



## Straight Talk Product Guide: **High Yield CD**

Use this easy-to-follow guide to learn about the Ally Bank High Yield CD. The information in this guide is accurate as of 10/31/24, but our fees and services may change. For additional details about our services, fees, and policies, see the [Ally Bank Deposit Agreement](#) (PDF).

### The Basics

Interest-Bearing	YES	<ul style="list-style-type: none"><li>• Our competitive rates make your money work harder</li><li>• All accounts earn interest, and higher opening deposits may earn an even higher rate</li><li>• Interest is compounded daily</li><li>• Ally Ten Day Best Rate Guarantee – Fund a new CD on the same day you open it or within the next 9 days, and you’ll get the best rate we offer for your term and opening deposit amount if our rate goes up during that time. This also applies at renewal.</li></ul> <a href="#">View today’s rates</a>
Member FDIC	YES	Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to maximum allowed by law. <a href="#">Learn more</a>
Minimum Deposit	\$0	<ul style="list-style-type: none"><li>• Open an account with no minimum balance requirement</li><li>• We’ll close your account automatically if we don’t receive your funding deposit or transfer within 60 days after account opening</li></ul>
Available for a Trust?	YES	You can open this type of account in the name of a revocable or irrevocable trust. You’ll need to submit a written trust agreement.
Available Terms		3, 6, 9, 12, and 18 months; 3 and 5 years
Funding Your Account		<p>You can fund your new account in a few different ways:</p> <ul style="list-style-type: none"><li>• Transfer money from an Ally Bank account or an account at another institution</li><li>• Check (using Ally eCheck Deposit<sup>SM</sup> or by mail)</li><li>• Wire transfer</li></ul>

Maturity Grace Period	10 Days	<p>During a 10-day grace period at maturity, you can:</p> <ul style="list-style-type: none"> <li>• Withdraw funds, including interest, without penalty</li> <li>• Add funds to your account</li> <li>• Take no action, and we'll automatically renew the CD after the grace period ends</li> </ul> <p>We'll send notifications about maturing CDs at least 20 days before renewal.</p>
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## Featured Services

Ally eCheck Deposit <sup>SM</sup>	\$0	Fund new CDs by depositing a check remotely using your computer or mobile device.
Ally Mobile App	\$0	Access your account anywhere, anytime. You can check account balances, fund new CDs, and more.

## Fees and Penalties

Monthly Maintenance, Official/Cashier's Checks, Incoming Wires	\$0	
Early Withdrawal Penalty	Varies	The penalty depends on your CD term:
		24 months or less60 days of interest
		25 months to 36 months90 days of interest
		37 months to 48 months120 days of interest
		49 months or longer150 days of interest
		We don't allow partial withdrawals before the maturity date. <b>Exception</b> We'll waive the penalty if the depositor passes away or is judged legally incompetent.
Outgoing Wires (domestic only)	\$20	Per wire
Expedited Delivery	\$15	Per delivery/per item

## Questions? Contact Us

### Phone

24/7 Live Customer Support

**Hard of hearing:** 711


**General:** 1-877-247-2559

**Outside the U.S.:** 1-757-247-2559

**Fraud hotline:** 1-833-226-1520



### Chat

[Visit our Contact Us page](#) to check our availability for chat under Ally Bank. If you need to discuss sensitive account information, log in online or on our mobile app to chat:

- **Online:** Log in to your account and select **Chat** if available.
- **Ally Mobile App:** Log in on the app and select the Chat icon  if available.

### Secure Message

Send us a message online or on our mobile app:

- **Online:** Log in to your account and go to **Messages**, choose **Bank Accounts** and then select **New Secure Message**.
- **Ally Mobile App:** Log in on the app and select the Messages icon , choose **Bank Accounts** and then select the New Message icon .

### Mail

Send completed deposit slips and endorsed checks to:

**Ally Bank**

**P.O. Box 13625**

**Philadelphia, PA 19101**

Send general correspondence to:

**Ally Bank Customer Care**

**P.O. Box 951**

**Horsham, PA 19044**