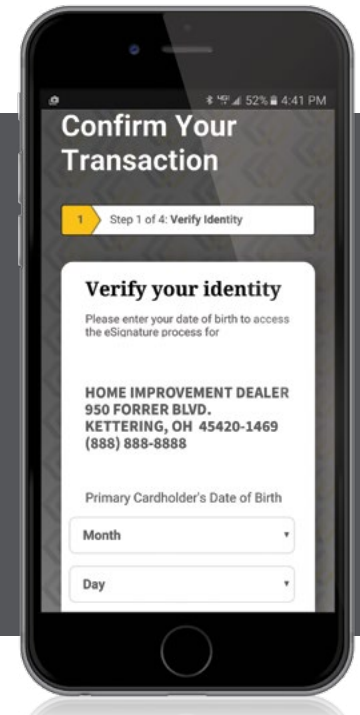


In today's fast-paced world, no one has time to waste.

Synchrony Transact makes the financing process simple, streamlined, and secure from start to finish, so you don't have to wait to make the improvements you want and need—with the spending power you're looking for.*

With Synchrony Transact, the entire experience is fast and convenient. It's never been easier to use promotional financing offers for your home improvement projects.*



How it works

Synchrony Transact makes it easy for you to make the most of promotional financing with the help of a qualified contractor who meets Synchrony Financial's high standards for quality, courtesy, and professionalism.

1 Apply for a credit card
 All you need to do is:

- Review available promotional offers and estimated monthly payments
- Receive and review a printed copy of the Terms and Conditions (T&C)
- Show two forms of ID
- Provide contact info and income
- Review your application on screen

You'll get a response within minutes! If approved, use your credit today.

2 Use your credit
 Your contractor will enter the basic project details you've discussed (products/services, price, promotional offer selected). You'll review everything on the device before the contractor submits the transaction for your formal review and approval.

You can also use your credit card to finance additional home improvement projects. Visit www.mysynchrony.com for details.

3 Approve transaction
 You will receive an email from Synchrony Bank with a link to confirm transaction details. It is critical that you **confirm your transaction** by doing the following:

- Confirm identity by entering your birth date
- Consent to receive information electronically (click "X" and then "Accept")
- Review transaction details and if correct, click 'eSign & Submit'
- Once the work/service is complete, your contractor will submit the transaction to Synchrony Bank for payment.
- You will begin to receive monthly statements and can manage your account at **mysynchrony.com**.

Note: In some cases, depending on your project type, you will be asked to confirm project completion via a completion consent, using a process similar to the above, prior to the transaction being sent to Synchrony Bank for payment. If you are sent a completion consent request via email and do not take action within two weekdays, completion consent will process automatically and the transaction will be submitted to Synchrony Bank for payment.

*Subject to credit approval. Credit is extended by Synchrony Bank.

