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PRESS RELEASE

Synchrony Financial and Mills Fleet Farm Expand Decade Long Consumer Credit Program Relationship

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BARRON'S

By
Published: Aug 11, 2015 8:30 a.m. ET

New Mills Fleet Farm Visa® Card Joins Financing Options for Midwest Retailer

STAMFORD, Conn. & APPLETON, Wis., Aug 11, 2015 (BUSINESS WIRE) -- Synchrony Financial (NYSE:SYF), a premier consumer financial services company with 80 years of retail heritage, today announced a multi-year extension of its agreement to continue providing a private label credit card financing program for Mills Fleet Farm that will now include Synchrony Financial's patented Visa® Dual Card branded with the retailer's name.

This Smart News Release features multimedia. View the full release here:

<http://www.businesswire.com/news/home/20150811005717/en/>

Mills Fleet Farm is a family-owned, full-service supplier for farm, life, work, home and recreation since 1955 with 35 retail locations in Wisconsin, Minnesota, North Dakota and Iowa. The retailer sells fishing, hunting, home improvement, housewares, auto and farm products and also has an online presence at fleetfarm.com.

Synchrony Financial has provided a private label credit card program for Mills Fleet Farm to offer their customers since 2005. Holders of the private label Mills Fleet Farm credit card issued by Synchrony Bank can continue using their card in-store and online, allowing them to enjoy special financing options and exclusive offers* on the products they want and need.

Additionally, a Mills Fleet Farm branded Visa® credit card from Synchrony Bank will be introduced for purchases at Mills Fleet Farm, as well as anywhere Visa is accepted. The patented Dual Card will increase payment convenience and flexibility for cardholders.

"We're excited to continue and expand our relationship with Mills Fleet Farm to provide even more financing options for its customers as we continue enhancing value for cardholders," said Tom Quindlen, executive vice president and CEO of Retail Card, Synchrony Financial.

"The addition of a Dual Card Visa® to our financing options will provide more value and benefit to our customers," said Hugh Leasum, Senior Director of Operations & Merchandising, Mills Fleet Farm. "We are excited about the renewal and extending our relationship that began over a decade ago."

About Mills Fleet Farm

Mills Fleet Farm, the Upper Midwest's Total Outdoor Headquarters, has been a family-owned, full-service supplier for farm, life, work, home and recreation since 1955. Now in its third generation of family ownership, the company remains committed to its founding values: honesty, integrity, hard work, service and loyalty to its customers. Mills Fleet Farm has offices in Brainerd, Minnesota and Appleton, Wisconsin, with 35 retail locations in Wisconsin, Minnesota, North Dakota and Iowa and online at fleetfarm.com.

About Synchrony Financial

Synchrony Financial (NYSE: SYF) is one of the nation's premier consumer financial services companies. Our roots in consumer finance trace back to 1932, and today we are the largest provider of private label credit cards in the United States based on purchase volume and receivables.** We provide a range of credit products through programs we have established with a diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers to help generate growth for our partners and offer financial flexibility to our customers. Through our partners' over 300,000 locations across the United States and Canada, and their websites and mobile applications, we offer our customers a variety of credit products to finance the purchase of goods and services. Synchrony Financial (formerly GE Capital Retail Finance) offers private label and co-branded Dual Card credit cards, promotional financing and installment lending, loyalty programs and FDIC-insured savings products through Synchrony Bank. More information can be found at www.synchronyfinancial.com and twitter.com/SYFNews.

*Subject to terms and conditions.

**Source: The Nilson Report (April, 2015, Issue # 1062) - based on 2014 data.

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For Synchrony Financial

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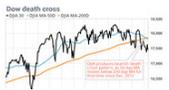
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