FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

| OMB APPROVAL | | | | | | | |
|---|-----------|--|--|--|--|--|--|
| OMB Number: Estimated average burden | 3235-0287 | | | | | | |
| hours per response: | 0.5 | | | | | | |

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| 1. Name and Address of Reporting Person* MOTHNER JONATHAN S (Last) (First) (Middle) C/O SYNCHRONY FINANCIAL 777 LONG RIDGE ROAD | 3. Da 09/1 | 2. Issuer Name and Ticker or Trading Symbol Synchrony Financial [SYF] 3. Date of Earliest Transaction (Month/Day/Year) 09/17/2018 | | | | | | (Check | tionship of Reporting Person(s) to Issuer all applicable) Director 10% Owner Officer (give title Other (specify below) See remarks | | | | specify | |
|--|---|--|---|-----------------------------------|-------------------------------------|---|---|--------|---|---|---|----------------|---|--|
| (Street) STAMFORD CT 06902 | 4. If <i>A</i> | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | 6. Indiv | Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | |
| (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned | | | | | | | | | | | | | | |
| Table I - No | | _ | • | uired, D | isp | | | | | | | | | |
| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Y | rear) l | 2A. Deemed Execution Date, if any (Month/Day/Year) | Transaction Disposed Code (Instr. | | rities Acquired (A) or ed Of (D) (Instr. 3, 4 an | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) | | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | |
| | Code V Amount (A) or (D) | | | Price | (Instr. 3 and 4) | | | | (| | | | | |
| Common Stock 09/17/20 | | | | F | | 720 ⁽¹⁾ D | | \$32.5 | 89,3 | 311 | | D | | |
| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) | | | | | | | | | | | | | | |
| 1. Title of Derivative Security (Instr. 3) 2. Conversion or Exercise Price of Derivative Security 3. Transaction Date (Month/Day/Year) If any (Month/Day/I | Code (In | Transaction Derivative Securities | | | Expiration Date (Month/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (I 3 and 4) | | lerlying | ying Derivative | | e s illy | Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
| Explanation of Despones: | Code V (A) (D) Date Expiration Date Title | | | | Amount or Number of Shares | Transact (Instr. 4) | | | | | | | | |

1. Reflects the number of shares of Company common stock automatically withheld by the Company to pay the tax liability of the Reporting Person in connection with the vesting of restricted stock units. No investment decision was made by the Reporting Person in connection with the withholding.

Executive Vice President, General Counsel and Secretary

/s/ Danielle Do, as attorney in fact 09/19/2018

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.