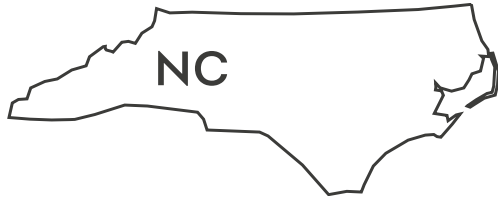


Essential to people's everyday lives and businesses across **North Carolina**



Synchrony makes it possible to pay for the things that matter. Our business is built on a foundation of “Doing What’s Right”—for our partners, customers, employees and the states and communities in which we live and operate.



ACTIVE CREDIT ACCOUNTS

3.1M+



SAVINGS ACCOUNTHOLDERS

59K+



MERCHANT LOCATIONS

13K+



TOTAL SALES

\$6.8B+



SYNCHRONY EMPLOYEES

850+



UNIVERSITY INVESTMENT

\$750K

North Carolina A&T State University

Synchrony is a premier consumer financial services company and member of the S&P 500 and Fortune 500. With roots in consumer finance going back to 1932, Synchrony is a leading provider of credit card partnership programs in the United States. We also offer co-branded products, installment loans, and consumer financing products for small- and medium-sized businesses as well as healthcare providers.

- Over 400,000 merchant locations
- 73.5 million active credit accounts
- \$185.2 billion in purchase volume
- \$103 billion of loan receivables
- Over 20,000 full-time employees
- \$81.2 billion in deposits

Synchrony's five sales platforms are :

- **Digital:** We help partners and consumers thrive in the growing digital economy through fully integrated digital products and experiences. Partners include Amazon, PayPal, Venmo, and Verizon.
- **Home & Auto:** We help consumers manage, maintain, and improve their homes and vehicles with a variety of financial products that are easy to afford and use. Partners include Lowe's, Ashley HomeStore, Discount Tire, and Mattress Firm.
- **Diversified & Value:** We help consumers afford and manage purchases from their everyday needs to discretionary purchases. Partners include Sam's Club, The TJX Companies, Inc., JCPenney, and Belk.
- **Health & Wellness:** Our CareCredit and Allegro Credit brands help consumers seeking health and wellness care for themselves, their families, and their pets. Partners include Walgreens, Aspen Dental, and LasikPlus.
- **Lifestyle:** We provide comprehensive payments and financing solutions for major consumer purchases in powersports, outdoor power equipment, and other industries focused on lifestyle merchandise like sporting goods, clothing, jewelry, and music. Partners include Dick's Sporting Goods, Guitar Center, Kawasaki, and Polaris.

We offer our credit products primarily through our wholly-owned subsidiary, Synchrony Bank.

- **Synchrony Bank:** Synchrony Bank is a direct-to-consumer bank offering savings products with award-winning rates and 93% of deposits covered under the FDIC insurance limit, including CDs, IRAs, money market accounts, and high-yield savings accounts.