

Synchrony Extends Consumer Credit Card Issuing Agreement with Chevron, Celebrates 17 Years of Innovative Financial Solutions for Consumers

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Synchrony Continues as Exclusive Issuer of the Techron Advantage Credit Card for [Chevron](#) and Texaco Customers

STAMFORD, Dec. 18, 2024 - Synchrony (NYSE: SYF), a premier consumer financial services company, today announced the extension of their collaboration with Chevron U.S.A. Inc., a wholly owned subsidiary of [Chevron Corp.](#) (NYSE: CVX), on the Techron Advantage Credit Card program. The amendment by the parties of their existing agreement to extend the term builds upon the success of the companies' 17-year relationship, combining Synchrony's expertise in consumer financing with Chevron Corporation's ("Chevron") legacy of innovation and customer-centric approach. The extension of this agreement also coincides with a remarkable milestone: the 100th anniversary of Chevron's first consumer credit card, a paper card first issued by the Standard Oil Company of California in 1924.

The Techron Advantage Credit Card program offers consumers a range of innovative features, including:

- Synchrony's digital application and pre-qualification options
- Access to the Synchrony Car Care™ network, allowing card usage at more than a million locations
- 6-month promotional financing on purchases of \$199 or more (restrictions apply)
- Special offers available when cardholders pay with the mobile payment app using their Chevron Techron Advantage Card
- Fuel credits of three cents per gallon for all customers, with Techron Advantage Visa® cardholders eligible for up to an additional 10 cents per gallon off, depending on non-fuel merchant purchases

"For a century, Chevron has been at the forefront of customer-focused innovations in energy," said Curtis Howse, executive vice president and CEO, Home & Auto, Synchrony. "Synchrony's focus on digital capabilities and flexible payment options aligns with Chevron's forward-thinking approach. The renewal of this service agreement underscores Synchrony's commitment to providing innovative financial solutions to meet the evolving needs of Chevron's consumers."

The Synchrony Car Care Network

The Synchrony Car Care™ network offers a comprehensive solution for managing automotive expenses at more than a million locations nationwide, including gas stations, auto repair shops, tire stores and car washes. With the ability to pay for everything from routine maintenance to unexpected repairs, as well as for parking and car rentals, the Synchrony Car Care Network simplifies automotive financial management while providing flexibility and convenience for cardholders.

A Century of Innovation in Consumer Finance

In 1924, Chevron, then Standard Oil Company of California, pioneered the concept of consumer credit in the oil industry, introducing a revolutionary "courtesy card" that allowed customers to purchase gasoline and oil products on credit. This visionary move not only enhanced customer convenience but also laid the foundation for modern consumer credit practices in the energy sector. Synchrony Financial has worked with Chevron on consumer credit card programs since 2007, and another milestone was reached in 2008 with the launch of a Visa card, expanding utility for cardholders.

"For nearly two decades, Chevron has worked with Synchrony to offer our customers cutting-edge financial products that enhance their experience at Chevron and Texaco stations nationwide," said Rod Tos, Manager

of Payments, Loyalty, Mobility & Websites, Chevron. "We're particularly excited about the new value proposition anticipated to roll out next year, which will complement our Chevron Texaco Rewards program and provide even greater benefits to our loyal customers."

Learn more about the Techron Advantage Credit Card and Techron Advantage Visa Credit Card [here](#).

About Synchrony

Synchrony (NYSE:SYF) is a premier consumer financial services company delivering one of the industry's most complete digitally enabled product suites. Our experience, expertise and scale encompass a broad spectrum of industries including digital, health and wellness, retail, telecommunications, home, auto, outdoor, pet and more. We have an established and diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers, which we refer to as our "partners." We connect our partners and consumers through our dynamic financial ecosystem and provide them with a diverse set of financing solutions and innovative digital capabilities to address their specific needs and deliver seamless, omnichannel experiences. We offer the right financing products to customers in their channel of choice. For more information, visit [Synchrony](#).

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