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Synchrony Partners with the Independent Animal Hospital Association (IAHA) to offer CareCredit, Spotlighting Commitment to the Nation's Independent Veterinary Hospitals

As Preferred Financing Partner, CareCredit to Drive Growth Among Independent Veterinary Practices and Expand Access to Credit for Pet Owners

STAMFORD, Conn., May 20, 2025 /PRNewswire/ -- [Synchrony](#) (NYSE: SYF), a leading consumer financial services company, today announced a partnership with the [Independent Animal Hospital Association](#) (IAHA), becoming their preferred financing partner. The IAHA will offer Synchrony's CareCredit health and wellness credit card at the association's more than 500 independent animal hospitals in more than 30 states.



INDEPENDENT ANIMAL HOSPITAL ASSOCIATION

This Small Business Month, Synchrony shines a light on its ongoing commitment to empower independent veterinary practices, understanding the vital role these independent practices play in the veterinary profession. Acceptance of CareCredit offers these practices a flexible financing solution, dedicated support, and valuable resources designed to help address their business needs, foster client loyalty, and ensure long-term growth while expanding access to care for pet owners.

IAHA can now offer its members access to financing through CareCredit, including shorter- and longer-term options, allowing their clients to better budget for their pet's care. By offering CareCredit, IAHA veterinarians can focus on delivering the highest level of care knowing they are providing clients with greater financial flexibility.

"By understanding the unique challenges and opportunities faced by independent animal hospitals and veterinary practices, we're able to provide payment solutions that empower

them to meet their clients' needs," said Jonathan Wainberg, Senior Vice President and General Manager, Pet, Synchrony. "Our dedication is evident in our prioritization of partnerships with these vital small businesses, and we're proud to note that they comprise nearly 65% of our veterinary partners."

"The rising costs of veterinary medicine can often place a significant financial burden on pet owners, making it difficult to afford essential care," said Brent Dunbar, President of Independent Animal Hospital Association. "Teaming up with CareCredit to bring pet owners flexible financing options makes it easier for our members to help our clients get their pets the care they deserve."

Pet owners can see if they prequalify for the CareCredit credit card in real time, with no impact to their credit score, and apply on any smart device or apply over the phone. A credit decision is typically provided within a few seconds, and if approved, they can use their account to pay for their pet's care right away. This flexibility helps pet owners to provide the necessary care for their pets, from routine check-ups to emergency treatments.

For more than 35 years, CareCredit has been a valuable financing option for all types of veterinary services, treatments, and diagnostics at locations in the network, giving pet owners peace of mind that they are ready to care for their pets throughout their lifetime. CareCredit is accepted at more than 27,000 veterinary practices and all public university veterinary schools in the U.S. 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 Independent Animal Hospital Association

Independent Animal Hospital Association (IAHA) is dedicated to helping independent animal hospitals regain their competitive advantage in a market dominated by corporate medicine. We consist of over 500 independent animal hospitals in over 30 states. For far too long, corporate medicine has enjoyed advantages not available to private practices. Members receive access to exclusive discounts, rebates, programs, and offers all resulting in measurable financial benefits.

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