

Synchrony Financial  
Form 8-K  
November 12, 2014

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934  
November 12, 2014  
Date of Report  
(Date of earliest event reported)

SYNCHRONY FINANCIAL  
(Exact name of registrant as specified in its charter)

|   |  |   |
|---|--|---|
| Delaware<br>(State or other jurisdiction<br>of incorporation) | 001-36560<br>(Commission<br>File Number) | 51-0483352<br>(I.R.S. Employer<br>Identification No.) |
|---|--|---|

|  |                     |
|--|---------------------|
| 777 Long Ridge Road, Stamford, Connecticut<br>(Address of principal executive offices)<br>(203) 585-2400<br>(Registrant's telephone number, including area code)<br>N/A<br>(Former name or former address, if changed since last report) | 06902<br>(Zip Code) |
|--|---------------------|

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-

Item 7.01 Regulation FD Disclosure.

Synchrony Financial (“Synchrony”) previously announced that Margaret M. Keane, President and Chief Executive Officer of Synchrony, and Brian D. Doubles, Executive Vice President and Chief Financial Officer of Synchrony, will present at the Bank of America Merrill Lynch Banking & Financial Services Conference in New York on Wednesday, November 12, 2014, at 9:40 a.m. Eastern time.

The information contained in this Item 7.01 of this Current Report on Form 8-K, including Exhibit 99.1, is furnished pursuant to Item 7.01 of Form 8-K and shall not be deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, except as shall be expressly stated by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

The following exhibits are being furnished as part of this report:

| Number | Description   |
|--------|---|
| 99.1   | Synchrony Financial - Bank of America Merrill Lynch Banking & Financial Services Conference Presentation dated November 12, 2014. |

---

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SYNCHRONY FINANCIAL

Date: November 12, 2014

By: /s/ Jonathan Mothner  
Name: Jonathan S. Mothner  
Title: Executive Vice President, General  
Counsel and Secretary

EXHIBIT INDEX

| Number | Description   |
|--------|---|
| 99.1   | Synchrony Financial - Bank of America Merrill Lynch Banking & Financial Services Conference Presentation dated November 12, 2014. |