



## Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our services; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to our performance in helping to meet the community credit needs, as well as our responses to those comments. You may review this information today at [synchrony.com/cra-public-file](https://synchrony.com/cra-public-file).

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings associations that are scheduled for CRA examination by the OCC for the next two quarters. This list is available through the OCC's website at [OCC.gov](https://www.occ.gov).

You may send written comments about our performance in helping to meet community credit needs to Synchrony via email at [CRAOfficer@syf.com](mailto:CRAOfficer@syf.com), or via mail to CRA Officer, Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020, and to Deputy Comptroller, Midsize Bank Supervision, Office of the Comptroller of the Currency, 400 7th Street, SW., Washington, DC 20219. You may also submit comments electronically to [CRAcomments@occ.treas.gov](mailto:CRAcomments@occ.treas.gov). Your written comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Synchrony Financial, a savings and loan holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Philadelphia, 10 N Independence Mall W, Philadelphia, PA 19106 an announcement of applications covered by the CRA filed by savings and loan and/or bank holding companies.