



Synchrony Bank- Finance Disclosures Effective 2/1/2016 to 2/29/2016

See the Synchrony Bank financing disclosure guidelines for print ad document for how to properly use these disclosures.

Offer	Detailed Offer Ad Disclosure	Combo Offer Ad Disclosure	Generic Offer Ad Disclosure
<p>No Monthly Interest for 6 Months</p>	<p>Main Headline No Monthly Interest if paid in full within 6 Months*</p> <p>Sub Headline: On Purchases with your Briggs & Stratton credit card made between 2/1/2016 and 2/29/2016. Monthly interest will be charged to your account from the purchase date if the promotional balance is not paid in full within 6 Months. Minimum Monthly Payments required.</p> <p>Supporting Disclosure: * Offer applies only to single-receipt qualifying purchases. No monthly interest will be charged on the promotional balance if you pay the following (the "promotional balance") in full within 6 Months: 1) the promotional purchase amount, and 2) any related promo fee. If you do not, monthly interest will be charged on the promotional balance from the purchase date. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 23.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.</p>	<p>Main Headline 6 Months Special Financing Available*</p> <p>Sub Headline: On purchases with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>	<p>Main Headline Special Financing Available*</p> <p>Sub Headline: Not needed.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>
<p>No Monthly Interest for 12 Months</p>	<p>Main Headline No Monthly Interest if paid in full within 12 Months*</p> <p>Sub Headline: On Purchases of \$500 or more with your Briggs & Stratton credit card made between 2/1/2016 and 2/29/2016. Monthly interest will be charged to your account from the purchase date if the promotional balance is not paid in full within 12 Months. A \$50 Promotion Fee will be charged. Minimum Monthly Payments required.</p> <p>Supporting Disclosure: *Offer applies only to single-receipt qualifying purchases. A promo fee will be charged and included in the promo purchase balance equal to \$50 for promos 12-17 months; \$125 for promos 18 months or longer. No monthly interest will be charged on the promotional balance if you pay the following (the "promotional balance") in full within 12 Months: 1) the promotional purchase amount, and 2) any related promo fee. If you do not, monthly interest will be charged on the promotional balance from the purchase date. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 23.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.</p>	<p>Main Headline 12 Months Special Financing Available*</p> <p>Sub Headline: On purchases of \$500 or more with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>	<p>Main Headline Special Financing Available*</p> <p>Sub Headline: Not needed.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>
<p>No Monthly Interest for 24 Months (Equal Payments)</p>	<p>Headline Options: No Monthly Interest for 24 Months* [Zero][0] [0%] Monthly Interest for 24 Months* No Monthly Interest until Month, Year* [Zero][0] [0%] Monthly Interest until Month, Year*</p> <p>Sub Headline: On Purchases of \$500 or more with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016. A \$125 Promotion Fee will be charged. 24 Equal Monthly Payments required.</p> <p>When the promotion is good through a stated month/year (i.e. "until June 2014") use the following as the last sentence of the sub headline: [Equal Monthly Payments required until [Month, Year]].</p> <p>Supporting Disclosure: * Offer applies only to single-receipt qualifying purchases. A promo fee will be charged and included in the promo purchase balance equal to \$50 for promos 12-17 months; \$125 for promos 18 months or longer. No monthly interest will be charged on promo purchase balance (including related promo fee) and equal monthly payments are required equal to 4.167% of initial promo purchase amount until promo is paid in full. The equal 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 0%; Minimum Monthly interest Charge is \$0. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.</p>	<p>Main Headline 24 Months [Special] Financing Available*</p> <p>Sub Headline: On purchases of \$500 or more with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>	<p>Main Headline [Special] Financing Available*</p> <p>Sub Headline: Not needed.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>
<p>No Monthly Interest for 36 Months (Equal Payments)</p>	<p>Headline Options: No Monthly Interest for 36 Months* [Zero][0] [0%] Monthly Interest for 36 Months* No Monthly Interest until Month, Year* [Zero][0] [0%] Monthly Interest until Month, Year*</p> <p>Sub Headline: On Purchases of \$2,000 or more with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016. A \$125 Promotion Fee will be charged. 36 Equal Monthly Payments required.</p> <p>When the promotion is good through a stated month/year (i.e. "until June 2014") use the following as the last sentence of the sub headline: [Equal Monthly Payments required until [Month, Year]].</p> <p>Supporting Disclosure: * Offer applies only to single-receipt qualifying purchases. A promo fee will be charged and included in the promo purchase balance equal to \$50 for promos 12-17 months; \$125 for promos 18 months or longer. No monthly interest will be charged on promo purchase balance (including related promo fee) and equal monthly payments are required equal to 2.778% of initial promo purchase amount until promo is paid in full. The equal 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 0%; Minimum Monthly interest Charge is \$0. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.</p>	<p>Main Headline 36 Months [Special] Financing Available*</p> <p>Sub Headline: On purchases of \$2,000 or more with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>	<p>Main Headline [Special] Financing Available*</p> <p>Sub Headline: Not needed.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>



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Offer	Detailed Offer Ad Disclosure	Combo Offer Ad Disclosure	Generic Offer Ad Disclosure
No Monthly Interest for 48 Months (Equal Payments)	<p>Headline Options: No Monthly Interest for 48 Months* [Zero][0] [0%] Monthly Interest for 48 Months* No Monthly Interest until Month, Year* [Zero][0] [0%] Monthly Interest until Month, Year*</p> <p>Sub Headline: On Purchases of \$3,500 or more with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016. A \$125 Promotion Fee will be charged. 48 Equal Monthly Payments required.</p> <p>When the promotion is good through a stated month/year (i.e. "until June 2014") use the following as the last sentence of the sub headline: [Equal Monthly Payments required until [Month, Year]].</p> <p>Supporting Disclosure: *Offer applies only to single-receipt qualifying purchases. A promo fee will be charged and included in the promo purchase balance equal to \$50 for promos 12-17 months; \$125 for promos 18 months or longer. No monthly interest will be charged on promo purchase balance (including related promo fee) and equal monthly payments are required equal to 2.083% of initial promo purchase amount until promo is paid in full. The equal 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 0%; Minimum Monthly interest Charge is \$0. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.</p>	<p>Main Headline 48 Months [Special] Financing Available*</p> <p>Sub Headline: On purchases of \$3,500 or more with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>	<p>Main Headline [Special] Financing Available*</p> <p>Sub Headline: Not needed.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>
1.99% For 48 Months	<p>Main Headline Option 1.99% APR for 48 Months*</p> <p>Sub Headline: On Purchases of \$3,000 or more with your Briggs & Stratton credit card made between 2/1/2016 and 2/29/2016. A \$125 Promotion Fee will be charged. 48 Fixed Monthly Payments Required.</p> <p>Supporting Disclosure: * Offer applies only to single-receipt qualifying purchases. A promo fee will be charged and included in the promo purchase balance equal to \$50 for promos 12-17 months; \$125 for promos 18 months or longer. Monthly interest will be charged on promo purchase balance (including related promo fee) from the purchase date at a reduced 1.99% APR, and fixed monthly payments are required equal to 2.17% 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 1.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.</p>	<p>Main Headline 48 Months [Special] Financing Available*</p> <p>Sub Headline: On purchases of \$3,000 or more with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>	<p>Main Headline [Special] Financing Available*</p> <p>Sub Headline: Not needed.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>
3.99% For 60 Months	<p>Main Headline Option 3.99% APR for 60 Months*</p> <p>Sub Headline: On Purchases of \$2,000 or more with your Briggs & Stratton credit card made between 2/1/2016 and 2/29/2016. A \$125 Promotion Fee will be charged. 60 Fixed Monthly Payments Required.</p> <p>Supporting Disclosure: * Offer applies only to single-receipt qualifying purchases. A promo fee will be charged and included in the promo purchase balance equal to \$50 for promos 12-17 months; \$125 for promos 18 months or longer. Monthly interest will be charged on promo purchase balance (including related promo fee) from the purchase date at a reduced 3.99% APR, and fixed monthly payments are required equal to 1.841 % 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 3.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.</p>	<p>Main Headline 460 Months [Special] Financing Available*</p> <p>Sub Headline: On purchases of \$2,000 or more with your Briggs & Stratton credit card made between 2/1/2016 to 2/29/2016.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>	<p>Main Headline [Special] Financing Available*</p> <p>Sub Headline: Not needed.</p> <p>Supporting Disclosure: *Subject to credit approval. Minimum monthly payments required. See dealer for details.</p>