



Temporary rate reduction to support our partners

These are turbulent times that will test what each of us individually, and all of us collectively, are made of. During this time, Synchrony® is committed to supporting your business. We're also working on strategies to help your business recover and rebuild as we prepare for the future.

There is no better time for us to stand together, strengthen our partnerships and help each other weather the storm.

We are moving quickly to help support our partners. You'll soon be seeing a series of emails, on a variety of topics that includes practical tips you can use right away in your business. Look for them in the coming days and weeks.

To support our partners, we are *temporarily reducing your rates* effective April 1st through May 31st, 2020.

| Promo | Promotion Description | Promotion Reduction Amount | Promotion Dates | Eligible Products |
|-----------------|---|----------------------------|-----------------------|-------------------|
| 18M WPDI | No Interest if Paid in Full Within 18 Months (Deferred Interest)* | 50 bps | April 1- May 31, 2020 | All |
| 25M EPNI | No Interest with 25 Equal Monthly Payments* | 101 bps | April 1- May 31, 2020 | All |

To be eligible funding must occur between April 1st- May 31st, 2020. This includes any new accounts approved before April 1st, 2020.

If you have questions about your rates, please contact your sales rep.

We hope that you and your family remain safe and healthy. For more information on Synchrony's continued response to Coronavirus (COVID-19), go to www.synchrony.com/coronavirus.

*Funding must occur between April 1, 2020 and May 31, 2020 to receive reduced pricing. All sales are to be funded at the time of project completion. Credit is extended by Synchrony Bank.