ENROLL TODAY IN THE SYNCHRONY CAR CARE™ CREDIT CARD NETWORK PROGRAM

The Synchrony Car Care™ credit card helps drive businesses like yours to greater success. Keeping your customers on the road with the Synchrony Car Care™ credit card helps keep them coming back to you when they need service and repairs. The Synchrony Car Care™ credit card can also be used to purchase gas at gas stations nationwide.[1]

GIVE CUSTOMERS A REASON TO BUY FROM YOU INSTEAD OF YOUR COMPETITORS.

Here's how Synchrony Financial's consumer financing helps your business.

GIVING CUSTOMERS A CREDIT LIMIT AT YOUR BUSINESS:

- Differentiates your customer service
- Helps drive repeat business
- Helps build customer loyalty

CONVENIENT PAYMENT OPTION HELPS CUSTOMERS BUY WHAT THEY REALLY WANT AND HELPS:

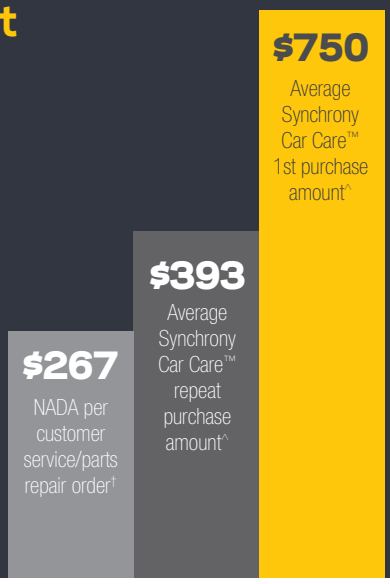
- Increase store traffic
- Increase average ticket amounts
- Close more sales

Plus, our online Business Locator that features all locations in our network, helps customers find businesses like yours that offer Synchrony Bank Financing.

The Synchrony Car Care™ credit card helps your customers get the services they need:

72% of Synchrony Car Care™ cardholders say they always seek promotional financing options when making major purchases‡

33% of Synchrony Car Care™ cardholders say they would have gone elsewhere if financing options were not available‡



First transaction amounts on the Synchrony Car Care™ Card average **$750**^ compared to **$267**† for traditional bankcards and cash.

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Call **1.866.209.4457** to enroll today.

1,‡,†,^See reverse for details.

MORE INFO NEXT PAGE

CAR CARE

PARTNERS NETWORK

PRICE GUIDE & INFORMATION

OFFER PROMOTIONAL FINANCING

Offer your customers Synchrony Car Care™ credit card **No Interest If Paid In Full Within 6 or 12 Months*** special financing promotions.

Deferred Interest Promotions

No Interest if Paid in Full within the promotional period

Everyday promotions	Consumers' minimum purchase	Your costs
6 Months*	$199 or more	2.39%
12 Months*	$750 or more	5.79%

The interest is deferred during the promotional period. To avoid paying interest, customers must pay off the entire balance, in full, at the end of the promotional period. Minimum monthly payments required.

Non-Promotional "Core" Sale

	Consumers' minimum purchase	Your costs
25 days	$0.01-$198	2.39%

Exception Fees

Minimum Application In any month if Private Label application volume does not achieve 6 processed applications, the dealer will be charged a minimum sales fee of $25.	$0.00 (6+ Apps) $25.00 (0-5 Apps) (waived for first 90 days)

YOUR PROGRAM INCLUDES:

- 24/7 merchant support
- Non-recourse protection from in-store consumer fraud**
- Training on all aspects of the program
- Credit approvals customized for the Automotive industry
- Money in your account in 48 business hours
- FREE point-of-purchase materials
- 'Meet the Sale' technology that helps provide the credit limits you need to help close the sale
- Your store location(s) listed in our network dealer locator

*Offer applies only to single-receipt qualifying purchases. No interest will be charged on the promotional purchase if you pay the promotional purchase amount in full within the promotional period which may be 6 or 12 months. If you do not, interest will be charged on the promotional purchase from the purchase date. Depending on purchase amount, promotion length, and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 29.99%; Minimum Interest Charge is $2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

**Standard chargeback rights will still apply.

[1]Subject to credit approval. Gas station purchases are not eligible for promotional financing.

‡Fifth Annual Major Purchase Consumer Study, Automotive Industry, August 2016

^Synchrony Financial Program Data, August 2016

†NADA Profile of Dealerships' Service and Parts Operations, June YTD 2016

Credit is extended by Synchrony Bank.

ENROLL TODAY TO OFFER FINANCING TO YOUR CUSTOMERS

Call **1.866.209.4457**

Click **"Get Started"** at **SynchronyBusiness.com**

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