNJ TPK MILEPOST 58.7N HAMILTON TWP 08650 NJ USA	1%	\$0.30	\$30.00
08/23/2025	BRONX PARKING RUPPERT 30 E 161ST ST BRONX 10451 NY USA	2%	\$0.98	\$49.00
08/23/2025	WAL-MART #2902 121 WORCESTER RD FRAMINGHAM 01701 MA USA	1%	\$1.25	\$124.93
08/23/2025	GULF OIL 92038875 MM 117.6 MA TPKE EAST NATICK 01760 MA USA	1%	\$0.20	\$20.01
08/23/2025	FSP*HARVARD SQUARE HOT110 MOUNT AUBURN ST CAMBRIDGE 02138 MA USA	1%	\$3.24	\$323.50
08/24/2025	FSP*HARVARD SQUARE HOT110 MOUNT AUBURN ST CAMBRIDGE 02138 MA USA	1%	\$0.50	\$50.00
08/25/2025	IYZICO *gain.tv KUZGUNCUK MAH KUZGUNCUK GAZHANESI SK NO: 2 /1 ISTANBUL 34746 TURTUR	1%	\$0.04	\$3.67



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## Transactions

Date	Description	Daily Cash		Amount
08/26/2025	SQ *SHARE 178 North Pleasant Amherst 01002 MA USA	2%	\$0.30	\$14.94
08/28/2025	SQ *THE SPOKE 35 E. Pleasant Street Amherst 01002 MA USA	2%	\$0.25	\$12.25
Total Daily Cash this month			\$77.58	

**Total charges, credits and returns** **\$4,797.56**

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	\$77.58
<b>Total Daily Cash</b>	<b>\$77.58</b>

## Interest Charged

—	\$0.00
<b>Total interest for this month</b>	<b>\$0.00</b>

**Interest Charges**  
2025 Total Year-to-Date:  
– Total interest charged in 2025 **\$0.00**

**Interest Charge Calculation**  
Annual Percentage Rate (APR) **20.24 %** (variable)  
Balance subject to interest rate **\$0.00**



# Statement

## Apple Card Customer

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Aug 1 — Aug 31, 2025

## 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](https://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.