Straight Talk Product Guide: IRA Raise Your Rate 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	• Our rates are consistently among the most competitive in the country • Interest is compounded daily • 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 • 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) View current rates at allybank.com > IRA Raise Your Rate CD > Rates.
Member FDIC	YES	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.
Minimum Deposit	$0	• No minimum deposit is required to open an account • Account will be closed if not funded within 90 days of being opened
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		2 and 4 years
Raise Your Rate Options		You have the option of increasing your rate once with our 2-year CD or twice with our 4-year CD if our rate goes up for your CD's term.
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	$0	
Early Withdrawal Penalty	Varies	The penalty depends on your CD term: • 2-year CD – 60 days of interest • 4-year CD – 120 days of interest Partial withdrawals aren't allowed, except for RMDs. **Exceptions** 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

Raise Your Rate Alerts	$0	Create personalized Raise Your Rate alerts and we'll let you know when our rates go up.
Mobile Banking App	$0	Access your account anywhere, anytime. You can check account balances, fund new CDs and more.

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	• **General questions:** Visit allybank.com, select Contact Us and complete the email form • **Account-specific questions:** If you need to include account-sensitive information, log in to your Ally account and go to Communications > Secure Email to send us a secure message
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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