

Synchrony strives to be essential to people's everyday lives and to businesses across the country.

As a leading consumer financing company, Synchrony is built to bring out the best in everyday life for consumers who rely on us to power their purchases through more than 100 million credit accounts. We support the stability, operations and growth of hundreds of thousands of businesses that are the backbone of the U.S. economy.

Powering the purchases of tens of millions of people

People rely on us to help them purchase and pay for the things that matter to them—from everyday needs like home furnishings and car repairs to powersports equipment and apparel. Our approach to financing allows us to confidently extend credit to many people who need it, providing opportunities to attain a first line of credit.



1 in 4

adults in the U.S. have a Synchrony Card



\$182B+

Purchase Volume



70M+

Active Accounts

Building stronger businesses and the economy

We support the growth of hundreds of thousands of small- and mid-sized businesses throughout the U.S. We drive sales, repeat purchases and deepen loyalty to our retail partners while providing access to capital, so they can run their business.

nearly

100 years

of history partnering with merchants to help people pay for things that matter to them

500K+

merchant locations accept credit cards — many are small- and mid-sized businesses

9K+

customer attributes evaluated to support business growth through credit access

Developing and advancing communities with trusted and responsible relationships

We are committed to being a responsible and trusted employer, partner and member of the communities where we work and live.

\$30 million

grants donated since 2021 to increase access to education, skills training and financial literacy to underserved communities and our workforce through Synchrony's global philanthropic program, Education as an Equalizer

#1

Best Place to Work in the US

Innovating through a broad range of products

Synchrony delivers a broad range of financing options and digital capabilities powered by scalable technology that offers consumers and our partners flexibility and choice across multiple industries.

Revolving Credit

Synchrony offers a variety of credit products including private label credit cards, co-branded cards, industry network cards (i.e., CareCredit for health and wellness services; Synchrony Car Care for automobile-related services) business credit and our own general purpose credit card.

Installment Loans

Synchrony offers a range of installment loans from 4 weeks to 180 months. Our monthly loans and short-term buy now pay later loans (Synchrony Pay Later) are designed for consumer purchases at large retailers and small and medium businesses across many markets.

Synchrony Bank Products

FDIC-insured savings products with award-winning rates including high yield savings accounts, CDs, IRAs and money market accounts.

Advancing a great place to do great work

We listen to and invest in our people to co-create a great working environment that drives success for our customers, business and communities.

- 95% of employees say Synchrony is a Great Place to Work
- Employees choose where to work based on our hybrid, flexible work model.
- A commitment to total wellbeing and the benefits and resources to back it up.

The #1 Place to Work in the U.S.

- #1 on 2026 Fortune 100 Best Companies to Work For in U.S. by Fortune and Great Place to Work®
- #1 on the 2026 Fortune Best Workplaces in New York™ List by Great Place to Work®

8 Employee Resource Groups, with more than 12,000 employees participating, designed to promote a culture of opportunity and inclusion.

Engaging with our communities

Our values drive how we work, how we serve our customers and partners, and how we help lift up and engage in the communities where we live and work.

Synchrony employees volunteered nearly 44,000 hours in their local communities in 2025.

Recognized in PEOPLE magazine's 100 Companies that Care 2025.

Contributed more than \$24 million to universities since 2016 including the University of Connecticut, University of Illinois Urbana-Champaign and HBCUs, including North Carolina A&T State University, University of Arkansas at Pine Bluff and Tuskegee University College of Veterinary Medicine.

In honor of our 10-year anniversary, Synchrony launched Give10 in 2024, where 100 employees were selected from thousands of nominations to direct a \$10,000 grant to the nonprofit organization of their choice – a \$1 million commitment to charities our employees care about.

Synchrony at a glance
(as of December 31, 2025)

20K+
employees

\$119B+
in total assets

\$81B+
in deposits in FDIC-insured CDs, money market accounts and savings