

Synchrony Financial Matching Gifts

The Synchrony Financial Matching Gifts Program supports Synchrony Financial employees and the board of directors in their personal philanthropy and fundraising efforts. This involves matching individual contributions of \$25 or more to social services, disease research, environmental organizations, hospitals, museums, public and private schools, colleges and universities, and more.

Matching Gifts

Synchrony Financial supports employees in their personal philanthropy/charitable giving by providing a 1:1 match. The Synchrony Financial Matching Gifts Program serves as an important element of Synchrony Financial's Corporate Citizenship.

Customer Support

For Matching Gifts customer support, e-mail synchronyfinancialsupport@cybergrants.com, or call 1-855-304-0050.

Synchrony Financial utilizes CyberGrants, Inc. to process matching gifts. Only the following information is provided to CyberGrants to enable it to verify your eligibility to participate in the Synchrony Financial Matching Gifts Program: Synchrony Financial SSO ID, first and last name, type of participant (active employee or board member) and country.

Gift Matching Process

Note that the Synchrony Financial Donor should first make donations directly to a charity. The Matching Gifts system is for registration and reporting of the donor's gift for company match purposes only, not for making donations.

A. Register your Gift with the Synchrony Financial

1. After first making your donation directly to a charity, go to the Synchrony Financial Matching Gifts website: <http://www.cybergrants.com/synchronyfinancial/match> to register for matching.
2. Click on the Synchrony Financial "Participants" button to log in using your Synchrony Financial SSO ID and password. You will need to select the appropriate recipient organization, and enter the amount, type and date of your gift.
3. You will have the ability to print a confirmation of your gift registration.
4. Gifts made within a particular calendar year must be registered by the donor by the following January 20th, and confirmed by the recipient organization by January 31st.

Note that gifts may also be registered by phone using a valid Synchrony Financial SSO ID by calling the Matching Gifts Customer Support Center (1-855-304-0050). Questions may be directed to the Customer Support Center at this same number, or by e-mail to: synchronyfinancialsupport@cybergrants.com.

B. Gift Confirmation

1. The recipient organization must log in and confirm receipt of a gift no later than January 31st of the following year (the organization may take this step as soon as the gift is registered). Confirmation takes place within the Matching Gifts website. Note that the recipient organization must also confirm compliance with eligibility criteria and Program Guidelines upon logging into the system.
2. Once confirmed by the organization and subsequently approved by Synchrony Financial, a gift will be recorded as eligible and matched.

C. Matching Payment Distribution

1. Synchrony Financial matching gift checks will be sent directly to the recipient organization.
2. Payments will be made on a quarterly basis unless otherwise noted. Payments are issued the month following the end of each quarter (April, July, October, January)

Eligibility

Synchrony Financial Participant Eligibility

Eligible participants are limited to:

1. Employees of Synchrony Financial or a majority-owned affiliate on the date(s) the gift was made and registered. A valid Synchrony Financial SSO ID is required to register a gift for matching.
2. Board of directors of Synchrony Financial on the date(s) the gift was made and registered.

Charitable Organization Eligibility

A. Eligible Charitable Organizations

1. Participating organizations must be one of the following (excluding those listed in the “Ineligible Recipient Organizations” section):
 - a. Recognized by and registered with the United States I.R.S. as a 501(c)(3) charitable organization; or
 - b. Accredited Public PreK-12 Schools or School Districts in the United States to which contributions are tax deductible under the Internal Revenue Code of the United States; or
 - c. Accredited Public or Nonprofit Colleges and Universities in the United States to which contributions are tax deductible under the Internal Revenue Code of the United States.
2. All organizations must be approved by Synchrony Financial and must confirm compliance with program criteria to participate in the program.

B. Ineligible Recipient Organizations

Ineligible organizations and programs include, but are not limited to; the following (please note that this list is representative of frequently asked questions and may be expanded or amended by Synchrony Financial):

1. Community Giving Campaigns.
2. Political organizations (partisan organizations or those supporting specific candidates or legislation).
3. Religious organizations (churches, synagogues, mosques and other houses of worship), or other organizations primarily promoting religious purposes. Other faith-based community service organizations or schools may be considered eligible if their programs:
 - a. are open to all individuals in the community regardless of religious belief;
 - b. serve a secular purpose, such as food pantry, homeless shelter or education;
 - c. do not require participation in prayer, worship or other religious activities as a condition of receiving service(s) offered; and
 - d. do not use the individual donation, or resulting match for religious purposes.
4. Donor-advised funds, private foundations, personal trusts.
5. Organizations that do not comply with Synchrony Financial's non-discrimination policy (i.e., organizations that discriminate on the basis of a person's race, color, religion, national or ethnic origin, sex (including pregnancy), sexual orientation, gender identity or expression, age, disability, veteran status or other characteristic(s) protected by law).
6. Organizations that do not comply with the USA PATRIOT Act.

Gift Eligibility

A. Annual Maximum

1. Each eligible Synchrony Financial participant has an annual matching maximum of USD \$25,000 in each calendar year. (Employees in countries outside the US can give to their in-country Red Cross, UNICEF, Habitat for Humanity, Junior Achievement, or Save the Children and register for a match. Synchrony Financial will pay the match through the U.S. affiliate, that will distribute it if able/appropriate.

B. Eligible Gifts

1. Gifts must be tax-deductible, charitable contributions of USD \$25, or more.
2. Gifts must be current contributions made directly by the Synchrony Financial donor to the eligible organization from the Synchrony Financial donor's own assets. Gifts must be made, not merely

pledged. A matching gift cannot be used to satisfy a personal pledge (e.g., a pledge of \$2,000 cannot be satisfied by \$1,000 from the donor and \$1,000 from the Synchrony Financial match).

3. Gifts may be made via cash, check, credit card or stock. Gifts may also be made by current payment from an entity such as a personal foundation or donor advised fund if that entity has been funded solely by the eligible Synchrony Financial participant and the eligibility can be verified (note that gifts made to such an entity cannot be matched).
4. Gifts made within a particular calendar year must be registered by the donor by the following January 20th and confirmed by the organization by January 31st.

C. Ineligible Gifts

Synchrony Financial will **not** match the following:

1. Charitable contributions made as part of a Community Giving Campaign and/or made via payroll deduction (i.e., no “double-counting”—Community Giving Campaigns are supported separately by Synchrony Financial).
2. Charitable contributions for religious purposes or supporting religious activities and programs.
3. Charitable contributions supporting political purposes, influencing legislation or electing candidates.
4. Contributions, or portions thereof, that are not considered charitable or tax deductible (e.g. event registration, admission fees, auction item value, etc.).
5. Contributions, or non-deductible portions thereof, which directly or indirectly benefit the donor, his/her family or other person designated by the donor such as:
 - a. Tuition or other student expenses (including books, services, fees, T&L for volunteer trips, etc.); or
 - b. Individual, family or group membership fees/dues, including alumni dues and subscription fees. Note that any non-deductible portion should be declared by the Synchrony Financial donor and/or the recipient charity during the registration and confirmation processes.
6. Bequests, insurance premiums, or contributions made through entities such as charitable remainder or lead trusts or charitable gift annuities.
7. Real estate, in-kind, or non-monetary contributions (e.g., services, materials, supplies, etc.).
8. “Group gifts”—each Synchrony Financial donor must register his or her own contribution for matching. If a Synchrony Financial site hosts a fundraiser that multiple employees contribute to, those funds cannot be matched. Only an individual employee can apply for a matching gift and only for funds that s/he personally donated. Donations combined by 2 or more employees are NOT eligible for Matching Gifts.

Synchrony Financial reserves the right to examine and exclude organizations, gifts and participants as it deems appropriate.

FAQ

Employee Guidelines

I am a Synchrony Financial employee, but I am located outside the United States. Can I still participate?

Yes, all Synchrony Financial employees can participate regardless of location. A valid Synchrony Financial SSO ID is required to log in/register for matching. Employees in countries outside the United States can give to their in-country Red Cross, UNICEF, or Save the Children and register for a match. Synchrony Financial will pay the match through the U.S. affiliate that will distribute it if able/appropriate.

I am a Synchrony Financial contractor, can I participate?

No, this program is only for Synchrony Financial employees and the board of directors.

Registering Donations

How does the process work?

After making your donation directly to a charity, log in to the Matching Gifts website

www.cybergrants.com/synchronyfinancial/match. Click on the Synchrony Financial “Participants” button to log in using your Synchrony Financial SSO ID/password. Once in the Matching Gifts site, search for your charity and then register the details. You will need to e-mail the non-profit or print a letter to mail to the non-profit notifying the charity to confirm your gift.

What does the charity need to do to receive the match?

Once the Synchrony Financial donor registers a donation for matching, the charity will then need to log in to the Synchrony Financial Matching Gifts website www.cybergrants.com/synchronyfinancial/giftmatch to confirm receipt of your donation. A reminder notice will be sent as a courtesy; however, the charity can log in at any time to take this step. Once confirmed by the charity, the donation will be included in the next quarterly batch (please note that all gifts and charities will be reviewed for compliance and eligibility prior to payment).

Why can't I locate my organization in the Matching Gifts website search engine?

It is possible that you are entering too much information into the search engine, or that your search is too specific. The most accurate way to search for a particular organization is to enter the organization's Federal Tax ID number in the search criteria field.

If you do not have this information, you may enter a keyword for the organization's legal name and the state where the organization is located. If you are using an acronym, try searching on the full name (e.g., “American Red Cross” instead of “ARC”).

If the organization is not in the database, please see the Recipient Charity Qualification section below for further information.

Is there a deadline to register for matching?

Yes, donations made in a particular calendar year must be registered by the employee by January 20th and confirmed by the organization by January 31st of the following year.

Is there a minimum or maximum?

In order to be matched, a donation must be a minimum of USD \$25 (or equivalent). An individual Synchrony Financial Donor will be matched up to USD \$25,000 (or equivalent) in a calendar year. You may view your balance on the Matching Gifts website. Please note that disaster relief donations made in countries other than the U.S. may not be held to the minimum due to currency conversion issues.

Matching Payments

When will the charity receive the matching payment?

The charity must first confirm receipt of a donation in the Synchrony Financial Matching Gifts website before it can be matched. Payments are made quarterly, so once the charity has confirmed the donation, it should be included in the next quarterly batch (please note that all gifts and charities will be reviewed for compliance and eligibility prior to payment). The quarterly schedule is posted within the website.

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Synchrony Financial Single Sign-On (SSO) Questions

What is SSO?

Synchrony Financial Single Sign-On (SSO) is a companywide security and navigation feature designed to allow users to securely sign on and move between Synchrony Financial websites. Every Synchrony Financial employee is given an SSO ID.

I have an SSO ID. Why can't I participate?

Not everyone who has an SSO ID is eligible for the program. Please see the participant eligibility criteria for further details.

If you are a new employee, it may be that your information has not yet been added to the eligible population (the update from HR system runs at least twice a month).

I am having trouble with my SSO account. Can the Matching Gifts Team help me?

Synchrony Financial SSO accounts are managed by the IT team, so unfortunately the answer is no. The Synchrony Financial Matching Gifts program simply uses SSO credentials for log-in just like any other Synchrony Financial site. For SSO account issues, employees should contact their local help desk or HR Manager.

Recipient Charity Qualification***Are charitable organizations outside the United States eligible to participate?***

At this time, most approved organizations are located in the U.S.; however, employees in other locations may give to their in-country UNICEF, Red Cross/Red Crescent Society, or Save the Children and register for matching. Synchrony Financial is currently reviewing ways to expand the base, however due to current U.S. laws and tax regulations, each organization must first undergo an “equivalency review.” This is a time-consuming and often costly process for Non-Governmental Organizations (NGOs)/charities and therefore not effective for our Matching Gifts process.

How do I know if my favorite U.S. charity has 501(c)(3) status?

The U.S. Internal Revenue Service has an electronic database of eligible 501(c)(3) nonprofit organizations, called the Electronic Master Business File, which is updated each calendar quarter. The Synchrony Financial Matching Gifts Program uses this IRS electronic database, so you may search for your favorite charity within our website. You may also contact the organization directly to confirm, or search the IRS website (<http://www.irs.gov/Charities-&-Non-Profits/Exempt-Organizations-Select-Check>).

Can I donate to my church, high school, etc.?

Please refer to eligibility guidelines above for eligibility criteria.

What does it mean that a recipient charity is “approved”?

“Approved” organizations are those that meet basic tax status criteria. Please note that all organizations and all gifts will be reviewed on an ongoing basis to determine compliance with guidelines and eligibility for matching. Synchrony Financial cannot guarantee that every gift registered will be matched. All organizations must confirm compliance with program criteria to access the Matching Gifts system and participate in the program.

I have been a donor to the same U.S. nonprofit for years and I am now getting a message that it is not verifiable. How is that possible?

Occasionally, an organization may temporarily lose its 501(c)(3) eligibility due to a penalty, an oversight or an error on the IRS electronic database. The nonprofit should contact the IRS Call Center to inquire and resolve the situation.

U.S. Federal Tax ID Verification

For U.S. Nonprofit Organizations Using a Parent Tax ID

If the organization is using the Federal Tax ID of a parent organization, it will need to provide a letter from the parent organization (on letterhead) that gives permission for that organization to use the parent organization's Tax ID for the Synchrony Financial Matching Gifts Program. This letter will need to include the name, address and Federal Tax ID of the parent organization and the name and address of the organization authorized to use the number.

For Public School Districts

A public school or school district can provide its district NCES ID number rather than a Federal Tax ID for verification purposes.

For All Other Nonprofit Organizations

If the Federal Tax ID is unable to be verified electronically, the organization should contact the IRS Call Center at (877) 829-5500 to get a clarification of its tax status. If it does have 501(c)(3) status but is not listed on the Master Business File (usually for financial reasons), it will need to obtain a letter from the IRS stating the status of the organization.