

ABOUT SYNCHRONY

Synchrony (NYSE: SYF) is a premier consumer financial services company delivering customized financing programs across key industries including retail, health, auto, and travel and home, along with award-winning consumer banking products. With more than \$140 billion in sales financed and 80.3 million active accounts, Synchrony brings deep industry expertise, actionable data insights, innovative solutions and differentiated digital experiences to improve the success of every business we serve and the quality of each life we touch. More information can be found at www.synchronyfinancial.com and through Twitter: [@Synchrony](https://twitter.com/Synchrony).

- Over 85 years of history, built one customer at a time
- 80.3M active customer accounts
- More than \$140B in financed sales in 2018
- Over 16K employees—each integral to our business
- \$64B in deposits in FDIC-insured CDs, IRAs, money market accounts and savings accounts

STRONGER CONNECTIONS. BROADER ENGAGEMENT.

We've built relationships with national and regional retailers, healthcare providers, manufacturers and more. We serve hundreds of thousands of partner locations across the U.S. and Canada, and each one is important to us.

Our financial expertise spans key product areas, including apparel, electronics and appliances, home furnishings, automotive, power products and sports, jewelry and luxury, other retail, elective healthcare procedures and services, and more.

Our investments in technology across multiple platforms—in-store, online and mobile—allow us to engage consumers when and where they want. Our programs and tools strengthen the relationship between our business partners and their customers, driving growth and opportunity across the board.

SYNCHRONY is a leader in consumer financial services with more than 85 years of retail heritage. Our consumer finance business is the largest issuer of private label credit cards in the U.S. and encompasses three sales platforms: Retail Card, CareCredit and Payment Solutions. Synchrony Bank also offers a range of FDIC-insured savings products directly and online. You'll find more detailed descriptions below.

Retail Card

We provide private label credit cards, Dual Cards™ and business credit products for businesses of all sizes—from national retailers to Main Street mainstays. Our tailored credit card and loyalty programs engage customers when and where they shop—in-store, online or via mobile—and add value with targeted offers and features.

- National and regional retailers with which we have ongoing program agreements.
- Our patented Dual Cards are credit cards that function as a private label credit card when used to purchase goods and services from our partners, and as a general purpose credit card when used elsewhere.
- We currently issue Dual Cards for use on the Visa and Mastercard networks and we currently have the ability to issue Dual Cards for use on the American Express and Discover networks.

CareCredit

CareCredit is a leading provider of promotional financing for consumers who can use the health, wellness and personal care credit card at health-focused retailers and for procedures at healthcare practices, including dental, veterinary, vision, cosmetic, chiropractic, hearing-health, primary care, day and medical aesthetic spas, medical specialists and ancillary services.

- Accepted at more than 210,000 provider and health-focused retailer locations nationwide.
- We have relationships with more than 110 professional and other associations—including the American Dental Association and the American Animal Hospital Association. We also work with various state dental and veterinary associations, manufacturers and buying groups. They endorse and promote (in some cases for compensation) our credit products to their members.

Payment Solutions

We offer promotional financing for major consumer purchases. Our private label credit card and financing programs are offered through participating partners: retailers, dealers, manufacturers, buying groups and industry associations across many markets.

We work with partners in Automotive, Electronics and Appliances, Furnishings and Flooring, Home Specialty, Jewelry, and Power Equipment and Sports.

Synchrony Bank

Credit is extended by Synchrony Bank.

Synchrony Bank offers the savings products that feature award-winning rates and the safety of FDIC insurance*—CDs, IRAs, Money Market Accounts and Savings Accounts. In addition, our customers are rewarded for balances they keep or the length of time they have been a customer.

*FDIC insurance up to \$250,000 per depositor, per insured bank for each ownership category.