

Synchrony Financial and At Home® Introduce Consumer Financing Program for The Home Décor Superstore

Dual CardTM and private label credit cards to provide consumers rewards and flexible financing options

STAMFORD, Conn. & PLANO, Texas--(BUSINESS WIRE)-- Shoppers looking to decorate or refresh their living spaces with the latest in home décor will soon be able to take advantage of rewards and flexible payment options offered by a new At Home (HOME) consumer financing program through Synchrony Financial (SYF), a premier consumer financial services company with more than 80 years of retail heritage.

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Synchrony Financial and At Home, the home décor superstore, have reached a multi-year agreement to provide qualifying cardholders¹ with Dual CardTM and private label credit cards beginning in Spring 2017.

At Home is a big box specialty retailer of home décor products. Stores average approximately 120,000 square feet in size and offer over 50,000 unique items across broad product categories, including furniture, garden, home textiles, housewares, patio, rugs, seasonal décor, tabletop décor and wall décor.

At Home cardholders will be able to take advantage of promotional financing offers on qualifying purchases, exclusive discounts, loyalty rewards and other benefits, including mobile account servicing. Holders of the Dual CardTM will also be able to enjoy the added versatility of using it for other purchases where the card is accepted.

"Our customers will enjoy the flexibility and convenience a private label and Dual CardTM consumer financing program will provide them in achieving their home décor needs and desires," said Judd Nystrom, CFO, At Home. "We also look forward to benefiting from Synchrony Financial's vast retail experience and insights as we continue to offer services and convenience designed to attract new customers, deepen our relationship with our loyal customers and grow our business."

"We're looking forward to working with At Home to help it grow its business and drive customer brand loyalty through a strong financing program that includes both a Dual CardTM and private label credit card," said Tom Quindlen, executive vice president and CEO, Retail Card, Synchrony Financial. "The value of financing is important to providing consumers with a positive customer service experience and can also be an important factor in purchasing decisions."

¹Subject to terms and conditions.

About At Home

At Home (NYSE: <u>HOME</u>), the home décor superstore, is focused on providing customers with the broadest assortment of home décor products to suit any style, at any budget, for any reason to redecorate. With a wide assortment of 50,000 items throughout its stores, At Home enables customers to express themselves and create a home that reflects their personality and style, in ways big and small. At Home is headquartered in Plano, Texas. For more information, visit the company at www.athome.com or find us on Facebook (AtHomeStores), Instagram (AthomeStores) or Pinterest (AthomeStores).

About Synchrony Financial

Synchrony Financial (NYSE:<u>SYF</u>) 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 350,000 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 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, facebook.com/SynchronyFinancial, www.linkedin.com/company/synchrony-financial and twitter.com/SYFNews.

*Source: The Nilson Report (May 2016, Issue # 1087) - based on 2015 data.

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