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

June 13, 2016
Date of Report
(Date of earliest event reported)

SYNCHRONY FINANCIAL

(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction 001-36560 (Commission 51-0483352 (I.R.S. Employer Identification No.)

777 Long Ridge Road, Stamford, Connecticut (Address of principal executive offices)

06902 (Zip Code)

 $(203)\ 585\text{-}2400$ (Registrant's telephone number, including area code)

 $\label{eq:NA} N/A$ (Former name or former address, if changed since last report)

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.

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 exhibit is being furnished as part of this report:

<u>Number</u>	<u>Description</u>
99.1	Synchrony Financial - Updated Press Release for Morgan Stanley Financials Conference

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: June 13, 2016 By: /s/ Jonathan Mothner

Name: Jonathan Mothner

Title: Executive Vice President, General Counsel and Secretary

EXHIBIT INDEX

Number <u>Description</u>

99.1 Synchrony Financial - Updated Press Release for Morgan Stanley Financials Conference



News Release

Contact:

Investor Relations Greg Ketron (203) 585-6291 Media Relations Samuel Wang (203) 585-2933

Synchrony Financial to Participate in the Morgan Stanley Financials Conference

STAMFORD, Conn. - June 13, 2016 - As previously announced, Synchrony Financial (NYSE: <u>SYF</u>) President and Chief Executive Officer Margaret M. Keane and Executive Vice President and Chief Financial Officer Brian D. Doubles will participate in the Morgan Stanley Financials Conference in New York on Tuesday, June 14, 2016 at 10:00 am (Eastern time).

At the conference, Ms. Keane and Mr. Doubles expect to discuss, among other things, recent developments related to credit quality and reserves.

A live webcast and replay will be made available on the Synchrony Financial Investor Relations website at www.investors.synchronyfinancial.com.

About Synchrony Financial

Synchrony Financial (NYSE: <u>SYF</u>) is one of the nation's premier consumer financial services companies. Our roots in consumer finance trace back to 1932, and today we are the largest provider of private label credit cards in the United States based on purchase volume and receivables.* We provide a range of credit products through programs we have established with a diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers to help generate growth for our partners and offer financial flexibility to our customers. Through our partners' over 350,000 locations across the United States and Canada, and their websites and mobile applications, we offer our customers a variety of credit products to finance the purchase of goods and services. Synchrony Financial (formerly GE Capital Retail Finance) offers private label and co-branded Dual Card™ credit cards, promotional financing and installment lending, loyalty programs and FDIC-insured savings products through Synchrony Bank. More information can be found at www.synchronyfinancial.com, facebook.com/SynchronyFinancial, www.linkedin.com/company/synchrony-financial and twitter.com/SYFNews.

*Source: The Nilson Report (May 2016, Issue # 1087) - based on 2015 data.