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**SYNCHRONY BANK
KEEP FOR YOUR RECORDS
SECTION I: RATES AND FEES TABLE
CREDIT CARD ACCOUNT AGREEMENT**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	26.99%
Paying Interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on non-promotional purchases if you pay your entire balance by the due date each month. We will begin charging interest on promotional purchases on the purchase date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees	
Transaction Fees	
<ul style="list-style-type: none"> • Activation 	\$29 (one-time fee charged at time first purchase posts to account)
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$39 . \$28

How We Will Calculate Your Balance: We use a method called "daily balance." See your credit card account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card account agreement.

The information about the costs of the card described above is accurate as of May 1, 2019. This information may have changed after that date. To find out what may have changed, write to us at P.O. Box 965033, Orlando, FL 32896-5033. This application and the credit card agreement will be governed by federal law, and to the extent state law applies, the laws of Utah. Subject to the requirements and limitations of applicable law, we may change, add to or delete any of the terms of the agreement, including the interest rates, fees and charges and we will send you notice as required.