synchrony

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Hatch Homes

Promotion Options

Synchrony® Bank provides you with a variety of promotional offers designed to fit specific financial needs. The promotional options available to you are listed below. For additional disclosure information, please see the reverse side.

☐ **No Monthly Interest if Paid in Full within 6 Months* Plan 920**

On qualifying purchases with your Synchrony Bank credit card. $29 Account Activation fee may apply. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 6 months. Fixed monthly payments of 2.50% of the highest balance applicable to the promo purchase until paid in full. See reverse side for additional information

☐ **9.99% APR Until Paid in Full* Plan 943**

On qualifying purchases with your Synchrony Bank credit card. $29 Account Activation fee may apply. Fixed monthly payments equal to 1.25% of promo purchase amount until paid in full. Estimated payoff period 132 months. See reverse side for additional information

☐ **7.99% APR Until Paid in Full* Plan 971**

On qualifying purchases with your Synchrony Bank credit card. $29 Account Activation fee may apply. Fixed monthly payments equal to 2.00% of promo purchase amount until paid in full. Estimated payoff period 61 months. See reverse side for additional information.

☐ **5.99% APR Until Paid in Full* Plan 980**

On qualifying purchases with your Synchrony Bank credit card. $29 Account Activation fee may apply. Fixed monthly payments equal to 3.00% of promo purchase amount until paid in full. Estimated payoff period 37 months. See reverse side for additional information.

☐ **No Monthly Interest if Paid in Full within 18 Months* Plan 924**

On qualifying purchases with your Synchrony Bank credit card. $29 Account Activation fee may apply. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 18 months. Fixed monthly payments of 2.50% of the highest balance applicable to the promo purchase until paid in full. See reverse side for additional information

Credit is extended by Synchrony Bank
10/20/2025

Supporting Promotional Disclosures

Plan 920: No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full within 6 Months. If you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until 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. 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 this promotional purchase, except that the fixed monthly payment will continue to be required until the promotion is paid in full. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is $2. One-time Account Activation Fee of $29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval

Plan 943: Interest will be charged on promo purchase from the purchase date at a reduced 9.99% APR and fixed monthly payments are required equal to 1.25% 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 26.99%; Minimum Interest Charge is $2. One-time Account Activation Fee of $29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval

Plan 971: Interest will be charged on promo purchase from the purchase date at a reduced 7.99% APR and fixed monthly payments are required equal to 2.00% 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 26.99%; Minimum Interest Charge is $2. One-time Account Activation Fee of $29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval

Plan 980: Interest will be charged on promo purchase from the purchase date at a reduced 5.99% APR and fixed monthly payments are required equal to 3.00% 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 26.99%; Minimum Interest Charge is $2. One-time Account Activation Fee of $29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval

Plan 924:No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full within 18 Months. If you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until 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. 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 this promotional purchase, except that the fixed monthly payment will continue to be required until the promotion is paid in full. For new accounts: Purchase APR is 26.99%; Minimum Interest Charge is $2. One-time Account Activation Fee of $29 charged at time first purchase posts to account. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval