

# Straight Talk Product Guide: Your IRA High Yield CD

Use this easy-to-follow guide to get information on Ally Bank services, fees and policies. For additional details, refer to the Ally Bank Deposit Agreement (PDF). Information is accurate as of 12/26/2013, and fees or services are subject to change.

#### The Basics

Interest-Bearing Accounts	YES	<ul> <li>Our rates are consistently among the most competitive in the country</li> <li>Interest is compounded daily</li> <li>Get the best rate we offer on the day you open your CD or the day you fund, when you fund within 90 days of opening your CD</li> <li>Ally Ten Day Best Rate Guarantee – when you renew your CD, you automatically get the best rate we offer within 10 days (beginning with the CD renewal date)</li> <li>View current rates at allybank.com &gt; IRA High Yield CD &gt; Rates.</li> </ul>
Member FDIC	YES	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.
Minimum Deposit	\$O	<ul> <li>No minimum deposit is required to open an account</li> <li>Account will be closed if not funded within 90 days of being opened</li> </ul>
Available for a Trust?	NO	Only non-IRA Ally accounts are available for revocable and irrevocable Trusts.
IRA Plan Types		Traditional, Roth or SEP
Available Terms		3, 6, 9, 12 and 18 months; 3 and 5 years
Funding Your Account		You can fund your new account in a few different ways:  Transfer from another Ally account Check (by mail only) Wire transfer
Maturity Grace Period	10 Days	During a 10 day grace period at maturity, you can do one of the following:  • Withdraw funds, including interest, without a bank penalty  • Add funds to your account  • Take no action and we'll automatically renew the CD after the grace period ends  We'll send notifications about maturing CDs at least 20 days before renewal.

#### Fees / Penalties

Monthly Maintenance, Account Supplies, Official/Cashier's Checks, Incoming Wires	\$O	
Early Withdrawal Penalty	Varies	The penalty depends on your CD term:  • 3, 6, 9, 12, and 18 month CDs – 60 days of interest  • 3-year CDs – 90 days of interest  • 5-year CDs – 150 days of interest  Partial withdrawals aren't allowed, except for RMDs.  Exception  We'll waive the penalty if the depositor:  • Passes away or is judged legally incompetent  • Needs to take a Required Minimum Distribution (RMD). We'll waive the early withdrawal penalty for partial withdrawals up to the RMD amount
Outgoing Wires (domestic only)	\$20	Per wire
Expedited Delivery	\$15	Per delivery / per item
Account Research	\$25	Per hour

### Featured Services

Mobile Banking App	\$O	Access your account anywhere, anytime. You can check account balances, fund new CDs and more.
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## Questions? Contact Us

Phone 24/7 Live Customer Support	1-877-247-ALLY (2559) 011-1-757-247-2559 if you're outside the U.S. 1-800-971-6037 fraud hotline 1-877-320-2559 hearing impaired customers
Email	<ul> <li>General questions: Visit allybank.com, select Contact Us and complete the email form</li> <li>Account-specific questions: If you need to include account-sensitive information, log in to your Ally account and go to Communications &gt; Secure Email to send us a secure message</li> </ul>
Chat	Visit allybank.com and select Contact Us to Chat Online.
Mail	Send completed IRA forms and checks to:  Ally Bank – Retirement Services P.O. Box 13625 Philadelphia, PA 19101-9811 Send general correspondence to: Ally Bank Customer Care P.O. Box 951 Horsham, PA 19044

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