



## Walmart's Family of Cards Makes it as Easy as 3-2-1 to Manage Finances for Less

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BENTONVILLE, Ark.--([BUSINESS WIRE](#))--Beginning tomorrow, Walmart Credit Card and Walmart MoneyCard holders will have a new tool to help them keep more money in their pocket. It's as easy as 3-2-1. The new, simplified rewards value proposition – **3-2-1 Save** – brings even more value to the everyday purchases customers make using the Walmart family of credit and prepaid cards, issued and administered by Synchrony Banki (NYSE: [SYE](#)) and Green Dot Bankii (NYSE: [GDOT](#)), respectively.

From fresh produce to 4K TVs, every purchase made on Walmart.com, at Walmart Stores, and Walmart and Murphy USA gas stations will earn more rewards for purchases made with either the Walmart Credit Card, the Walmart MasterCard or the Walmart MoneyCards.iii The **3-2-1 Save** cash back program provides all qualifying cardholders in the U.S. and Puerto Rico with the opportunity to earn rewards for purchases they make every day including:

- **3% back** on purchases made on Walmart.com, including Site to Store orders;
- **2% back** on fuel purchases at Walmart or Murphy USA gas stations; and
- **1% back** on purchases made at Walmart stores and everywhere the Walmart Credit Card or Walmart MasterCard are accepted.iv

We're always looking for ways we can create and change products and services to make them even better for our customers," said Daniel Eckert, senior vice president, services, Walmart U.S. "The Walmart MoneyCard and Walmart Credit Card have proven to be valuable tools in our customers' wallets, helping them manage their money for less. The new 3-2-1 Save program simplifies and strengthens the card proposition for more than 10 million cardholders and helps add even more value to their Walmart purchases no matter how they choose to shop with us."

### Walmart Credit Card

Providing Walmart customers everyday value has been a core benefit of the credit card program since it began in 1999.

"We work closely with Walmart to meet the evolving needs of their customers, including differentiated channel rewards with expanded opportunities to save, along with special financing options for larger ticket purchases. The new 3-2-1 Save program aligns with Walmart's mission for consumers to save money and live better," said Tom Quindlen, executive vice president and CEO, Retail Cards, Synchrony Financial. "We are excited about this program as it also recognizes the increasing shift toward online and mobile shopping and is the first credit card program designed to offer Walmart cardholders even greater savings on their online purchases."

Existing Walmart Credit Card and Walmart MasterCard cardholders are automatically enrolled in the **3-2-1 Save** program as of April 1, 2016, and current cardholders can use their existing card to earn rewards. Special financing promotions are also available for in-store purchases of \$150 or more. New customers can apply in-store or at Walmart.com and qualifying cardholders can enjoy 10% off their first day spend on Walmart.com or in-store for up to \$25 in savings, applied as a statement credit.

Further information on the Walmart Credit Card is available at [www.walmart.com/creditcard](http://www.walmart.com/creditcard).

### Walmart MoneyCard

Since 2009, customers have been able to use the Walmart MoneyCard, a prepaid card program with a simple fee structure, to manage their everyday finances. In addition to the **3-2-1 Save** program, the new MoneyCard includes a host of features and benefits such as an all-new mobile app, free early direct deposit, online bill pay, and mobile check deposit through the all-new mobile app.

Customers can pick up a Walmart MoneyCard for \$1 at 4,500 Walmart stores, or for \$0 at [www.WalmartMoneyCard.com](http://www.WalmartMoneyCard.com). Other fees apply to use the card.

"The new Walmart MoneyCard program combines traditional money management with modern fintech features and valuable rewards in a way that only Green Dot and Walmart could deliver to the millions of Americans that can't get or don't want traditional bank accounts," said Steve Streit, CEO of Green Dot Corporation. "This is yet another example of how we at Green Dot continue to deliver on our mission to reinvent personal banking for the masses and how our long-term work with Walmart continues to bring great value to consumers."

More on the Walmart MoneyCard can be found at [www.WalmartMoneyCard.com](http://www.WalmartMoneyCard.com).

### About Walmart

Wal-Mart Stores, Inc. (NYSE: WMT) helps people around the world save money and live better – anytime and anywhere – in retail stores, online, and through their mobile devices. Each week, nearly 260 million customers and members visit our 11,535 stores under 72 banners in 28 countries and e-commerce websites in 11 countries. With fiscal year 2016 revenue of \$482.1 billion, Walmart employs more than 2 million associates worldwide. Walmart continues to be a leader in sustainability, corporate philanthropy and employment opportunity. Additional information about Walmart can be found by visiting <http://corporate.walmart.com> on Facebook at <http://facebook.com/walmart> and on Twitter at <http://twitter.com/walmart>. Online merchandise sales are available at <http://www.walmart.com> and <http://www.samsclub.com>.

### About Synchrony Financial

Synchrony Financial (NYSE: [SYE](#)) 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](http://www.synchronyfinancial.com), [facebook.com/SynchronyFinancial](https://www.facebook.com/SynchronyFinancial) and [twitter.com/SYFNews](https://twitter.com/SYFNews).

\*Source: The Nilson Report (April, 2015, Issue # 1062) - based on 2014 data.

#### **About Green Dot**

Green Dot Corporation, along with its wholly owned subsidiary bank, Green Dot Bank, is a pro-consumer financial technology innovator with a mission to reinvent personal banking for the masses. Green Dot invented the prepaid debit card industry and is the largest provider of reloadable prepaid debit cards and cash reload processing services in the United States. Green Dot is also a leader in mobile technology and mobile banking with its award-winning GoBank mobile checking account. Through its wholly owned subsidiary, TPG, Green Dot is additionally the largest processor of tax refund disbursements in the U.S. Green Dot's products and services are available to consumers through a large-scale "branchless bank" distribution network of more than 100,000 U.S. locations, including retailers, neighborhood financial service center locations, and tax preparation offices, as well as online, in the leading app stores and through leading online tax preparation providers. Green Dot Corporation is headquartered in Pasadena, Calif., with additional facilities throughout the United States and in Shanghai, China.

i Synchrony Bank is a subsidiary of Synchrony Financial.

ii Green Dot Bank is a subsidiary of Green Dot Corp.

iii Walmart Credit Card holders can earn unlimited rewards. Rewards are paid each month via statement credits. Walmart MoneyCard holders can earn up to \$75 per year in cashback rewards and the rewards are paid out after the cardholder has an account for 12 months.

iv Walmart MoneyCard customers will receive 1% back on purchases made at Walmart. Credit Card customers will receive 1% back on purchases made at Walmart and anywhere else that accepts the Walmart Credit Card / MasterCard.

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