

Sam's Club 5-3-1 Cash Back Credit Card Program with Synchrony Financial Wins Three **Loyalty 360 Awards**

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Program recognized in Customer Experience & Engagement, Creative Campaign and Award for Excellence Categories

STAMFORD, Conn.--(BUSINESS WIRE 121)--Synchrony Financial (NYSE:SYF [31), a premier consumer financial services company with 80 years of retail heritage, was recognized today with three awards at the 8th annual Loyalty 360 Expo in Orlando, Fla. for its Sam's Club 5-3-1 cash back credit card program.

The program, featuring a co-branded MasterCard including chip-enabled technology issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated, won a silver award in the Customer Experience & Engagement category; a bronze award in the Creative Campaign category and a silver in the 360 Degree Loyalty Award for Excellence in North America.

The Sam's Club 5-3-1 cash back program had been a finalist in a field of more than 60 brands that included some of the most valuable and recognizable consumer packaged goods, retail, travel, hospitality, restaurant and financial services companies in the world. Loyalty 360's judges narrowed the highly competitive field down to a short list of finalists and announced the winners today at an awards luncheon.

The Loyalty 360 Expo is an annual conference that brings together marketers to discuss, learn and share experiences and best practices focused on the customer experience and driving loyalty. It provides attendees an opportunity to learn how others are meeting challenges and using new tools to build lasting customer relationships.

"We're honored to win these awards from Loyalty 360 that recognize our efforts to bring brand identity, value and engagement to Sam's Club members," said Toni White, executive vice president and chief marketing officer for Synchrony Financial. "The new program drives top of wallet behavior, increases sales in and out of the Club, encourages new membership sign-ups and credit applications for the Sam's Club MasterCard, and promotes loyalty within our member base."

Available at Sam's Club locations in the U.S. and Puerto Rico or at SamsClub.com/credit [4], the Sam's Club MasterCard Dual Card is Synchrony Financial's patented version of a co-branded credit card, offering qualifying members the opportunity to earn up to \$5,000 cash back annually including: 5 percent cash back on their first \$6,000 in fuel purchases; 3 percent cash back on dining and travel; and 1 percent cash back on all other purchases. There is no annual fee and earned rewards can be redeemed for cash, in-club purchases or toward annual club membership fees. Sam's Club credit cardholders can shop and manage their account online or on their mobile device.

"Sam's Club is proud to be recognized for our member-exclusive MasterCard credit program," said Seong Ohm, senior vice president of Business Merchandise Services at Sam's Club. "We recently delivered millions of dollars in cash back to Sam's Club MasterCard-holding members, often more than justifying the price of each member's annual membership fee. Our collaboration with Synchrony Financial and MasterCard has allowed us to offer members amazing cash back rewards, a convenient online platform and on-demand access to account experts."

Synchrony Financial (NYSE: SYF 151), formerly GE Capital Retail Finance, is one of the premier consumer financial services companies in the United States. 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' approximately 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. Our offerings include private label and co-branded Dual Card credit cards, promotional financing and installment lending, loyalty programs and Optimizer^{+plus} branded FDIC-insured savings products through Synchrony Bank. More information can be found at www.synchronyfinancial.com [6] and twitter.com/SYFNews [7].

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