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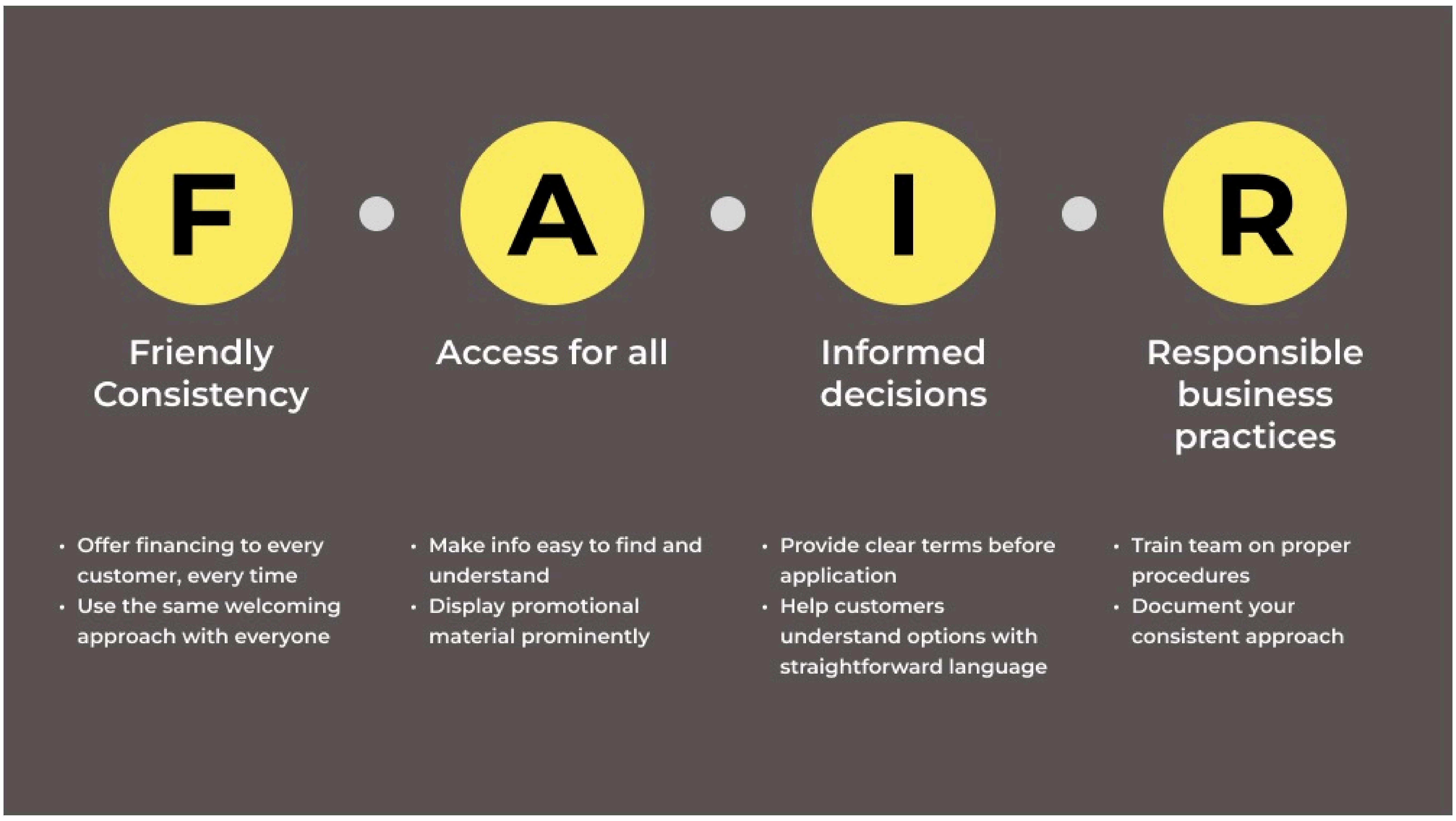
Growing Your Business with Fair Lending: A Simple Guide

If you've ever worried about the legal responsibilities that come with offering financing to customers, you're not alone. Synchrony provides you with all the support you need to confidently offer financing to your customers. Let's explore how easy it is to make fair lending a natural part of your business success story.

The FAIR framework: Your guide to consumer financing success



Why fair lending makes business sense

Fair lending practices create a ripple effect of benefits for your business. By consistently offering transparent consumer financing options, you build customer trust and loyalty. This professional approach sets you apart, making customers comfortable discussing their financial needs with you. As a result, you'll unlock new sales opportunities while ensuring everyone in your community has equal access to your products and services. It's a simple yet powerful way to help both your business and community flourish.

Simple steps for success

- *Start each day right.*
  Take a few minutes each morning to review your promotional materials and make sure they're current and visible throughout your store. Gather your team for a quick reminder about offering financing consistently to every customer — this small daily habit can make a big difference in your results.
- *Get comfortable discussing consumer financing with every customer.*
  When it becomes second-nature to welcome all customers with a friendly mention of your financing options, to weave financing options into your product discussions, and to present financing information clearly at checkout, you will automatically ensure all customers get the same treatment. And, when financing becomes part of your regular conversation, customers feel more comfortable discussing their payment options with you.
- *Use your resources.*
  Synchrony's all-inclusive Learning Center is your one-stop shop for mastering consumer financing. With Synchrony's bite-sized learning modules, games, and tailored learning paths, you and your sales team can easily educate yourselves on every aspect of financing. From understanding product features to mastering sales techniques, our comprehensive resources ensure you're always prepared to offer the best financing solutions to your customers. An educated partner leads to an educated customer.
- *Remember: you're not alone.*
  At Synchrony, we pair powerful tools with personal support to ensure your success. Your dedicated account manager is always just a phone call away, and our experienced sales team is here to help with any questions or challenges you face. Best of all, compliance considerations are built right into all our materials and tools, so you can focus on growing your business with confidence. When you partner with Synchrony, you get the tools you need and the people you can count on to help your business thrive.

The bottom line

Fair lending isn't just about following rules – it's about growing your business the right way. When you treat every customer fairly and consistently, you create opportunities for both your business and your customers to thrive. With Synchrony's support, you can confidently offer consumer financing options that help customers, while building a stronger, more successful business.

Ready to make consumer financing work for your business? Contact your Synchrony representative today to learn more about our comprehensive support and resources.