

PAYMENT ESTIMATOR -FOR RETAILER USE ONLY

For Synchrony Financial Sewing & More Credit Card Purchases

5.99% APR for 72 Months¹

Fixed Monthly Payments required for 72 months.

Total Amount Financed	Fixed Monthly Payment ²	Estimated Pay off Period in Months	Estimated Total Payment
\$1,000	\$17	72	\$1,211
\$1,500	\$25	72	\$1,804
\$2,000	\$34	72	\$2,385
\$2,500	\$42	72	\$2,983
\$3,000	\$50	72	\$3,583
\$3,500	\$58	72	\$4,181
\$4,000	\$67	72	\$4,768
\$4,500	\$75	72	\$5,367
\$5,000	\$83	72	\$5,966
\$5,500	\$92	72	\$6,553
\$6,000	\$100	72	\$7,153
\$6,500	\$108	72	\$7,753
\$7,000	\$116	72	\$8,353
\$7,500	\$125	72	\$8,939
\$8,000	\$133	72	\$9,539
\$8,500	\$141	72	\$10,139
\$9,000	\$150	72	\$10,726
\$9,500	\$158	72	\$11,326
\$10,000	\$166	72	\$11,926

All of the above estimates assume that the Total Amount Financed is the only balance on your account.

^{1,2} See reverse for <u>Additional Information about the Financing Promotions Available</u> and <u>Important Information about Fixed Monthly Payments</u>.

ADDITIONAL INFORMATION ABOUT THE FINANCING PROMOTIONS AVAILABLE

1. Interest will be charged on promo purchases from the purchase date at a reduced 5.99% APR, and fixed monthly payments are required equal to 1.657% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 29.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

IMPORTANT INFORMATION ABOUT FIXED MONTHLY PAYMENTS

2. The fixed monthly payments shown in the table should allow you to pay the total amount financed shown in full within Estimated Pay off Period assuming: (a) this amount is and will be the only balance on the account during the promotional period. AND (b) you make your monthly payment by the due date each month. AND (c) the amount financed is subject to the applicable financing promotional offer. If you have any additional balances on your account, the monthly payments applicable to those balances will be added to this payment and may impact how payments are applied to this promotional purchase.