CARCAREONE CONSUMER FINANCING





Price Guide & Information

Increase your customers' purchasing power and your bottom line. With the Synchrony Financial Program you have the flexibility to choose from a set of financing promotions on a daily basis.

Deferred Interest Promotions

The interest is deferred during the promotional period. To avoid paying finance charges, customers must pay off the entire balance in full at the end of the promotional period.

| | State States | With Payments | | |
|-----------------|--------------|---------------|-----------|------------------|
| Everyday | Minimum | Processing | Terminal | Business |
| Promotions | Purchase | Fee | Tran Code | Center Tran Code |
| Non-Promotional | \$0.01-\$198 | 1.99% | N/A | 000 |
| 6 Months | \$199 | .1.99% | N/A | 000 |
| 12 Months | \$750 | 4.79% | 112 | 112 |

Visa / MasterCard / Discover Processing (i.e Bankcard)

Not using Synchrony Financial to process your bankcard transactions?

Did you know Synchrony Financial offers easy processing for Visa, MasterCard and Discover sales? You can process sales through the Business Center or a terminal. In Most cases no conversion is necessary! Key benefits of using Synchrony Financial include:

- ONE stop to process major credit cards
- ONE number for customer service
- · ONE deposit with your bank
- ONE monthly statement to accurately reconcile all payment activity
- All at competitive rate with no hidden fees... call us today to get started!

Existing bankcard transaction users: your rates have not changed. Please call us with any questions regarding your current Visa/MasterCard/Discover.

Visit us online at SYNCHRONYBUSINESS.COM

Credit is extended by Synchrony Financial 700-563-00 Rev. 10/15

Synchrony

Statements Program Participants Price Guide & Information

- 24/7 Merchant Support
- Protection against credit fraud
- Credit approvals customized for your industry
- Money in your account in 48 business hours
- Training on all aspects of the program, including our online resource, 'Learning Center. (synchronybusiness.com/learningcenter)
- · Point of Purchase materials
- Internet reporting via Business Center
- Consumer online bill pay option at MYSYNCHRONY.COM
- · Access to discounted products & service
- 'Meet the Sale' technology that provides the credit lines you need to close the sale

Important Phone Numbers

| Department | Purpose | Contact Numbers 800-333-1082 | |
|--|--|---------------------------------|--|
| Retail Support Center | Used if you have any merchant questions & for application reconsideration | | |
| Customer Inquiry Center (Cardholder use only) | Used by customer if they have a billing question | 866-396-8254 | |

Visit us online at SYNCHRONYBUSINESS.COM