


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 credit card

 **100 million+** consumer credit accounts

 **1st** credit card for many people

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

Credit cards are accepted at **400K+** merchant locations — many are small- and mid-sized businesses

Advanced underwriting evaluates **9K+** customer attributes 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.

\$19 million+ grants donated and 1,400+ scholarships provided 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

7 consecutive years on JUST Capital’s list of America’s Most JUST Companies

For the eighth consecutive year received a perfect score of **100** on the Human Rights Campaign Foundation’s Corporate Equality Index

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.

Top 5 Great Place to Work Everywhere We Work

- **#5** on *Fortune* 100 Best Companies to Work For in U.S.
- **#2** on *The Economic Times* Best Companies to Work For in India
- **#1** on Best Workplaces in the Philippines

8 Diversity Networks, with more than **11,500 employees** participating, designed to promote a diverse, equitable culture of 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 more than **19,200 hours** in their local communities in 2023

Recognized in *PEOPLE* magazine's **100 Companies** that Care 2023

Contributed more than **\$14 million to universities** since 2016 including the University of Connecticut, University of Illinois Urbana-Champaign and HBCUs, including North Carolina A&T State University, Howard University, Philander Smith University and Tuskegee University College of Veterinary Medicine

\$100 million committed to Ariel Alternatives' Project Black Fund to scale minority-owned businesses as leading suppliers to Fortune 500 companies, via Synchrony Ventures

SYNCHRONY AT A GLANCE

(as of December 31, 2023)

20K+

employees

\$185+

billion in sales

\$117+

billion total assets

\$81+

billion in deposits in FDIC-insured CDs, money market accounts and savings