

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

**ADDRESS SERVICE REQUESTED**

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**Managing Your Accounts**


Phone (855) 705-4598



Online synchronybank.com



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

# GET YOUR DOCS IN A ROW.

Tax season is coming! Opt in to receive your 1099 tax forms, electronically. It's easy:

1. **Log in** to your account.
2. Under "**Documents**", scroll to "**Manage tax document preferences**".
3. Select "**Online only**".

**Summary of Accounts**
**CONNECT TO IT ALL**


When it comes to savings, don't miss a beat—be sure you're in the loop on everything from Synchrony Bank. Confirm that we've got your current email address when logging into your Synchrony Bank account.

Step 1: Log in, then select Profile

Step 2: Review, confirm or update your email address

Step 3: Save any changes—you're done!

| Certificate of Deposit | Certificate Number | Ending Balance |
|------------------------|--------------------|----------------|
| 60 MONTH CD            | 5004844196         | \$12,158.08    |

**60 MONTH CD - XXXXXXXX4196**
**Certificate Summary**

| Date       | Description       | Amount      | Interest Summary - Description   | Amount  |
|------------|-------------------|-------------|----------------------------------|---------|
| 07/05/2024 | Beginning Balance | \$12,108.15 | Interest Rate                    | 1.637%  |
| 10/03/2024 | Ending Balance    | \$12,158.08 | Interest Added to CD this Period | \$49.93 |
|            | Issue Date        | 04/29/2020  | Interest Paid Out this Period    | \$0.00  |
|            | Maturity Date     | 04/29/2025  |                                  |         |

# 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](https://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.

60 MONTH CD - XXXXXXXXX4196 (continued)

Interest Paid YTD \$148.63

Account  
Activity

| Post Date  | Effective Date | Description       | Amount  | Balance     |
|------------|----------------|-------------------|---------|-------------|
| 07/05/2024 |                | Beginning Balance |         | \$12,108.15 |
| 07/26/2024 | 07/26/2024     | INTEREST ADDED    | \$16.26 | \$12,124.41 |
| 08/28/2024 | 08/28/2024     | INTEREST ADDED    | \$16.82 | \$12,141.23 |
| 09/27/2024 | 09/27/2024     | INTEREST ADDED    | \$16.85 | \$12,158.08 |
| 10/03/2024 |                | Ending Balance    |         | \$12,158.08 |

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