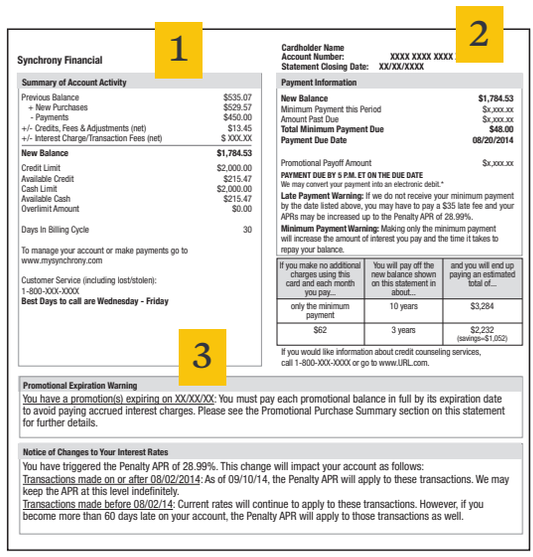
synchrony FINANCIAL

A guide to your statement

Note: The sample provided is for illustrative purposes and does not reflect your actual account data.



1. Summary of Account Activity

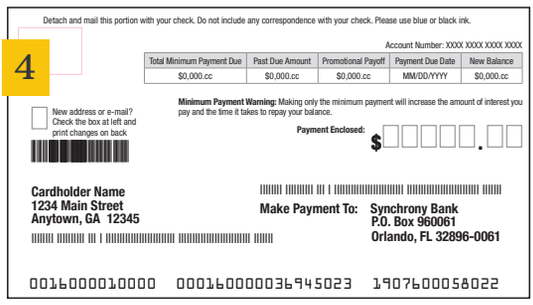
- A listing of all your account activity during the billing cycle.
- Any new payments, purchases, returns, adjustments and interest charges will be summarized here along with the Credit Limit and Credit Available on your account.
- Manage your account at www.mysynchrony.com or by calling the customer service phone number provided.

2. Payment Information

- Important information concerning your Total Minimum Payment and Due Date as well as warnings regarding making a Late Payment or only paying the Total Minimum Payment Due on your account.

3. Promotional Expiration Warning

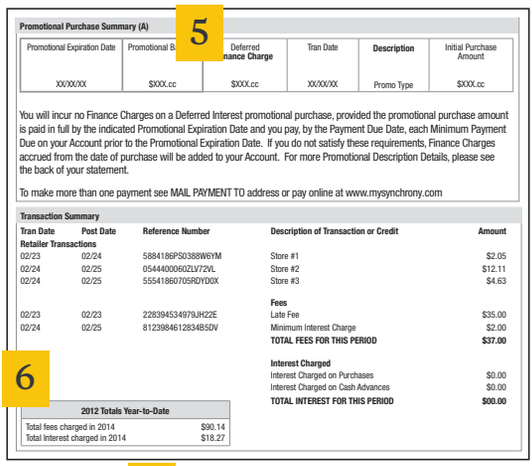
- This section explains when Deferred Interest promotions will expire. It is in narrative form and complements your Promotional Summary.



4. Payment Coupon

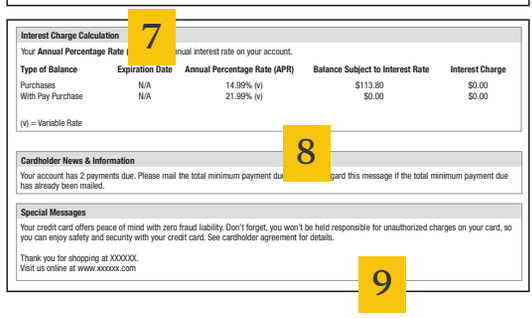
- Located at the bottom of your first page.
- Includes important information concerning the Total Minimum Payment and when it is due.
- Return this stub with your monthly payment or visit www.mysynchrony.com to make payments for free.

NOTE: A reminder of promotional payoff amounts for Deferred Interest promotions will appear on the Payment Coupon 2 months before your promotion(s) expire.



5. Promotional Purchase Summary

- Summarizes your special promotional purchases.
- Details concerning the following items can be found here:
  - Promotional Expiration Date
  - Promotional Balance
  - Any deferred or billed interest charges related to these purchases
- To avoid interest charges on any Deferred Interest promotions, pay off the Promotional Balance on or before the Promotional Expiration Date in this section.



6. Transaction Summary

- A chronological listing of your individual monthly transactions with a table that segments fees and interest year-to-date.

7. Interest Charge Calculation

- Shows the APR, Interest Charges and Expiration Date for each type of transaction.

8. Cardholder News

- You will receive additional cardholder news and special information about your account in this area.

9. Special Messages

- Check out this area of your statement to find exciting announcements and account benefits.

Please see the back of the first page of your statement for important information concerning your account and customer service information.

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