

Statement

Apple Card Customer
Emir Kaan, emirkorukluoglu@gmail.com

Jul 1 — Jul 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 July Balance as of Jul 31, 2025	Minimum Payment Due	Payment Due By
\$249.18	\$25.00	Aug 31, 2025
If you pay your monthly balance in full every month, you will avoid being charged interest.		Account Information Please go to Wallet or card.apple.com to schedule new payments or view existing payments.

Previous Monthly Balance as of Jun 30, 2025	\$0.00
Previous Total Balance as of Jun 30, 2025	\$0.00
Total Balance as of Jul 31, 2025	\$249.18

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	11 months	\$275

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
07/27/2025	ACH Deposit Internet transfer from account ending in 0729	-\$1,641.84
Total payments for this period		-\$1,641.84

Transactions

Date	Description	Daily Cash		Amount
06/30/2025	LIBERTY MUTUAL 175 BERKELEY ST 888-398-8924 02116 MA USA	1%	\$3.67	\$367.29
06/30/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.80	\$40.24
07/01/2025	SQ *SHARE 150 Main Street Northampton 01060 MA USA	2%	\$0.16	\$7.75
07/01/2025	CVS/PHARMACY #01893 90 MAIN ST NORTHAMPTON 01060 MA USA	1%	\$0.06	\$6.07
07/01/2025	SHOP THERAPY-NORTHAMPT189 MAIN STREET NORTHAMPTON 01060 MA USA	2%	\$0.17	\$8.55
07/01/2025	LYFT *1 RIDE 07-01 548 Market St. Ste 68514 SAN FRANCISCO94104 CA USA	2%	\$0.32	\$15.96
07/01/2025	INN ON BOLTWOOD F&B 30 BOLTWOOD AVENUE AMHERST 01002 MA USA	1%	\$1.16	\$116.16
07/02/2025	MCDONALDS F35391 374 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.10	\$4.80
07/02/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.35	\$17.59
07/03/2025	SQ *SHARE 178 North Pleasant Amherst 01002 MA USA	2%	\$0.10	\$4.75
07/03/2025	MYSTERY TRAIN RECORDS 178A N PLEASANT ST CUSHMAN 01002 MA USA	2%	\$0.09	\$4.25
07/08/2025	CVS/PHARMACY #00818 76 N PLEASANT ST AMHERST 01002 MA USA	2%	\$0.16	\$7.94
07/10/2025	SQ *ONLY KEBAB LLC 373 Main Street Amherst 01002 MA USA	2%	\$0.49	\$24.55
07/11/2025	CVS/PHARMACY #00818 76 N PLEASANT ST AMHERST 01002 MA USA	2%	\$0.20	\$10.12
07/11/2025	BIG Y 46 AMHERST 175 UNIVERSITY DR AMHERST 01002 MA USA	2%	\$0.08	\$4.22
07/11/2025	ANTONIO S PIZZA 31 NORTH PLEASANT ST AMHERST 01002 MA USA	2%	\$0.13	\$6.65
07/11/2025	TST*STACKERS PUB 57 North Pleasant Street Amherst 01002 MA USA	1%	\$0.18	\$17.69
07/11/2025	TST*STACKERS PUB 57 North Pleasant Street Amherst 01002 MA USA	1%	\$0.06	\$6.00
07/11/2025	TST*STACKERS PUB 57 North Pleasant Street Amherst 01002 MA USA	1%	\$0.06	\$6.15
07/12/2025	SQ *FAMILIARS COFFEE &6 Strong Ave Northampton 01060 MA USA	2%	\$0.86	\$42.86
07/12/2025	URBAN OUTFITTERS 00124109 Main Street NORTHAMPTON 01060-3145MA USA	2%	\$0.26	\$12.75
07/13/2025	JERSEY MIKES 16055 335 RUSSELL S HADLEY 01035 MA USA	2%	\$0.51	\$25.29



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Date	Description	Daily Cash		Amount
07/13/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	2%	\$1.47	\$73.51
07/13/2025	WAL-MART #2683 337 RUSSELL ST HADLEY 01035 MA USA	1%	\$0.23	\$22.70
07/13/2025	WHOLEFDS HAD 10012 RT 9 RUSSELL ST HADLEY 01035 MA USA	2%	\$1.24	\$61.76
07/13/2025	LYFT *1 RIDE 07-13 548 Market St. Ste 68514 SAN FRANCISCO94104 CA USA	2%	\$0.20	\$9.96
07/14/2025	BYT* PVTA 55 FRANK B. MURRAY ST SPRINGFIELD 01103 MA USA	2%	\$0.36	\$18.00
07/14/2025	SWEETGREEN BOY 659 Boylston St. BOSTON 02116 MA USA	2%	\$0.73	\$36.71
07/14/2025	LYFT *3 RIDES 07-14 548 Market St. Ste 68514 SAN FRANCISCO94104 CA USA	2%	\$1.40	\$69.75
07/14/2025	SQ *BLANK STREET COFFE647 Boylston Street Boston 02116 MA USA	2%	\$0.06	\$3.13
07/15/2025	PMUSA 717033 UNIVERSIT1100 SPRING ST NW ATLANTA 30309 GA USA	2%	\$0.18	\$9.20
07/15/2025	SQ *ANA BANDEIRA CHOCO48 Main St Northampton 01060 MA USA	2%	\$0.09	\$4.55
07/15/2025	AUTOZONE #6494 373 NORTHAMPTON RD AMHERST 10020 NY USA	2%	\$1.02	\$50.99
07/15/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.12	\$5.99
07/17/2025	DUNKIN #336815 Q35 312 COLLEGE ST AMHERST 01002 MA USA	2%	\$0.12	\$5.76
07/17/2025	AMHERST AUTO EXPRESS 118 SOUTH EAST STREET AMHERST 01002 MA USA	2%	\$0.70	\$35.00
07/17/2025	SHELL OIL 10004579008 95 WEST ST CHICOPEE 01013 MA USA	1%	\$0.23	\$23.00
07/17/2025	CHICK-FIL-A #03279 501 MEMORIAL DRIVE CHICOPEE 01020 MA USA	2%	\$0.28	\$14.07
07/19/2025	SHELL OIL 10005423008 144 THORNDIKE STREET PALMER 01069 MA USA	1%	\$0.20	\$20.07
07/19/2025	IKEA STOUGHTON REST 1 IKEA WAY STOUGHTON 02072 MA USA	2%	\$0.71	\$35.59
07/19/2025	IKEA STOUGHTON 1 IKEA WAY STOUGHTON 02072 MA USA	2%	\$3.16	\$158.09
07/19/2025	TST*FARO CAFE LLC 5 Arrow St Cambridge 02138 MA USA	2%	\$0.29	\$14.32
07/21/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	2%	\$1.49	\$74.33
07/21/2025	SQ *MILL VALLEY MILK S102 Mill Valley Rd. Hadley 01035 MA USA	2%	\$0.61	\$30.34
07/22/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	1%	\$0.18	\$18.03
07/22/2025	THE HOME DEPOT #8452 350 RUSSELL STREET HADLEY 010350000 MA USA	2%	\$0.11	\$5.68
07/23/2025	SQ *ONLY KEBAB LLC 373 Main Street Amherst 01002 MA USA	2%	\$0.28	\$13.96
07/23/2025	SQ *AMHERST COFFEE + B28 Amity Street Amherst 01002 MA USA	2%	\$0.21	\$10.70
07/24/2025	WHOLEFDS HAD 10012 RT 9 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.16	\$7.99



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Date	Description	Daily Cash		Amount
07/25/2025	CVS/PHARMACY #01095 165 UNIVERSITY DR AMHERST 01002 MA USA	2%	\$0.09	\$4.70
07/25/2025	EXXON GIBBS HADLEY 110 RUSSELL STREET HADLEY 01035 MA USA 3% Daily Cash at Exxon Mobil	2%	\$0.63	\$31.25
		1%	\$0.31	
07/25/2025	WHOLEFDS HAD 10012 RT 9 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.25	\$12.42
07/25/2025	DOLLAR TREE 458 RUSSELL ST STE 8 STE 8 HADLEY 01035 MA USA	2%	\$0.05	\$2.66
07/27/2025	WHOLEFDS HAD 10012 RT 9 RUSSELL ST HADLEY 01035 MA USA	2%	\$2.99	\$149.63
07/27/2025	SQ *MILL VALLEY MILK S102 Mill Valley Rd. Hadley 01035 MA USA	2%	\$0.37	\$18.50
07/27/2025	THE HOME DEPOT #8452 350 RUSSELL STREET HADLEY 010350000 MA USA	2%	\$0.30	\$14.83
07/27/2025	TRADER JOE S #512 375 RUSSELL ST HADLEY 01035 MA USA	2%	\$0.25	\$12.49
07/28/2025	SQ *MAPLE VALLEY CREAM102 Mill Valley Rd HADLEY 01035 MA USA	2%	\$0.13	\$6.50
07/30/2025	SQ *SHARE 178 North Pleasant Amherst 01002 MA USA	2%	\$0.36	\$18.17
07/30/2025	STOP & SHOP 0095 440 RUSSELL ST. HADLEY 01035 MA USA	2%	\$0.58	\$29.06
Total Daily Cash this month			\$32.11	

Total charges, credits and returns \$1,891.02

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	\$32.11
Total Daily Cash	\$32.11

Interest Charged

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

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**

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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.