




P.O. Box 669802, Dallas, TX 75266-0955

ADDRESS SERVICE REQUESTED

ERIC MARTIN
2013 E FLORIDA ST
GREENSBORO NC 27401-3857

Managing Your Accounts

-  Phone (866) 226-5638
-  Online synchronybank.com
-  Mail Synchrony Bank
P.O. Box 669802
Dallas, TX 75266-0955

SAVE MORE. DO MORE.

Why not set your tax refund, bonus or extra cash aside so you can save more and do more with it down the road? Add to your savings or open a new account today—and take advantage of our hard-working rates.

Visit our website at synchronybank.com to explore our current rates.

Summary of Accounts



Privacy Notice— Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at synchronybank.com or we will mail you a free copy upon request if you call us at 1-866-226-5638.

Account Type	Account Number	Ending Balance
MONEY MARKET	5100468114	\$5.05

MONEY MARKET - XXXXXXXX8114

Account Summary

Date	Description	Amount
04/26/2023	Beginning Balance	\$15.02
	2 Credit(s) This Period	\$2.03
	2 Debit(s) This Period	\$12.00
05/25/2023	Ending Balance	\$5.05

Interest Summary 04/26/2023 - 05/25/2023

Description	Amount
Number of Days this Period	30
Interest Rate	2.638%
Annual Percentage Yield Earned	2.67%
Interest Earned this Period	\$0.03
Interest Paid this Period	\$0.03
Interest Paid Year-to-Date	\$0.05

Account

Activity

Post Date	Effective Date	Description	Debits	Credits	Balance
04/26/2023		Beginning Balance			\$15.02
05/23/2023	05/23/2023	ATM W/D 314300006747 5492 1628 Willow Rd	\$10.00		\$5.02

We don't want you to miss a thing.

Please review your statement carefully and take note of these helpful FAQs.

Does this statement include information on all of my accounts?

This statement only includes information on your accounts that have the same owners. You will receive separate statements for any accounts that you have with different owners. Beneficiary information is stored with your account records but does not appear on your statement.

How do I reach Synchrony Bank in case of an error or questions about an electronic transfer?

Call us at 1-866-226-5638 or write us at P.O. Box 669802, Dallas, TX 75266-0955, as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and correct any error promptly. If an error cannot be resolved within 10 business days, we will credit the account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

What is APYE? How is it different than APY?

Annual Percentage Yield Earned (APYE) and Annual Percentage Yield (APY) are different calculations designed for different purposes. APYE is an annualized rate that shows the yield earned during a statement period expressed as a single rate, taking into account interest rate changes, balance fluctuations and the effect of when interest begins to accrue on your deposits.

The APY is an annualized rate that shows the yield an account would earn, including the effect of interest compounding, assuming funds remain in the account for one year. So, for accounts that are subject to rate fluctuations and transaction activity, the APYE will generally be different than the APY that was disclosed when you opened your account.

Are interest rate changes reflected on my statement?

Yes. Any interest rate changes that may have occurred during this statement period have been included in the calculation of your interest.

How do I make a deposit?

- **Online:** You can transfer funds via your online account at synchronybank.com. To register an external account, you'll need your external account number and the other bank's routing number.
- **Mobile:** You can make a mobile deposit by taking a picture of your check and following a few easy instructions.
- **From External Bank:** You can transfer funds directly from an external account by giving the other bank your Synchrony Bank account number and Routing Number 021213591.
- **Direct Deposit:** You can have wages or government benefits directly deposited into your account.
- **Check:** You can also send a check payable to yourself with a deposit slip that states your Synchrony Bank account number on the memo line, endorsed "For Deposit Only" to our address on the front of your statement.

What are some tips for keeping my ATM and Debit Card information safe?

Keep your card in a secure place and your PIN private. Go to another ATM if you notice suspicious activity or feel uncomfortable. If the ATM facility has an entry door, close it completely before using the ATM. When using a drive-up ATM, keep all car doors locked and windows up, other than the one you're using, with the engine running. Before leaving the ATM facility, put away your cash and receipt.

MONEY MARKET - XXXXXXXXX8114 (continued)

**Account
Activity
(continued)**

Post Date	Effective Date	Description	Debits	Credits	Balance
		<i>Greensboro NC Neighborho</i>			
05/23/2023	05/23/2023	Surcharge	\$2.00		\$3.02
05/25/2023	05/25/2023	INT PMT		\$0.03	\$3.05
05/25/2023	05/25/2023	ATM REBATE		\$2.00	\$5.05
05/25/2023		Ending Balance			\$5.05

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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