



All monthly payments shown are an estimate only. Actual monthly fixed or equal payments will be rounded to the next highest whole dollar.

**Loan Amount: \$10,000.00**

**Plan 920-No Monthly Interest if Paid in Full within 6 Months\***

On purchases with your Synchrony Bank Credit Card. \$29 Activation fee may apply. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 6 months. Fixed monthly payments of 2.50% of the highest balance applicable to the promo purchase until paid in full. Making the Minimum Monthly Payment will not pay off the purchase within the promotional period.

\*No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full within 6 Months, if you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. 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 this promotional purchase, except that the fixed monthly payment will continue to be required until the promotion is paid in full. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

**Estimated Payment Information**

Optional Equal Monthly Payments	<b>\$1,666.67</b>
Payoff Period	<b>6 Months</b>
Total Payments	<b>\$10,000.00</b>

**Estimated Payment Information**

Fixed Monthly Payments	<b>\$250.00</b>
Payoff Period	<b>104 Months</b>
Total Payments	<b>\$26,000.00</b>

**Optional Equal Monthly Payments**

- May be greater than the **required** fixed monthly payment that will be on your billing statement for the amount to be financed.
- Equal the Amount Financed divided by the number of months in the promo period.
- Would pay off the amount to be financed within the promo period, but only if there are no other balances on your account at any time during the promo period and you make your payments on time.

PLEASE NOTE: *If the amount to be financed is not paid in full within the promo period, interest will be charged to your account from the purchase date.*

### Fixed Monthly Payments

The Fixed Monthly Payment should allow you to pay in full the amount to be financed within the estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payment by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.

#### Plan 930-25 Months No Monthly Interest Until Paid in Full\*

On qualifying purchases with your Synchrony Bank credit card. \$29 account activation fee may apply. Fixed monthly payments equal to 4.00% of promo purchase amount until paid in full.

\*No monthly interest will be charged on promo purchase and fixed monthly payments are required equal to initial promo purchase amount divided by the number of months in promo period until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval

### Estimated Payment Information

Fixed Monthly Payments	<b>\$400.00</b>
Payoff Period	<b>25 Months</b>
Total Payments	<b>\$10,000.00</b>

The Fixed Monthly Payment should allow you to pay in full the amount to be financed within the estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payment by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.

#### Plan 980-5.99% APR Until Paid in Full\*

On qualifying purchases with your Synchrony Bank credit card. \$29 account activation fee may apply. Fixed monthly payments equal to 3.00% of promo purchase amount until paid in full.

\*Interest will be charged on promo purchase from the purchase date at a reduced 5.99% APR and fixed monthly payments are required equal to 3.00% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to

the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval

### Estimated Payment Information

Fixed Monthly Payments	<b>\$300.00</b>
Payoff Period	<b>37 Months</b>
Total Payments	<b>\$11,100.00</b>

The Fixed Monthly Payment should allow you to pay in full the amount to be financed within the estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payment by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.

#### Plan 963-9.99% APR Until Paid in Full\*

On qualifying purchases with your Synchrony Bank credit card. \$29 account activation fee may apply. Fixed monthly payments equal to 1.75% of promo purchase amount until paid in full.

\*Interest will be charged on promo purchase from the purchase date at a reduced 9.99% APR and fixed monthly payments are required equal to 1.75% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval

### Estimated Payment Information

Fixed Monthly Payments	<b>\$175.00</b>
Payoff Period	<b>78 Months</b>
Total Payments	<b>\$13,650.00</b>

The Fixed Monthly Payment should allow you to pay in full the amount to be financed within the estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payment by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.

#### Plan 943-9.99% APR Until Paid in Full\*

On qualifying purchases with your Synchrony Bank credit card. \$29 account activation fee may apply. Fixed monthly payments equal to 1.25% of promo purchase amount until paid in full.

\*Interest will be charged on promo purchase from the purchase date at a reduced 9.99% APR and fixed monthly payments are required equal to 1.25% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval

### Estimated Payment Information

Fixed Monthly Payments	<b>\$125.00</b>
Payoff Period	<b>132 Months</b>
Total Payments	<b>\$16,500.00</b>

The Fixed Monthly Payment should allow you to pay in full the amount to be financed within the estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payment by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.

### Plan 925-No Monthly Interest if Paid in Full within 24 Months\*

On qualifying purchases with your Synchrony Bank Credit Card. \$29 Activation fee may apply. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 24 months. Fixed monthly payments of 2.50% of the highest balance applicable to the promo purchase until paid in full. Making the Minimum Monthly Payment will not pay off the purchase within the promotional period.

\*No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full within 24 Months, if you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. 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 this promotional purchase, except that the fixed monthly payment will continue to be required until the promotion is paid in full. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is \$2. One-time Account Activation Fee of \$29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

### Estimated Payment Information

Optional Equal Monthly Payments	<b>\$416.67</b>
Payoff Period	<b>24 Months</b>
Total Payments	<b>\$10,000.00</b>

### Estimated Payment Information

Fixed Monthly Payments	<b>\$250.00</b>
Payoff Period	<b>104 Months</b>
Total Payments	<b>\$26,000.00</b>

#### **Optional Equal Monthly Payments**

- May be greater than the required fixed monthly payment that will be on your billing statement for the amount to be financed.
- Equal the Amount Financed divided by the number of months in the promo period.
- Would pay off the amount to be financed within the promo period, but only if there are no other balances on your account at any time during the promo period and you make your payments on time.

PLEASE NOTE: If the amount to be financed is not paid in full within the promo period, interest will be charged to your account from the purchase date.

#### **Fixed Monthly Payments**

The Fixed Monthly Payment should allow you to pay in full the amount to be financed within the estimated Payoff Period if this amount is and will be the only balance on your account during the promotional period and you make your monthly payment by the due date each month. If you have any additional balances on your account at any time during the promo period, the monthly required payments applicable to those balances will be added to the fixed payment required and such balance may impact how payments are applied to your promotional purchase.

For more information regarding No Interest if Paid in Full (Deferred Interest) promotional purchases, please visit <https://www.mysynchrony.com/deferred-interest.html>