

Help drive repeat business

Offer your customers **6 and 12 Months Special Financing*** on purchases of \$199 or more and \$750 or more, respectively, made with the Synchrony Car Care™ credit card.

What you get:

- Low processing costs
- Attractive promotions
- Your store name on every card

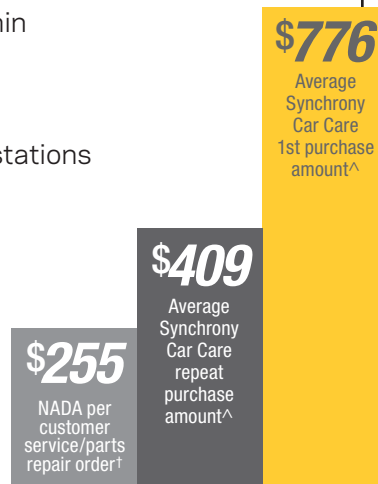
What your customers get:

- Low minimum purchase requirements on deferred interest financing (No Interest if Paid in Full within promotional period)
- Convenient monthly payments
- Card accepted at all U.S. Exxon and Mobil gas stations

ENROLL TODAY. IT'S EASY!

Start offering your customers financing. Here's how:

- Call us at 1-866-209-4457
- Enroll in just minutes
- Have your federal tax ID ready



Help your customers get the services they need.

Average first purchase amounts on the Synchrony Car Care credit card are higher than those made with traditional bankcards as well as those made with cash.^

* See reverse for details. Credit is extended by Synchrony Bank.

† NADA 2014 Annual Financial Profile Data of America's Franchised New Car Dealerships, Total Service and Parts Sales

^ 2015 Synchrony Financial Program Data, July YTD

Price guide & information

Special Financing options

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

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%

Interest accrues on the promotional purchase during the promotional period and will be assessed if the promotional purchase is not paid in full within the promotional period. Minimum monthly payments required.

Non-Promotional "Core" Sale		
	Consumers' minimum purchase	Your costs
25 days	\$0.01 or more	2.39%

Fee After 90-Day Test Drive^	
Minimum Application Fee (Waived when you submit 6 applications in a given month)	\$25 per month

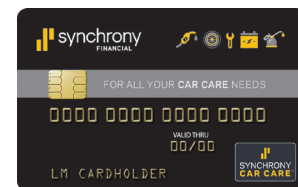
Your program includes:

- 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 lines you need to help close the sale
- 24/7 merchant support

ENROLL TODAY!

See for yourself how offering your customers Synchrony Car Care credit card Special Financing is proven to help you:

- Drive returning business
- Boost customer loyalty
- Increase average ticket sizes



Here's How:

- Call toll free: 1-866-209-4457
- Have your federal tax ID ready when you call

No Interest if Paid in Full Within 6 or 12 Months*

On qualifying purchases made with your Synchrony Car Care credit card account. Interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within the promotional period.

- Purchases of \$199 or more qualify for 6 month offer
- Purchases of \$750 or more qualify for 12 month offer

Minimum monthly payments required.

* 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.

^All costs will be waived during the first 90 days of the enrollment period, except actual usage charges.

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