ABA SIGNAL

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IN THIS ISSUE

ABA
American Business Association

Are you making it easy for customers to buy? How financing helps keep small businesses competitive

(BPT) - Key takeaways:

- In today's economic climate, customers need financing options to help them patronize small businesses.
- Small business owners can offer a variety of financing options to help boost customer loyalty, avoiding costly discounting practices.
- Synchrony helps small businesses offer private label credit cards with promotional financing and installment loans, such as buy now pay later, to help retain customers and compete with larger companies.
- Synchrony partners with over 500,000 business locations nationwide, providing services designed to help small businesses thrive.

When a customer hesitates at the register, there's a good chance the problem isn't the product or service. It's the payment method. In a year when affordability tops the priority list for many consumers, demand hasn't disappeared; consumers are just waiting for a better path to purchase. Offering flexible financing options can help small businesses capture that demand and win customers that bigger competitors might otherwise scoop up.

For years, it seemed that only the big chains were able to offer financing. Not anymore. Synchrony partners with more than 500,000 merchant locations across the U.S., including independent auto shops, dental practices, furniture stores, powersports dealers, home improvement contractors and more, giving them the digital tools, training and financing infrastructure to help them compete with brands that have entire teams dedicated to those functions.

In the wake of Small Business Month, it's worth asking: Are you giving every customer the best possible chance to say yes? No matter your line of business, the right financing tools can help protect your margins, reduce cart abandonment and build the kind of loyalty that keeps customers coming back and helps your business grow.

Here's what you need to know about giving your customers more financing options.

Help drive sales with smart customer financing solutions

Has your small business been resorting to tactics like offering discounts to entice customers? You could be losing out. Not only are you tightening your margins, which hurts your bottom line, but you're also setting the expectation that if customers wait long enough, you'll offer another discount.

When you're ready to launch a customer financing program for your business, Synchrony provides the digital tools, training, marketing support and account management that helps small business owners compete with brands that have dedicated teams for those functions.

Small and medium-sized businesses can use multi-source financing and tools like Synchrony PRISM to offer credit access to customers:

- **Multisource financing (MSF)** is how Synchrony connects applicants who might otherwise have been declined with expanded financing solutions offered through our secondary financing partners. With a single application, Synchrony is able to reduce friction at the point of sale by facilitating more approvals and driving conversion. And merchants benefit from significantly higher approval rates for their customers, which can drive more sales and customer satisfaction.
- **Synchrony PRISM** is a credit decisioning platform that goes beyond the traditional credit score. In determining whether to extend credit, many of Synchrony's competitors only use credit bureau data, while Synchrony PRISM incorporates up to 20,000 data attributes, including cash flow, rent payment history and other behavioral signals, to identify creditworthy customers that a conventional model might miss. By offering a more holistic view of consumers, Synchrony PRISM increases approval rates for a similar level of risk while reducing fraud. For small business partners, that can translate to fewer lost sales and more customers walking out the door satisfied.

To make these financing tools even easier to offer at the point of sale, Synchrony can integrate financing directly into the systems your team already uses every day.

Independent software vendor (ISV) integrations embed Synchrony's financing options directly into your company's practice management systems, point-of-sale platforms and field service tools your team uses every day. This makes financing a natural part of the conversation rather than a separate step your staff has to introduce and manage.

In a market where every dollar is considered, the businesses that make spending feel manageable are the ones customers return to.

Flexible financing options to offer your customers

Synchrony provides a suite of consumer financing options that can be offered together through a single application, to help match more customers with more potential payment paths.

Offering multiple financing solutions early in sales interactions helps reduce sticker shock and gives customers more purchasing power.

Through Synchrony, your business can empower customers by offering:

- **Private Label and Network Credit Cards:** These revolving credit accounts feature the merchant's brand or a Synchrony network (such as the Synchrony HOME or Synchrony Car Care credit cards) which can be used at thousands of merchant locations. Customers can keep and reuse them for repeat purchases, helping build loyalty to that business. These cards may also offer promotional financing, which can help make larger purchases more manageable by allowing the cardholder to pay over time.
- **Buy Now, Pay Later (BNPL)/Installment Loans:** This model lets customers split a purchase into fixed, scheduled payments over a defined term, creating a one-time-use loan rather than open-ended revolving credit. It's commonly used for customers who prefer predictable payments and is especially prevalent in big-ticket categories - such as powersports, trailers, musical instruments and lawn and garden equipment - often offered through dealer channels on Synchrony's platforms.
- **CareCredit Credit Card:** A dedicated health and wellness credit card, from Synchrony, is accepted at over 290,000 locations including dental, vision, audiology, chiropractic, veterinary and wellness practices. This option offers promotional financing that can help patients pay over time for the care they want or need. Health and wellness providers accepting CareCredit receive payment quickly, helping protect cash flow so they can focus on care rather than collections.

In a market where every dollar is considered, the businesses that make spending feel manageable are the ones customers return to.

Learn more about boosting your business at Synchrony.com/business. Financing is subject to credit approval.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of the American Business Association will be held at 12645 Olive Blvd, Suite 300A, St. Louis, MO 63141, on Wednesday, September 16, 2026 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY
American Business Association
September 16, 2026 Annual Meeting of Members
THIS PROXY IS SOLICITED ON BEHALF OF AMERICAN BUSINESS ASSOCIATION

The undersigned member of the American Business Association does hereby constitute and appoint the President of the American Business Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of the American Business Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [ ], or to [ ] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Kim Tuttle, Craig Osterholt, and Jeff Crippen.
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: ______________________________, 2026

Signature ______________________________

Name (please print) ______________________________

Please date and sign and return promptly to the American Business Association, 12645 Olive Blvd, Suite 300A, St. Louis, MO 63141 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
August 10, 2026
Date

UNI-CARE

Chiropractic Services

Millions of Americans rely on chiropractic care to reduce pain and stress, and to function more productively.

INCLUDES

- ☑ Free initial consultation
- ☑ Discounts on examinations
- ☑ Discounts on x-rays
- ☑ 40% savings on diagnostic services
- ☑ 20% savings on all other services and follow-up treatments

Members can save 20% to 40% on chiropractic fees at participating chiropractors across the country.

Sample Savings

Consultation		Initial Examination		X-Ray (Full Spine)		Electrical Stimulation	
Avg. Price	$60.00	Avg. Price	$85.00	Avg. Price	$62.50	Avg. Price	$70.00
You Pay	$48.00	You Pay	$68.00	You Pay	$50.00	You Pay	$56.00
Savings	$12.00	Savings	$17.00	Savings	$12.50	Savings	$14.00
% Saved	20%	% Saved	20%	% Saved	20%	% Saved	20%

*These are examples only. Savings will vary by procedure, provider and geographical area.

This is Not Insurance

Watch Out for Wildfire Smoke

Staying Safe With a Fire Nearby

Wildfires can be sparked by human activity or natural events. Over the past few decades, they have become increasingly common. The flames can destroy buildings and endanger people in the immediate vicinity.

But wildfires can harm people even if no one is nearby. This is mainly because of the smoke they create.

"We sometimes see smoke in the air hundreds of miles away from a wildfire," says Dr. Aubrey Miller, an NIH expert on environmental disasters. NIH-funded researchers are looking for ways to keep people safer when these natural disasters strike.

Smoke contains tiny pieces of material, called particulate matter. Particulate matter can irritate your eyes, nose, and throat. Some particulate matter is small enough to move deep into your lungs when you inhale it. This can damage the lungs and make it more difficult to breathe, especially for people who already have heart or lung problems.

Inhaled particulate matter can also end up in your blood. Blood travels all around your body, to every organ. So breathing in wildfire smoke can increase the risk for serious health problems, like a heart attack or stroke.

When wildfire flames reach a town or city, they start to burn streets, buildings, furniture, and other manufactured materials. "Think about what's burning: plastics, heavy metals, arsenic," Miller says. "These can cause a whole series of other hazards for the community."

Wildfires can raise your risk for health problems that happen long after the smoke is gone, too. For example, exposure to polluted air may increase the risk of developing cancer and brain diseases, like Alzheimer's disease and other dementias. Some studies suggest that pregnant women exposed to wildfire smoke may be more likely to give birth early or have a baby with a low

birth weight. Both can affect a baby's health and development. Researchers are continuing to study the possible effects on pregnant women and children.

Wildfires can also affect your mental health. Living through a natural disaster increases your risk for anxiety, depression, and post-traumatic stress disorder (PTSD).

Researchers are looking for better ways to measure and counter wildfires' health effects. They're also starting to collect data more quickly after a fire begins to better understand the exposures and health impacts. This will help them determine when certain actions would be most helpful to reduce the fire's immediate and long-term consequences.

Scientists are also looking at what happens when multiple extreme weather events happen at the same time.

"Often we have a heat wave on top of the wildfire, and that might have compounding effects," Miller says. "We're trying to understand what happens when these sorts of things come together."

The health effects of wildfires are wide-ranging. But there are ways you can protect yourself and your loved ones.

Article reprinted from NIH-News In Health

Reduce Smoke Exposure During Wildfires

- **Spend less time outdoors and keep windows closed when the air outside is smoky or poor quality.** Track the air quality in your area using AirNow.gov.
- **Limit indoor air pollution when smoke levels are high outside.** Avoid using anything that burns, including fireplaces, candles, and gas stoves.
- **Run the air conditioner to cool your house rather than opening windows.** If possible, keep the system's fresh air intake closed to avoid bringing smoke inside, and make sure the filter is clean. Seek shelter elsewhere if it's too hot inside and you don't have air conditioning.
- **Wear a mask if you have to go outside.** Special masks called N95 respirators are particularly good at keeping out smoke.
- **Consider using indoor portable air cleaners** to reduce smoke-related particulate exposures.
- **Talk to your health care provider** about leaving the area if you already have problems with your heart or lungs. These pre-existing conditions raise your risk for more serious health consequences when you are exposed to smoke.

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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment.
Consult your doctor before starting any exercise program.

Thank you for being a valued member of American Business Association!