



Jonathan S. Mothner
Executive Vice President, General Counsel and Secretary

777 Long Ridge Road
Stamford, CT 06902

February 23, 2015

U.S. Securities and Exchange Commission
100 F Street, N.E.
Washington, D.C. 20549

Re: Notice of disclosure filed in the Annual Report on Form 10-K for the Fiscal Year ended December 31, 2014 under Section 219 of the Iran Threat Reduction and Syria Human Rights Act of 2012 and Section 13(r) of the Securities Exchange Act of 1934

Ladies and Gentlemen:

Pursuant to Section 219 of the Iran Threat Reduction and Syria Human Rights Act of 2012 and Section 13(r) of the Securities Exchange Act of 1934, as amended, notice is hereby provided that Synchrony Financial has made disclosure pursuant to such provisions in its Annual Report on Form 10-K for the fiscal year ended December 31, 2014, which was filed with the Securities and Exchange Commission on February 23, 2015.

Sincerely,

Synchrony Financial

By: /s/ Jonathan S. Mothner

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

