synchrony FINANCIAL

RBG Electrical
...Powering The Future

Promotion Options

Synchrony Bank provides you with a variety of promotional financing offers designed to fit specific financial needs. The promotional options available to you are listed below. For additional disclosure information, please see the reverse side.

Reduced APR with Fixed Payments promotional options are great choices if you are looking for a lower APR with predetermined payments to allow you to fit the purchase into your budget. Synchrony Bank offers your contractor three of these promotional financing options to best fit your needs

☐ **Plan 600**

Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount – Until Paid in Full [1]

On purchases with your Synchrony Bank credit card. **$29 account activation fee may apply.** Estimated payoff period 132 months. See reverse side for additional information.

☐ **Plan 604**

Reduced 7.99% APR and fixed monthly payments equal to 2.00% of promo purchase amount – Until Paid in Full [2]

On purchases with your Synchrony Bank credit card. **$29 account activation fee may apply.** Estimated payoff period 61 months. See reverse side for additional information.

☐ **Plan 602**

Reduced 5.99% APR and fixed monthly payments equal to 3.00% of promo purchase amount – Until Paid in Full [3]

On purchases with your Synchrony Bank credit card. **$29 account activation fee may apply.** Estimated payoff period 37 months. See reverse side for additional information.

Save your cash by deferring interest during the promotional period. The Deferred Interest promotional option is a great choice if you will have funds to pay the balance in full by the end of the promotional period.

☐ **Plan 605**

No Monthly Interest if Paid in Full Within 18 Months (Deferred Interest) [4]

On purchases with your Synchrony Bank credit card. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 18 months. **$29 account activation fee may apply.** Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. See reverse side for additional information.

Credit is extended by Synchrony Bank.
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Supporting Promotional Disclosures

[1] Offer applies only to purchases made with your Synchrony Bank Credit Card. Monthly interest will be charged on promo purchases 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 Monthly Interest Charge is $2. Account Activation Fee is $29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

[2] Offer applies only to purchases made with your Synchrony Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 7.99% APR, and fixed monthly payments are required equal to 2.00% 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 Monthly Interest Charge is $2. Account Activation Fee is $29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

[3] Offer applies only to purchases made with your Synchrony Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 5.99% APR, and fixed monthly payments are required equal to 3.000% 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 Monthly Interest Charge is $2. Account Activation Fee is $29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

[4] Offer applies only to purchases made with your Synchrony Bank Credit Card. No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full 18 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 promotional purchases, except that the fixed monthly payment will continue to be required until the promo purchase is paid in full. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is $2. Account Activation Fee is $29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.