

**UNITED STATES OF AMERICA
CONSUMER FINANCIAL PROTECTION BUREAU**

In the Matter of

**GE Capital Retail Bank,
CareCredit LLC**

File No. 2013-CFPB-0009

**STIPULATION AND
CONSENT TO AMEND
THE CONSENT ORDER**

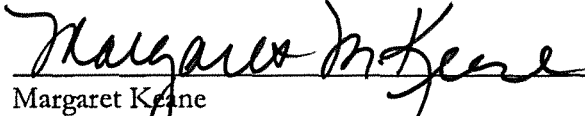
The Consumer Financial Protection Bureau (Bureau) initiated an administrative proceeding against GE Capital Retail Bank, now known as Synchrony Bank, and CareCredit LLC (collectively, Respondent), under the Consumer Financial Protection Act of 2010's (CFPA) prohibitions on deceptive and unfair acts or practices. 12 U.S.C. §§ 5531(a), 5536(a)(1). The proceeding focused on Respondent's use of providers of dental, veterinarian, cosmetic, vision, and audiology services to offer CareCredit financing to consumers, and Respondent's inadequate monitoring of the providers' disclosure of terms and conditions of credit.

Respondent, in the interest of compliance and resolution of the matter, and without admitting or denying any wrongdoing, consented to the issuance of a "Consent Order" dated December 10, 2013, which is incorporated herein by reference. In addition, Respondent entered into a "Stipulation and Consent to the Issuance of the Consent Order" dated December 10, 2013, which is incorporated herein by reference.

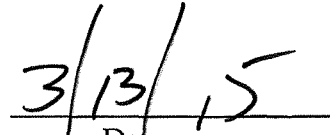
Respondent enters into this Stipulation and Consent to Amend the Consent Order with respect to Paragraph 76 of the Consent Order as it relates to Respondent's calculation of pro rata shares of Reimbursement Awards to be paid to consumers in the Deferred Interest Group.

Nothing in this Stipulation affects any other paragraph or provision of the Consent Order or any other obligation of Respondent under the Consent Order.

SYNCHRONY BANK, FORMERLY KNOWN AS GE CAPITAL RETAIL BANK. BY:

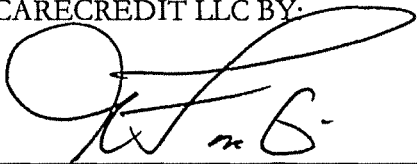


Margaret Keane
President and CEO, Synchrony Bank

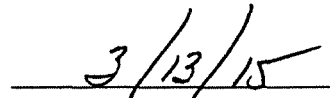


Date

CARECREDIT LLC BY:



David Fasoli
President and CEO, CareCredit LLC



Date