The materials and information located on this page, or any of the links or resources contained within (collectively, the "Materials") are intended for informational purposes only and may not reflect the most up-to-date information. Unless otherwise indicated, numeric metrics are presented as of December 31, 2023. Additionally, certain numeric metrics presented in the Materials, such as merchant locations, are calculated using proprietary methodologies that may differ from the methodologies used to calculate similar metrics used in other disclosures by the Company.

Further, the Materials may contain "forward looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended and Section 21E of the Securities and Exchange Act of 1934, as amended. Forward looking statements are based on expectations, estimates and projections at the time the statements are made that involve a number of risks and uncertainties which could cause actual results or events to differ materially from those presently anticipated. We caution you against relying on any forward-looking statements, which should also be read in conjunction with the other cautionary statements and risks described in our filings with the Securities and Exchange Commissions from time to time, including our most recent Annual Report on Form 10-K and subsequent Forms 10-Q, which are available at https://investors.synchrony.com. We undertake no obligation to update or revise any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events, except as otherwise may be required by law.