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mClub® Selects Synchrony's CareCredit® as Exclusive Financing Partner, Bolstering Independent Veterinary Practices with Comprehensive Pet Care Solutions

Synchrony's CareCredit Partnership Helps mClub Members Deliver a Lifetime of Pet Care

STAMFORD, Conn. and LAKEVILLE, Minn., Oct. 1, 2025 /PRNewswire/ -- [Synchrony](#) (NYSE: SYF), a leading consumer financing company, today announced a new partnership with mClub LLC, the loyalty program for independent veterinary practices exclusively owned by [Midwest Veterinary Supply](#) Inc. This collaboration establishes Synchrony's CareCredit health and wellness credit card as the exclusive financing partner for all mClub members, providing independent clinics with a financial solution to offer pet owners to help them be financially prepared.



This partnership reinforces Synchrony's commitment to bolstering the independent veterinary sector. By integrating with mClub, Synchrony is directly supporting the collective power that enables independent practices to access critical resources, thrive financially and continue delivering a lifetime of pet care without compromising their autonomy.

"This exclusive agreement allows us to seamlessly integrate CareCredit's financing solutions into the robust support system mClub already provides," said Jonathan Wainberg, Senior Vice President and General Manager, Pet, Synchrony. "It's a powerful synergy that directly helps independent clinics overcome financial barriers for pet owners, enabling them to deliver the care they recommend for patients and maintain their competitive edge."

Through this exclusive partnership, mClub members gain access to CareCredit's flexible financing options, providing pet owners with a dedicated way to manage out-of-pocket costs for veterinary care, from routine check-ups to unexpected emergencies. Additionally, mClub members can take advantage of CareCredit's comprehensive business-building resources. These resources include financial education and communication courses designed to help practices enhance revenue, support treatment acceptance, and expand access to care.

"The partnership between mClub and CareCredit represents an important step forward in supporting both veterinary practices and the clients they serve," added Joe Ferraro, Director of Business Solutions at mClub. "By combining mClub's resources for growth and

engagement with CareCredit's trusted financing solutions, we're creating new opportunities for clinics to strengthen compliance, deliver better outcomes, and ensure that financial concerns never stand in the way of quality veterinary care."

For more than 30 years, CareCredit has provided a flexible financing solution for veterinary services, treatments, and diagnostics. It offers pet owners peace of mind and a way to pay for a lifetime of care for their pets. Accepted at more than 27,000 veterinary practices and all public veterinary university hospitals in the U.S., CareCredit empowers pet owners to choose the care their veterinarian recommends, from routine checkups and emergency surgeries to grooming and boarding. For more information, please visit www.carecredit.com.

About Synchrony

Synchrony (NYSE: SYF) is a leading consumer financing company at the heart of American commerce and opportunity. From health to home, auto to retail, our Synchrony products have been serving the needs of people and businesses for nearly 100 years. We provide responsible access to credit and banking products to support healthier financial lives for tens of millions of people, enabling them to access the things that matter to them. Additionally, through our innovative products and experiences, we support the growth and operations of some of the country's most respected brands, as well as more than 400,000 small and midsize businesses and health and wellness providers that Americans rely on. Synchrony is proud to be ranked as the country's #2 Best Company to Work For® by Fortune magazine and Great Place to Work®. For more information, visit www.synchrony.com.

About mClub

mClub, powered by Midwest Veterinary Supply, is a loyalty and practice support program that helps veterinary teams grow revenue, improve compliance, and strengthen client relationships. With exclusive promotions, marketing tools, and educational resources, mClub partners with practices to drive long-term success and healthier outcomes for pets.

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