



## Straight Talk Product Guide: IRA Savings Account

Use this easy-to-follow guide to learn about the Ally Bank IRA Savings Account. The information in this guide is accurate as of 3/22/2023, 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	<b>YES</b>	<ul style="list-style-type: none"><li>• Our competitive rates make your money work harder</li><li>• All accounts earn interest, and higher balances may earn an even higher rate</li></ul> <a href="#">View today's rates</a>
Member FDIC	<b>YES</b>	Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to maximum allowed by law. <a href="#">Learn more</a>
Minimum Deposit	<b>\$0</b>	<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 90 days after account opening</li></ul>
Available for a Trust?	<b>NO</b>	Trust accounts aren't available for IRAs.
IRA Plan Types		Traditional, Roth, or SEP
Funding Your Account		You can fund your new account in a few different ways: <ul style="list-style-type: none"><li>• Transfer from another Ally Bank account</li><li>• Check (by mail only)</li><li>• Wire transfer</li></ul>

### Featured Services

Ally Mobile App	<b>\$0</b>	Access your account anywhere, anytime. You can check account balances, make transfers, and more.
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## Fees

Monthly Maintenance, Account Supplies, Official/Cashier's Checks, Incoming Wires	<b>\$0</b>	Account supplies include deposit slips and prepaid envelopes.
Excessive Transactions	<b>\$0</b>	Previously, there was a \$10 excessive transaction fee for each transaction that exceeded this limit. However, due to federal regulation changes, we're currently not applying limits, and are temporarily refunding fees associated with such withdrawals and transfers.
Outgoing Wires (domestic only)	<b>\$20</b>	Per wire
Expedited Delivery	<b>\$15</b>	Per delivery/per item
Account Research Fee	<b>\$25</b>	Per hour

## Availability - Deposits and Transfers

Our funds availability schedule applies whether you're an existing customer or a new one.

**Processing Order:** We generally post transactions in the order we receive them.

**Business Days:** Monday through Friday, excluding federal holidays.

Transfers between Ally Bank accounts	Available immediately
Checks drawn on Ally Bank	Next business day
U.S. Treasury checks payable to you	Next business day
All other checks payable to you	<ul style="list-style-type: none"><li>• The first \$300 will be available the next business day</li><li>• Up to \$24,700 will be available the 2nd business day</li><li>• Remaining amounts over \$25,000 will be available the 5th business day</li></ul>
Deposited checks we have reason to doubt will be paid.	The full check amount may be subject to a 5-business day hold.
Wire transfers received after 3 pm ET	Next business day

## Questions? Contact Us

### Phone

24/7 Live Customer Support

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

**Outside the U.S.:** 011-1-757-247-2559


**Fraud hotline:** 1-800-971-6037

**Hearing-impaired:** 1-877-320-2559

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### Email


Send us a message online or on our mobile app:

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

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### Chat

Visit [ally.com/contact-us/](https://ally.com/contact-us/) 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 at [ally.com](https://ally.com) and select Chat if available.
- **Ally Mobile App:** Log in on the app and select the Chat icon  if available.

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### Mail

Send completed IRA forms and 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