

A guide to your statement

Note: The sample provided is for illustrative purposes and does not reflect your actual account data.

1. Summary of Account Activity

- A listing of all your account activity during the billing cycle.
- Any new payments, purchases, returns, adjustments and interest charges will be summarized here along with the Credit Limit and Credit Available on your account.
- Manage your account at www.mysynchrony.com or by calling the customer service phone number provided.

2. Payment Information

- Important information concerning your Total Minimum Payment and Due Date as well as warnings regarding making a Late Payment or only paying the Total Minimum Payment Due on your account.

3. Promotional Expiration Warning

- This section explains when Deferred Interest promotions will expire. It is in narrative form and complements your Promotional Summary.

4. Payment Coupon

- Located at the bottom of your first page.
- Includes important information concerning the Total Minimum Payment and when it is due.
- Return this stub with your monthly payment or visit www.mysynchrony.com to make payments for free.

NOTE: A reminder of promotional payoff amounts for Deferred Interest promotions will appear on the Payment Coupon 2 months before your promotion(s) expire.

5. Promotional Purchase Summary

- Summarizes your special promotional purchases.
- Details concerning the following items can be found here:
 - Promotional Expiration Date
 - Promotional Balance
 - Any deferred or billed interest charges related to these purchases
- To avoid interest charges on any Deferred Interest promotions, pay off the Promotional Balance on or before the Promotional Expiration Date in this section.

6. Transaction Summary

- A chronological listing of your individual monthly transactions with a table that segments fees and interest year-to-date.

7. Interest Charge Calculation

- Shows the APR, Interest Charges and Expiration Date for each type of transaction.

8. Cardholder News

- You will receive additional cardholder news and special information about your account in this area.

9. Special Messages

- Check out this area of your statement to find exciting announcements and account benefits.

Please see the back of the first page of your statement for important information concerning your account and customer service information.

Synchrony Financial

Summary of Account Activity

Previous Balance	\$535.07
+ New Purchases	\$259.57
- Payments	\$456.00
+/- Credits, Fees & Adjustments (net)	\$13.45
+/- Interest Charge/Transaction Fees (net)	\$ XXX.XX
New Balance	\$1,784.53
Credit Limit	\$2,000.00
Available Credit	\$215.47
Cash Limit	\$2,000.00
Available Cash	\$215.47
Overlimit Amount	\$0.00
Days in Billing Cycle	30

To manage your account or make payments go to www.mysynchrony.com

Customer Service (including lost/stolen): 1-800-XXX-XXXX
Best Days to call are Wednesday - Friday

Cardholder Name XXXX XXXX XXXX
Account Number: XXXX XXXX XXXX
Statement Closing Date: XX/XX/XXXX

Payment Information

New Balance	\$1,784.53
Minimum Payment this Period	\$x.xxx.xx
Amount Past Due	\$x.xxx.xx
Total Minimum Payment Due	\$48.00
Payment Due Date	08/20/2014

Promotional Payoff Amount \$x.xxx.xx
PAYMENT DUE BY 5 P.M. ET ON THE DUE DATE
 We may convert your payment into an electronic debit.
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of 28.99%.
Minimum Payment Warning: Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance.

If you make no additional charges using this card and each month you pay:	You will pay off the new balance shown on this statement in about:	and you will end up paying an estimated total of...:
only the minimum payment	10 years	\$3,284
\$62	3 years	\$2,232 (savings-\$1,052)

If you would like information about credit counseling services, call 1-800-XXX-XXXX or go to www.JURL.com.

Promotional Expiration Warning
 You have a promotion(s) expiring on XX/XX/XX. You must pay each promotional balance in full by its expiration date to avoid paying accrued interest charges. Please see the Promotional Purchase Summary section on this statement for further details.

Notice of Changes to Your Interest Rates
 You have triggered the Penalty APR of 28.99%. This change will impact your account as follows:
Transactions made on or after 08/02/2014: As of 09/10/14, the Penalty APR will apply to these transactions. We may keep the APR at this level indefinitely.
Transactions made before 08/02/14: Current rates will continue to apply to these transactions. However, if you become more than 60 days late on your account, the Penalty APR will apply to those transactions as well.

Detach and mail this portion with your check. Do not include any correspondence with your check. Please use blue or black ink.

Account Number: XXXX XXXX XXXX XXXX

Total Minimum Payment Due	Past Due Amount	Promotional Payoff	Payment Due Date	New Balance
\$0,000.00	\$0,000.00	\$0,000.00	MM/DD/YYYY	\$0,000.00

New address or e-mail? Check the box at left and print changes on back.

Minimum Payment Warning: Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance.

Payment Enclosed: \$

Cardholder Name
 1234 Main Street
 Anytown, GA 12345

Make Payment To: Synchrony Bank
 P.O. Box 960061
 Orlando, FL 32898-0061

0016000010000 000160000036945023 1907600058022

Promotional Purchase Summary (A)

Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
XX/XX/XX	\$XXX.cc	\$XXX.cc	XX/XX/XX	Promo Type	\$XXX.cc

You will incur no Finance Charges on a Deferred Interest promotional purchase, provided the promotional purchase amount is paid in full by the indicated Promotional Expiration Date and you pay, by the Payment Due Date, each Minimum Payment Due on your Account prior to the Promotional Expiration Date. If you do not satisfy these requirements, Finance Charges accrued from the date of purchase will be added to your Account. For more Promotional Description Details, please see the back of your statement.

To make more than one payment see MAIL PAYMENT TO address or pay online at www.mysynchrony.com

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
02/23	02/24	5884186FS0389W6YM	Store #1	\$2.05
02/24	02/25	05444000602UJ72H	Store #2	\$12.11
02/24	02/25	555418607058Y00X	Store #3	\$4.63
Fees				
02/23	02/23	22839454970JH2E	Label Fee	\$35.00
02/24	02/25	81238946123485SDV	Minimum Interest Charge	\$2.00
TOTAL FEES FOR THIS PERIOD				
				\$37.00
Interest Charged				
Interest Charged on Purchases				\$0.00
Interest Charged on Cash Advances				\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00

2012 Totals Year-to-Date

Total fees charged in 2014	\$90.14
Total interest charged in 2014	\$18.27

Interest Charge Calculation

Your Annual Percentage Rate (APR) is equal to the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	N/A	14.99% (v)	\$113.00	\$0.00
With Pay Purchase	N/A	21.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

Cardholder News & Information

Your account has 2 payments due. Please mail the total minimum payment due by the due date. We will send you this message if the total minimum payment due has already been mailed.

Special Messages

Your credit card offers peace of mind with zero fraud liability. Don't forget, you won't be held responsible for unauthorized charges on your card, so you can enjoy safety and security with your credit card. See cardholder agreement for details.

Thank you for shopping at XXXXXX.
 Visit us online at www.xxxxxx.com