FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

OMB APPROVAL							
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## 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

Name and Address of Reporting Person     Schaller Bart					2. Issuer Name and Ticker or Trading Symbol Synchrony Financial [ SYF ]									Relationship of Reporting I (Check all applicable)     Director     Officer (give title below)			Person(s) to Issuer  10% Owner  Other (specify below)		
(Last) (First) (Middle) 777 LONG RIDGE ROAD C/O CORPORATE SECRETARY					3. Date of Earliest Transaction (Month/Day/Year) 06/28/2021									See remarks					
(Street) STAMFORD (City)	CT (State)		6902 Zip)		4. If Amendment, Date of Original Filed (Month/Day/Year)								6. Indiv	ndividual or Joint/Group Filing (Check Applicable Line)  X Form filed by One Reporting Person Form filed by More than One Reporting Person					
		-	Table I - Nor	n-Deriva	ative S	Securi	ties Acc	uired,	Disp	osed of	, or	Benefic	ially Ow	ned					
1. Title of Security (Instr. 3)			2. Transaction Date (Month/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year)		3. Transaction Code (Instr.		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 an				5. Amount		6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)		
								Code	v	Amount	t (A) or (D)		Price	(Instr. 3 and				(111341. 4)	
Common Stock				06/28/	06/28/2021			М		29,985(1)		A	\$23	78,979			D		
Common Stock				06/28/	06/28/2021			S		29,985	5 <sup>(1)</sup> D \$49.63		\$49.63	48,994		D			
Common Stock				06/28/	6/28/2021			S		11,242	2(1)	D	\$49.63	37,752			D		
			Table II - I				es Acqui arrants,							d					
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	e (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year	Code (Instr.		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisab Expiration Date (Month/Day/Year)		e	nd 7. Title and Amour Securities Underly Derivative Security 3 and 4)		erlying	8. Price of Derivative Security (Instr. 5)	9. Number derivative Securities Beneficia Owned Following Reported Transacti	e s ally g I	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	v	(A)	(D)	Date Exercisa		Expiration Date	Title		Amount or Number of Shares		(Instr. 4)	ioii(a)			
Employee Stock Option (right to buy)	\$23	06/28/2021		М			29,985 <sup>(1)</sup>	(2)		07/31/2024		ommon Stock	29,985	\$0	0		D		

## Explanation of Responses:

- 1. This transaction was made pursuant to a Rule 10b5-1 trading plan adopted by the reporting person on May 25, 2021.
- 2. The reporting person was awarded employee stock options on July 31, 2014, which vested on the fourth anniversary of the grant date.

## Remarks:

EVP & CEO, Digital

/s/ Danielle Do as attorney in fact 06/30/2021

\*\* Signature of Reporting Person Date

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

- $^{\star}$  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.