

# innovating for economic mobility for everyone.

A relentless ally for social impact  
in the community



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# about this report.

Ally Financial Inc. (also referred to as Ally) is committed to Do It Right for our customers, colleagues, communities, and shareholders. Their support, along with our sound business practices and tireless innovation, make us who and what we are.

Ally is pleased to introduce our 2018 Corporate Social Responsibility (CSR) Report describing our commitment to creating social impact, with a major focus on economic mobility.

This report, which details Ally's environmental, social, and governance (ESG) initiatives, was compiled by our Social Impact Squad, a cross-functional team that gathered data and engaged colleagues in conversation across the organization to document our social impact in 2018.

Ally's CSR efforts, as well as this reporting process, have been guided by international ESG standards, including those of the Global Reporting Initiative (GRI) and the Sustainable Accounting Standards Board (SASB). The initiatives described in this report reflect these ESG frameworks and also embody Ally's vision, social impact framework, and organizational culture.



For additional information regarding this report and its contents, please visit our website at [ally.com](http://ally.com) or contact [GivingBack@ally.com](mailto:GivingBack@ally.com).



# forward looking statements.

This Corporate Social Responsibility Report and any related communications contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts, such as statements about the outlook for various financial and operating metrics and targets and expectations for future plans or programs. Forward-looking statements often use words such as “believe,” “expect,” “anticipate,” “intend,” “pursue,” “seek,” “continue,” “estimate,” “project,” “outlook,” “forecast,” “potential,” “target,” “objective,” “trend,” “plan,” “goal,” “initiative,” “priorities,” or other words of comparable meaning or future-tense or conditional verbs such as “may,” “will,” “should,” “would,” or “could.” Forward-looking statements convey our expectations, intentions, or forecasts about future events, circumstances, or results.

All forward-looking statements, by their nature, are subject to assumptions, risks, and uncertainties, which may change over time and many of which are beyond our control. You should not rely on any forward-looking statement as a prediction or guarantee about the future. Actual future objectives, strategies, plans, prospects, performance, conditions, or results may differ materially from those set forth in any forward-looking statement. Some of the factors that may cause actual results or other future events or circumstances to differ from those in forward-looking statements are described in our Annual Report on Form 10-K for the year ended

December 31, 2018, our subsequent Quarterly Reports on Form 10-Q or Current Reports on Form 8-K, or other applicable documents that are filed or furnished with the U.S. Securities and Exchange Commission (collectively, our SEC filings).



Any forward-looking statement made by us or on our behalf speaks only as of the date that it was made. We do not undertake to update any forward-looking statement to reflect the impact of events, circumstances, or results that arise after the date that the statement was made, except as required by applicable securities laws. You, however, should consult further disclosures (including disclosures of a forward-looking nature) that we may make in any subsequent SEC filings.



# message from our CEO.



I'm pleased to share with you our 2018 CSR report. Our goal of making a lasting social impact lies at the core of our brand, our culture, and who we are as a company. This report highlights our 2018 accomplishments – the programs, processes, and policies that help us embed environmental, social, and governance (ESG) concerns across our enterprise. It also describes how our focus on economic mobility makes a difference every day, while also demonstrating our commitment to transparent ESG reporting.

I believe strong operational results are built on the foundation of a strong culture, which ultimately drives strong financial performance and provides benefits to all the constituents we serve. The Ally brand reflects our culture and our three pillars: Do It Right, Tirelessly Innovate, and Obsess Over the Customer. We're committed to creating and reinventing financial services with the singular purpose of making a real difference in the lives of our customers and the communities where we live and work.

Investing in our local communities is crucial to improving the financial well-being of our customers. To better support them, following enactment of Federal tax reform legislation in 2017, we increased our philanthropic giving by \$6 million, to be distributed over three years. In 2018, we shifted our corporate citizenship priorities from financial literacy and vital community services toward a focus on long-term economic mobility, with the ultimate goal of helping to end intergenerational poverty. This crucial, societal objective resonates with everyone at Ally.

As a digital bank without a brick-and-mortar footprint, Ally seeks to be accessible to everyone, providing financial products fairly and transparently from coast to coast. Through our customer services, our philanthropy, our strategic investments, and our associates' volunteer efforts, we strive to improve people's lives by emphasizing the importance of economic mobility in the communities we serve.

We've learned a lot in a short amount of time since issuing our inaugural CSR report last year, and we're committed to sharing those lessons. Going forward, we will continue to improve and to report out our results to all of our stakeholders.

Thank you for your support. I'm proud of what we've accomplished together so far. This is just the beginning – we will continue to positively impact our communities and the people we serve. That's how we all live the Ally commitment to Do It Right.

**Jeffrey J. Brown**  
Chief Executive Officer

# highlights from ally's 2018 csr report.

- In 2018, we demonstrated our commitment to Do It Right by positively impacting communities through our year-round Giving Back efforts. Ally and our employees gave \$6.4 million in donations and sponsorships to a range of 501(c)(3) organizations.
- We began to implement our new social impact commitment, “Innovating for Economic Mobility for Everyone,” by forming our internal Social Impact Squad, a cross-functional team. This group gathered the data for our inaugural 2017 CSR Report, which documented our social impact.
- Our employees collectively contributed approximately 21,000 volunteer hours, elevating people and communities.
- Ally Bank’s Community Reinvestment Act (CRA) program deployed more than \$850 million to our local neighborhoods through various loans and investments and maintained its current CRA rating of “Outstanding.”
- American Banker named Ally Financial as one of the “Best Banks to Work For” in 2018. Banks on the list were identified as outstanding places of employment that foster innovative and creative work environments and promote inclusive cultures.
- Ally was recognized with several additional “Best Place to Work” awards. We also improved upon our already strong 2017 employee engagement results, with a 2018 employee engagement score that is six points above the industry average.





**company  
profile.**



# at a glance: ally's brand and culture.

Ally is a leading digital financial-services company with \$178.9 billion in assets (as of December 31, 2018). Our vision is to be a relentless ally for the financial well-being of our consumer, commercial, and corporate customers. By offering 24/7 customer service for online banking, great banking deposit rates, attractive credit and lending products, and innovative digital experiences, Ally is thoughtfully disrupting the digital finance landscape and our innovative solutions are bringing about the future of banking.

Brand is a powerful competitive differentiator. The Ally brand started with a simple premise: that it was possible to build a better bank by putting the customer at the center of it. Our brand pillars — Do It Right, Tirelessly Innovate, and Obsess Over the Customer — support this belief and everything we do is measured against them. In 2018, Ally was recognized by Brand Finance as one of the top five fastest-growing banking brands.

We're committed to constantly creating and reinventing with the singular purpose of making a real difference. Our actions continue to fuel our performance, which we believe will better serve all of our stakeholders: our customers, shareholders, employees, and the communities where we live and work.

- **For customers**, we deliver innovative approaches that give them the confidence and freedom to make positive financial choices that will help improve their own lives and positively impact the lives of those around them.
- **For shareholders**, we are focused on driving long-term shareholder value.
- **For employees**, we emphasize a working environment and company culture that embraces their diverse talents and unique perspectives and where colleagues feel valued as both individuals and members of the team. Diversity and inclusion are essential to our success as a company.
- **For communities where we live and work**, we are relentless allies for social impact, focusing on economic mobility to improve individual well-being and strengthen families and communities.

Our commitment to bringing about social impact in our communities is an integral component of our promise to Do It Right.



# culture matters.

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As Ally CEO Jeffrey J. Brown reminds us,

***“Strong operational results are built on the foundation of a strong culture, which ultimately drives strong financial performance and enhances long-term returns.”***



Ally's culture begins with each of our 8,200 teammates. To deliver on our commitments, we must work with integrity, be accountable to one another, and LEAD in the workplace and in the community.

In 2018, we celebrated the five-year anniversary of the creation of our LEAD core values, which shape our culture and drive our success:

- L** **Look externally:** We're focused on innovation and strive to meet the needs of our customers by anticipating changes and responding quickly.
- E** **Execute with excellence:** Good enough is never enough. We continually look for ways to improve and to do things better.
- A** **Act with professionalism:** We operate with integrity, hold each other accountable, treat others with respect, and embrace diversity.
- D** **Deliver results:** We're driven to win for our customers. We measure our performance not only by our success, but also by how we achieve it.



Our strong, purpose-driven culture is reflected in our commitment to work with our colleagues and our communities to achieve social impact. We work hard. We give back. We influence one another. Volunteer LEADers in each of our businesses and in every location drive volunteer efforts across the enterprise. Volunteer activities and business meetings are intertwined to include participation by senior leaders.

Fostering diverse perspectives is important and helps us demonstrate the beliefs and actions that are the backbone of our culture. Following a 2015 commitment to build a diverse and inclusive workforce and culture, Ally launched eight employee resource groups (ERG) and a training curriculum to help enhance the workplace. In our workplace environment, all employees feel heard and know that they can bring their authentic selves to work.

Our employees bring the Ally brand to life. They serve as allies to our customers, our communities and each other by listening, learning, evolving, and stretching themselves to reach new goals.





**social impact  
framework.**

# why social impact is important to ally.

At Ally, we are a relentless ally for social good — in the lives of our customers and communities. We recognize that long-term, sustainable social impact work is essential to our success and supports the well-being of all our stakeholders, including our customers, employees, shareholders, and community partners.

For nearly two decades, we sparked positive change through initiatives that promoted financial literacy. But in 2018, we recognized the devastating persistence of intergenerational poverty in the United States and expanded our efforts to focus on promoting long-term economic mobility. Within our efforts, we have identified three specific focus areas:

- Affordable housing
- Workforce preparedness and digital job training
- Financial education

## How We Implement Our Social Impact Commitment

*“Innovating for Economic Mobility for Everyone”* is more than a tag line or catch phrase. It reflects our approach to social impact — a commitment that’s visible in our customer service, our philanthropy, our community outreach, and in the way we interact with all our stakeholders (shareholders, customers, associates, and community members). We need their support for our social impact efforts to succeed. By engaging in the specific focus areas within our economic mobility efforts, our stakeholders learn how we choose projects, partners, and plans for achieving long-term, sustainable social impact. As they understand what’s important to us, they come to understand what differentiates us from our peers, and how we accelerate social impact.

To implement our social impact commitment, we began by talking to internal stakeholders to learn about their perspectives and experiences with (ESG) issues, as well

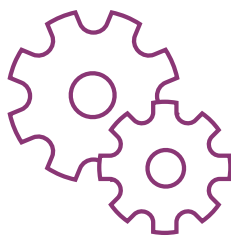
as their interactions with external stakeholders. This knowledge is fundamental to our ability to identify and help solve social, economic, and environmental challenges, and to help strengthen the communities where we do business.

We assessed ESG material issues (i.e. those issues that could affect our key stakeholders and business) to ensure we are focused on the areas of highest relevance and importance to our business and our stakeholders

**Our most-recent assessment identified four key issues:**

- Economic Mobility
- ESG Disclosure
- Diversity and Inclusion
- Governance





Next, we worked with Ally's Social Impact Squad to set goals for improving our ESG commitment. Finally, we developed a Social Impact Framework that builds upon baseline goals and data identified in our 2017 CSR Report.

Ally's Social Impact Framework is grounded by strong governance policies and practices. The four pillars of our Social Impact Framework are:

- Communities
- Customers
- Employees
- Environment

Each year, we measure, report, and analyze our results. In 2018, we refined our goals to better align with the international ESG reporting standards and frameworks of the Global Reporting Initiative (GRI) and the Sustainability Accounting Standards Board (SASB). A Content Index is appended to this report to make it easier for stakeholders to quickly identify key ESG data. For a more in-depth discussion of both our Social Impact Framework and our ESG material issues, see pages 15 to 18 of our 2017 CSR report at [ally.com/about/social-impact](https://ally.com/about/social-impact).



***“Ally Financial intends to continue to evolve the process of identifying, implementing and reporting on ESG priorities over time, including development and measurement of specific goals within each of the Social Impact Framework pillars.”***

Jacqueline Howard  
Senior Director of Corporate Citizenship





# innovating for economic mobility for everyone.

An interview with Jacqueline Howard  
Senior Director of Corporate Citizenship

Q  
A

## What does economic mobility for everyone mean to Ally?

As an ally for economic mobility (which we define as the ability of an individual, family, or other group to improve their economic status, usually measured by income), Ally helps individuals achieve and make positive, confident, and independent financial choices that improve their lives. While economic mobility is our corporate citizenship strategy, we are also embedding it into our product and service offerings and our internal human capital programs.

As a digital bank without any physical branches, we are accessible to everyone, providing financial products fairly and transparently across the U.S. Through both monetary support — including strategic investments — and volunteer action and initiatives, we strive to make a positive impact on people's lives and enhance their ability to grow their income through economic mobility.

For us, it's not about throwing dollars at the problem. It's about connecting, collaborating, and working with the community, colleagues, and customers to provide greater access to opportunities and resources that reduce barriers to economic mobility and improve economic circumstance. It's a commitment to Do It Right for our society. Our actions and initiatives educate, disrupt negative cycles, and encourage positive behavior in the areas of affordable housing, workforce preparedness and digital job training, and financial literacy.

Q  
A

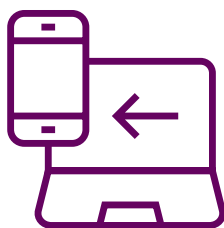
## Why is economic mobility a priority for Ally? Why did you choose economic mobility as a signature issue?

For many, the dream of economic prosperity is alive and well, but that isn't the case for those who are born into poverty. In many cities across the country, systemic issues like poor education, inadequate housing, lack of employment opportunity, and insufficient or inaccessible training for the jobs of today prevent those born into poverty from escaping it.

Stakeholders overwhelmingly report a positive view of companies who choose to align signature programs to deliver social impact with areas that support business interests. We previously focused on financial literacy, but the roots of economic inequality run deep. So we shifted our social impact focus to economic mobility because our business interests strongly align to it. We can contribute our deep knowledge, skills, time, and energy, in addition to financial support.

Our decision was also based on research that emphasizes and deepens our understanding of relative intergenerational mobility. A study by the National Bureau of Economic Research measured how a child's neighborhood shapes their opportunity for upward economic mobility. Two of our major corporate centers — Detroit and Charlotte — rank 43rd and 50th. That means the communities closest to us need more opportunity and education to help children and adults climb the socioeconomic ladder. There isn't a one-size-fits-all solution, so organizations need to develop local approaches to tackling these issues.





## **Q What are the top factors associated with economic mobility, and what economic mobility issues does Ally focus on?**

**A** One of the biggest issues is economic inequality. Economic inequality today leads to a lack of economic mobility tomorrow. As a digital financial institution, we feel we are in a unique position to help educate consumers and change that trajectory.

To help support this cause, we focus our giving and team volunteer activities on efforts to reduce social barriers to economic mobility – the barriers that keep people from moving out of poverty. Specific focus areas include affordable housing, workforce preparedness and digital job training, and financial education.

More specifically, Ally supports programs that help people:

- Develop digital job market skill sets so they can find employment that allows them to provide for their family and save money for the long term
- Understand financial literacy, so they can make responsible financial decisions
- Provide access to the essentials, such as transportation, affordable housing, and communication devices that can set them up for success

## **Q How do you implement this economic mobility commitment? How have you embedded it in your culture?**

**A** We do this through a combination of employee benefits and approaches that help team members, as well as through volunteering and philanthropic giving to our nonprofit partners. We know we cannot do this all alone, and Ally is committed to collaborating and working with colleagues, customers, and nonprofit organizations that support economic mobility.

Ally invests in communities where we have significant operations, with the goal of building capacity that helps improve long-term community conditions. We value coalition-building efforts and relationships that support the sustainable business and community development goals of the company.

## **Q How do you choose which nonprofit partners you will work with?**

**A** We are transitioning to more in-depth work with partners who can help achieve these economic mobility goals. Successful partners will offer community volunteering opportunities for Ally employees and others and will address at least two of the indicators of economic mobility, with particular emphasis on economically disadvantaged communities.



## **Q** How will Ally know if you are being successful, that you are achieving social impact through economic mobility?

**A** Many companies are struggling with how to move from short-term measures (such as inputs and activities) and outputs (like dollars spent and hours volunteered), to outcomes and true impact. We accomplish this by creating a theory of change – a vision for the community and business impact we want to create and the incremental steps (and assumptions) we'll be taking to achieve it.

Within this process, we also identify short-term goals with and for our stakeholders. For example, we measure success through the progress made toward achieving the goals we've established within each section of our Social Impact Framework. Some goals are targeted for completion within a year or two, while others have a more extended time horizon. We are always learning, so we continuously refine our actions and adjust our goals. Additionally, we measure progress through recognition and ratings from outside third parties. A critically important measure for Ally is our Community Reinvestment Act (CRA) rating. Ally consistently strives to achieve the highest possible CRA rating of "Outstanding," which was awarded to Ally by the Federal Reserve Bank of Chicago in the most recent CRA Examination.

## **Q** What impact does or will economic mobility have on your business performance?

**A** We have started to translate these economic mobility issues into operational priorities and processes across the business, as well as within specific functional areas. For instance, we know employees and potential employees, particularly millennials, want to work for a company with strong values and a purpose beyond the bottom line. There is strong business value relative to recruiting and retention. Our efforts also offer business value relative to brand visibility and reputation – with customers, as well as regulators and investors.

## **Q** What can we expect from Ally in the future?

**A** Fueled by relentless support from Ally leadership and the collaborative efforts of our Social Impact Squad, we are working to become a CSR leader with programs that drive impact and outcomes for economic mobility. We are committed to this work not only because it is the right thing to do, but also because of its business value and impact on our key internal and external stakeholders. We are committed. We are passionate. We look forward to showcasing our progress in future reports.



**community  
impact.**

# elevating people and communities.

At Ally, we firmly believe it's our responsibility as corporate citizens to make a social impact on the world around us, and we are driven by a deep belief in helping people achieve their financial dreams. This conviction is embedded in the very fabric of our business and culture. We are committed to making an impact in the communities where we live and work – supporting efforts that increase economic mobility for individuals, families, and communities. We do this by giving our time, expertise, and philanthropic dollars.

In 2018, we grew and evolved our CSR efforts to better serve as relentless allies to help people and communities. Following the 2017 federal tax reform legislation, we announced an increase to our philanthropic giving by \$6 million over the next three years.

## Philanthropic Giving

Ally donated strategic grants and sponsorships to select 501(c)(3) charitable organizations that provide services in the three key areas of our economic mobility agenda: affordable housing, workforce preparedness and digital job training, and financial education. We also gave to organizations with a focus on health and other community services. A cross-functional team from Ally's Corporate Citizenship, Community Reinvestment Act, and Marketing groups managed our 2018 grantmaking and sponsorship processes.

Our 2018 strategic giving supported a diverse range of qualified 501(c)(3) organizations across the country. But as we further develop and refine our long-term focus on economic mobility, we expect to implement more partnerships, investments, and activities within this area of focus.

Building on our previous commitments to promote financial literacy and support vital community services, we expanded our focus in 2018 to embrace an ambitious mission to promote economic mobility. Our economic mobility initiative comprises three core focus areas:

- Affordable housing
- Workforce preparedness and digital job training
- Financial education

Our efforts will help provide individuals and communities with the services, education, and resources they need to improve their own economic circumstances and enrich their lives.

### Ally Corporate Grant and Sponsorships to 501(c)(3) organizations in 2018

Focus Area	% per Focus Area
Financial Education/ Education	44%
Community Services*	36%
Affordable Housing	9%
Digital Job Training/Workplace Preparedness	8%
Health	3%
<b>Grand Total</b>	<b>100%</b>

\*Ally Challenge donation to Community Foundation of Greater Flint and Junior Achievement of Southeastern Michigan represents 47% of Community Services Donation

# moguls in the making: supporting young entrepreneurs.

Late in 2018, Ally announced Moguls in the Making, an innovative new entrepreneurial program and competition. The initiative brought Ally together with two organizations that share our passion for giving young people tools to succeed: the Sean Anderson Foundation, which is led by Detroit native, entertainer, and entrepreneur, Big Sean, and the Thurgood Marshall College Fund.

Moguls in the Making seeks to empower young entrepreneurs and help them bring their dreams to life. In 2017, a study by CB Insights found that while African Americans make up 13% of the population, only 1% of venture capital-backed start-ups have black founders. Helping underserved communities gain tools to enhance their career opportunities is just one element of our effort to promote economic mobility.

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*“A key component to the work of the Thurgood Marshall College Fund is identifying top talent from our 47 member-schools, and connecting them with amazing corporations like Ally Financial. We appreciate Ally’s commitment to investing in the next generation of global corporate leaders from our nation’s Historically Black Colleges and Universities (HBCUs) by participating in our annual Leadership Institute conference, and through the announcement of the upcoming Moguls in the Making entrepreneurship program in Detroit.”*

Harry L. Williams  
President of the Thurgood Marshall College Fund





## home runs for habitat.

In July 2018, Ally knocked it out of the park during the Major League Baseball Home Run Derby Contest. While baseball's biggest hitters competed in Nationals Park in Washington D.C., Ally matched each of their 221 home runs with a \$100 donation to local chapters of Habitat for Humanity. In total, \$22,100 was donated to Habitat chapters in Washington D.C., Charlotte, and Detroit. Ally Home, the bank's home mortgage division, also hosted festivities at the event, including free entertainment, refreshments, games, and fan gifts, including complementary copies of Ally's educational, baseball-themed Mortgage Playbook.



*“The big league home run festivities offered the perfect backdrop for us to underscore Ally’s dedication to putting people at the top of their game when it comes to affording a home. At Ally, we want everyone to win, and our ongoing relationship with Habitat for Humanity allows us to have an even bigger impact by supporting economic mobility and growth across our communities that need it most.”*

Alison Summerville  
Business Administration Executive and  
Head of Corporate Citizenship at Ally Financial

# the ally challenge.

## Bringing Professional Golf Back to Southeastern Michigan.

In 2018, we celebrated the inaugural Ally Challenge, a PGA Tour Champions event and our largest sponsorship to date.

Held at Warwick Hills Golf & Country Club near Flint, Michigan, the 2018 Ally Challenge golf tournament brought professional golf back to southeastern Michigan and demonstrated our deep commitment to supporting the revitalization of a city devastated by crisis. The event raised more than \$800,000 for 20 local charities, including the Community Foundation of Southeastern Michigan. As part of the event, Ally held 10 financial literacy concerts for more than 5,500 students with Funding the Future, a nonprofit organization that teaches students vital financial principles through live musical performances and dialogue around financial literacy. Ally also teamed with PGA Tour players and read *Planet Zee and the Money Tree*, Ally's children's book about financial literacy, to more than 300 students.



# community reinvestment.

In 1977, the U.S. Congress passed the Community Reinvestment Act (CRA). This law encourages banks to help meet the credit needs of all borrowers in their community, including those living in low- and moderate-income neighborhoods.

Ally's CRA program plays an integral role in our efforts to promote economic mobility by elevating people and communities. In 2018, we deployed \$850 million into communities through loans and investments that supported affordable housing initiatives or promoted economic development by financing small businesses which create jobs. And as part of our three-year CRA Strategic Plan, we've committed to support low-income communities by investing \$2.5 billion through loans and investments with an additional 2,000 hours of volunteer work.

Ally Bank's CRA teammates are tireless advocates for underserved communities, working together to innovate beyond the status quo. Their success is reflected in our current CRA rating of "Outstanding" – the highest available.



## Ally's current CRA Rating is OUTSTANDING!

Ally Bank's CRA team is a tireless advocate to its underserved communities. We strive to innovate beyond just regulatory requirements, focusing on long-term solutions to the people and communities we serve. That's why we've committed to invest \$2.5 billion over a three-year period in community development strategies that impact lives in a real way.

Ally Bank's CRA program invested close to \$850 million last year in its communities which resulted in...

- Over \$500 million of financing for approximately 5,000 affordable housing units
- Almost \$200 million in loans and investments that supported economic development strategies through new markets tax credits, community development financial institutions, and small business investment companies
- \$1 million donated to local nonprofit organizations through CRA grants and over 700 hours of volunteer work
- Financing for more than 100 small businesses

# beyond the numbers.

Ally's commitments to nonprofit organizations such as the Other Side Academy and the Raza Development Fund exemplify our 2018 CRA partnerships:



The Other Side Academy (TOSA), a Salt Lake City-based nonprofit that offers a two-year, live-in program that teaches students who are experiencing homelessness, incarceration or addiction, the skills needed to turn their lives around through vocational training schools and work experience at the small businesses created by and run by TOSA (including a highly-

rated moving company and a Thrift Boutique). TOSA does not receive any government subsidies or payments. Rather, TOSA's costs are covered primarily from the revenues generated by the small businesses in which the students learn to work. Many students enter TOSA straight from prison, or through a diversion sentence, and TOSA's unique model saves the state millions of dollars that would otherwise be spent housing those students in prison.

Ally Bank's CRA team provided financing totaling over \$2 million for two real estate loans to purchase apartment buildings that expanded TOSA's capacity by adding more housing, office space, and computer labs for students. Di Morais, president of Consumer and Commercial Banking Products, visited Utah for the ribbon cutting ceremony, where she also presented TOSA with a \$20,000 grant that will support one of TOSA's new student-led businesses.



Ally Bank made a \$20 million loan to Raza Development Fund (RDF) that will be used to finance community development projects that include charter school facilities, affordable housing projects and healthcare facilities in underserved areas. RDF is the largest Latino-focused Community Development Financial Institution (CDFI) in the country, with over \$325 million in assets under management. RDF is focused on lending capital with a business discipline and works collaboratively to tailor project loans with community leaders and organizations

that serve Latino and low-income communities. With a national footprint, RDF is positioned to respond to the needs of underserved communities, facilitate financing to projects, and provide technical assistance that aims at breaking the cycle of poverty in low-income communities across the country.

We also made a \$50,000 donation to support RDF's small business lending program which lends to local entrepreneurs in South Phoenix. Additionally, RDF will provide business support to ensure borrowers are ready to take on additional debt and are adequately prepared for expansion.

Since beginning in 1999, RDF has provided more than \$650 million in capital for education, childcare, affordable housing and healthcare projects. Over the past three years, loan production has averaged \$178 million annually with average annual loan growth of 13%. In 2018, RDF obtained a AA- general obligation rating from S&P Global Ratings which is a notable accomplishment for a CDFI. RDF has developed long-term capital sources through membership with the Federal Home Loan Bank of San Francisco, as well as approval for a \$100,000,000 secured credit facility under the United States Treasury Bond Guarantee Program.





# employee giving and volunteering.





# employee giving and volunteering.

Ally believes in the power of connecting to the communities where we live and work. There is power in numbers. By giving time and dollars, we support and strengthen these neighborhoods — drawing closer to one another. And we share that commitment across our organization and with all of our associates. We roll up our sleeves and help, providing our associates with eight hours per year of paid Volunteer Time Off. We also match individual volunteer and fundraising efforts up to \$750 and up to \$10,000 for groups with five or more employees.

During 2018, 47% of Ally and its employees volunteered more than 21,000 hours and donated more than \$1.3 million to more than 1,200 charitable organizations across the country. That same year, Ally held 781 employee giving events and increased volunteering hours by 25%. Most of these volunteer activities involved Ally associates working together as colleague teams.

Although giving back is encouraged all year, Ally intensifies its efforts in November for Giving Back Month, which celebrated its seventh anniversary in 2018. During our 2018 Giving Back Month, Ally held more than 200 volunteer and fundraising events across the U.S., with participation from 2,300 employees. The collective contributions of our employees and Ally's company match generated nearly \$810,000 in donations and 7,000 volunteer hours.



Ally's "Coolest Community Event Ever" contest, a series of community volunteer events conducted throughout the year by our Insurance Operations teams, demonstrates our employees' commitment to social impact and our pillar "Tirelessly Innovate." Teams were challenged to apply the innovation mindset to community involvement. Groups donated time repairing and reconditioning 10 vehicles, hosting back-to-school events, raising money for local schools, and farming in urban areas. Teams competed with each other based on their activity's "coolness," variety, and uniqueness, among other attributes.

The Itasca, Illinois accounting team and the Ally Detroit Center project management team claimed victory. Itasca team members took special training to help Ladder Up (a community organization) process more than 20 tax returns for its low-income clients. The Detroit team hosted a coordinated "Pay It Forward" event that recognized Detroit teachers, police officers, and caregivers.



# mentoring in the community.

At work in the communities they live and work in, Ally's employees are allies for the greater good. In 2018, colleagues from across our businesses helped mentor first-generation college students and served as "Bigs" for Big Brothers Big Sisters organizations.

## Wayne State University

Thanks to Ally's funding and support, the Wayne State University Mike Ilitch School of Business was able to significantly support first-generation college students participating in the Corporate Mentor Program, which has a job placement rate (new internship/co-op, full-time employment, or graduate school acceptance) of 87%. In 2018, 17 Ally employees served as mentors for 78 students. Ally's partnership with the Corporate Mentor Program has been instrumental in growing and improving the program.

## Big Brothers Big Sisters

Ally partners with two Big Brothers Big Sisters of America (BBBSA) affiliate agencies to bring a unique experience to the youth the organization serves. During the school year, Ally and the Charlotte and Detroit agencies work together to offer Beyond School Walls a site-based mentoring program. Middle and high school students participating in these multiyear workplace mentoring programs are assigned an Ally employee "Big" or mentor. In 2018, Charlotte employees were matched with 26 students. Detroit employees mentored 25 students. Since 2015, Ally has provided more than \$120,000 to Big Brothers Big Sisters of Central Carolinas including sponsorships. Since 2017, Ally has provided more than \$60,000 to Big Brothers Big Sisters of Metropolitan Detroit.



# financial education.

Since Ally's days as a private company, we have been committed to helping our customers better understand banking and personal finance. We believe customers who are smart about their money have more tools to pursue their dreams. Financial literacy is a critical component of economic mobility. Ally initiatives like Wallet Wise and *Planet Zee and the Money Tree*, as well as our Life Happens and Community Hub programs, have helped thousands of people learn about money – how to wisely spend it, save it, and invest it.

## Ally Wallet Wise

Teaching the basics of personal finance to everyone, Ally Wallet Wise is a free financial education program that consists of community-based, in-person classes, as well as online courses ([allywalletwise.com](http://allywalletwise.com)). Since we launched the program in 2011, nearly 118,000 consumers have either taken the class or accessed the web site. Topics covered by Ally Wallet Wise courses include credit, budgets, banking, investing, and automotive financing. They use real-life scenarios designed to help consumers navigate their own personal finance challenges.

In 2018, we teamed with community organizations nationwide to teach nearly 300 Wallet Wise sessions to more than 8,000 participants. We provided \$140,000 in grants to equip these organizations with participant workbooks and presentation materials to create a fun and interactive learning environment. Wallet Wise Affiliates in 2018 included:

- 100 Black Men of America
- Society for Financial Education and Professional Development, Inc.
- InCharge Debt Solutions, Inc.
- The Links Foundation, Inc.

100  
BLACK MEN  
OF AMERICA, INC.

SFE  
& PD

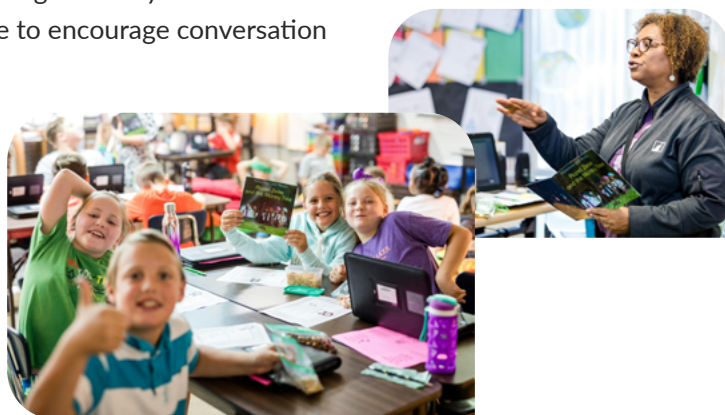
INCHARGE

The Links  
Foundation, Inc.  
United in Leadership. Committed to Service.

## Planet Zee and the Money Tree

In 2017, Ally grew our Wallet Wise program with the publication of *Planet Zee and the Money Tree*, a children's book that helps parents teach money concepts to children ages 6 to 10. To extend its impact, the book is available for free on our web site ([allywalletwise.com](http://allywalletwise.com)) and our associates and affiliates have served as volunteer readers, sharing the story in various communities. At each event, volunteers consult a discussion guide to encourage conversation and each child receives a copy of the book to take home, as well as a coloring sheet.

In 2018, Ally employees, community partners (including local libraries and schools), and employees from auto dealerships all worked together to reach our ambitious goal of reading *Planet Zee* to 25,000 students. The book has been downloaded more than 1,100 times, and, since its publication, Ally employees have read it to nearly 50,000 children.



# life happens and community hub programs.

Available to everyone, Life Happens is a free, online interactive guide ([ally.com/education/financial-life/](https://ally.com/education/financial-life/)) that helps users map out their financial needs at each phase of their life. It asks questions about what you should consider when setting goals, saving for unexpected expenses, and buying that first car. This guide demonstrates Ally's ongoing commitment to economic mobility for everyone.

Ally's Community Hub ([ally.com/do-it-right/](https://ally.com/do-it-right/)) is an online resource center containing useful, engaging, and informative articles, videos, and quizzes that help users make solid financial decisions. Topics range from how to discuss finances with your fiancé, to what to know before buying your first home, to how to keep your personal data secure. We added 100 new posts in 2018, and use of the site grew by 13% to more than 2.7 million page views.

Here's a sample of what Community Hub readers said in 2018:

“

*“I appreciate the time and effort Ally has made to ensure my safety on the web and all the instructions I was able to read and learn about.”*

Jacqueline K.  
January 9, 2018

*“Excellent information for this newbie! Learning is EARNING!”*

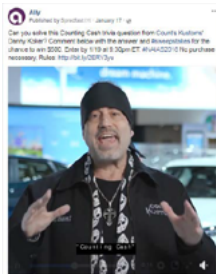
Timothy E.  
February 18, 2018

“

*“I've found this [APY] explained on several different sites across the internet, but I think Ally does the best job laying it out. This is a straight-up screengrab from the Ally site because I think it's helpful. I'm not claiming this as my own idea, though my loyal readers know I do love to come up with original math theorems in my spare time.”*

MissFunctional Money

# north american international auto show.



During the North American International Auto Show (NAIAS) held in Detroit in early 2018, Ally teamed up with Danny Koker, star of the History Channel show “Counting Cars,” to launch “Counting Cash,” a new trivia game promoting financial awareness. Each question posed offered participants a chance to win a \$500 gift card. “Counting Cash” was taped at the auto show and available for viewing on Ally’s Facebook, Twitter, and Instagram pages. Ally also sponsored the NAIAS Education Day and Photo Contest.

“

*“We see the trivia game and our other activities as fun and educational ways to engage car enthusiasts during the nation’s largest car show and promote a better understanding of auto financing.”*

**Andrea Brimmer**  
Chief Marketing and  
Public Relations Officer



# our financial education partners.

We also pursue partnerships with other like-minded organizations that are also working to improve economic mobility:

## Money Smart Week

Ally proudly supports Money Smart Week (MSW), an annual national campaign created and coordinated by the Federal Reserve Bank of Chicago (FRBC) to help consumers better manage their personal finances. In 2018, Ally was the national sponsor of the first Money Smart Week Kids Read program, which provided nearly 10,000 books free of charge to various nonprofits across three states. Ally also hosted Money Smart Kids magic shows in Detroit as well as *Planet Zee and the Money Tree* reading events and adult classes on topics including budgeting and credit scores throughout Michigan and North Carolina.



## Junior Achievement

Ally has a long-standing, national partnership with Junior Achievement USA (JA USA). In 2018, more than 100 Ally volunteers (supported by our donation of \$128,000) delivered financial literacy and work readiness programs to 3,198 students in five Ally communities (Atlanta, Charlotte, Dallas, Detroit, and Salt Lake City). The majority of these students were Title One qualified and the program was offered in schools where 51% of the students qualify for free or reduced-cost lunch.



Ally selected JA of Southeast Michigan as one of the benefitting charities for its inaugural Ally Challenge (see page 21), a golf tournament that raised nearly \$400,000 to help JA expand its program to underserved students in Flint, Michigan.

*"This was such a rewarding experience. I am so impressed with the level of real world detail that JA BizTown® simulates in a way that kids can grasp and have fun with. At first, I thought it would be too much for 4th graders to handle, but I was amazed by how seriously they all take it. This was a great program and I would love for my kids to have the chance to participate."*

**Rich Barrett**  
Ally Financial, Charlotte, NC

Ally is also a major partner with JA of the Central Carolinas and has pledged to contribute \$500,000 over the next seven years toward a new 30,000 square foot facility. At the existing JA Finance Park® and JA BizTown®, JA uses a simulated town and digital games to teach kids personal finance life skills such as developing a budget and understand costs of living.

# Cheddar

## Because Ally's brand and value proposition strongly appeal to millennials,

and features influential finance experts live from the trading floor of the New York Stock Exchange. Aimed at young, financially savvy people in their 20s and 30s, "Your Cheddar" presents relevant content focused on the real-life opportunities and challenges this audience faces. Each week "Your Cheddar" offers easy savings and spending strategies, as well as career advice from leading industry experts.

we partnered with Cheddar, a streaming news service available on the Internet (cheddar.com) and via such services as Sling, Hulu, and YouTube TV, to present "Your Cheddar." This live, weekly show tackles personal finance topics through a pop culture lens



# 2018 corporate impact awards and recognition.



Michigan Money Smart Week Coalition:  
Money Smart Week 2018 Strategic Partner



The 2018 Boston College International Corporate Citizenship  
Film Festival: The Medium Company Award



Society for Financial Education and Professional Development,  
Inc. (SFE&PD): 2018 Corporate Leadership Award

## Progress Toward Goals

In our 2017 CSR report we identified the following community goals:

- Identify a new signature program in 2018 and introduce by 2019, to demonstrate significant social impact focused on economic mobility, and begin implementing transition to new, larger, strategic nonprofit partner(s) for a portion of the Ally Social Impact portfolio.
- Maintain Outstanding CRA Rating
- Enhance student participation for *Planet Zee* and the *Money Tree* by 10%.

We are pleased to report we have made substantial progress:

- We launched an RFP process to select national nonprofits who are Economic Mobility leaders and are on track to launch our Signature Program in 2019.
- Ally Bank committed to invest \$2.5 billion in its communities over a three-year period (2017-2019). In 2018, Ally Bank's CRA program invested nearly \$850 million and provided over 700 hours of volunteer services in order to achieve this goal.
- In 2017, 22,000 students participated in *Planet Zee* and the *Money Tree*. In 2018, 25,000 participated resulting in a 13.6 percent increase.

Here is a new goal we've added to our list:

- Increase employee volunteer hours to 40,000 hours by 2020. We will do this by engaging employees across the portfolio to participate in volunteer projects, and encourage senior management participation in relevant community organizations.



# 2018 charitable grant and sponsorship recipients.

100 Black Men of Greater Detroit, Inc.	Ben Mynatt Children's Foundation	Central Arkansas Pride	Community Development Fund of Utah	Dress for Success Charlotte	Gods Company
100 Black Men of Greater Little Rock Inc	Best Buddies Pennsylvania	Central Florida Epilepsy Foundation Inc	Community Foundation Of Monroe County	Drive for Life	Good Friends
100 Black Men of Metropolitan Baton Rouge	Big Brothers Big Sisters A Community of Caring	Chari-T2000 Inc	Community Nursing Services	Eagles Wings Counseling Center Inc	Grand Forks Veterans Memorial Park Committee
6 Stones Mission Network	Big Brothers Big Sisters Mountain Region	Charles H. Wright Museum of African American History	Comunidades Unidas	Easterseals Michigan	Hubbard House Inc
A Child's Place	Big Brothers Big Sisters of Central Carolinas	Charlotte Ballet	Congressional Black Caucus Foundation Inc	Eastover-Central Elementary	Hugo Yellow Ribbon Network
AAA Fair Credit Foundation	Big Brothers Big Sisters of Metropolitan Detroit	Charlotte Center for Urban Ministry Inc	Council for Economic Education	El Reno Blessing Baskets Inc	Huntington's Disease Society of America Inc
Abilities of Northwest Jersey Inc	Black Caucus Foundation of Michigan	Charlotte Dragon Boat Association	Covenant House Michigan	Emerald Youth Foundation	Immaculate Conception School
Accounting Aid Society	Black United Fund of Michigan Inc	Charlotte Hornets Foundation Inc	Cradle Beach Camp Inc	Envision Utah	Impact 100 Detroit
Adamm Charitable Foundation Inc	Blessings in A Backpack Inc	Charlotte Post Scholarship Fund Incorporated	Crime Victim Center of Erie County Inc	Epilepsy Foundation of Florida Inc	In the Pink Boutique Inc
Adopt-A-School Association	Blue Star Mothers of America Inc	Charlotte Pride Inc	Crohn's & Colitis Foundation of America	Erin E Olmsted Scholarship Fund	Incharge Debt Solutions Inc
Affirmations Lesbian Gay	Bonfare Markets Charitable Foundation	Charlotte Rescue Mission	Crossroads Urban Center	Fallen & Wounded Soldiers Fund Inc	India Association of Charlotte
Community Center Inc	Bountiful Community Food Pantry	Charlotte Wine & Food Weekend Inc	Cystic Fibrosis Foundation	Family Service Association of Redlands	Integrity Children's Fund Inc
AFSA Education Foundation	Boys & Girls Club of Saline County	Charlotte-Mecklenburg Police Foundation	Cystic Fibrosis Foundation Headquarters	Family Support Center	International Rescue Committee, Inc
Allegro Foundation	Boys & Girls Club of Southwest County	Chicanos Por La Causa Inc	Dallas Area Habitat for Humanity Inc	Feeding America San Diego	Jacksonville Area Sexual Minority Youth Network Inc
Alliance House Inc	Boys & Girls Clubs of Broward County	Children's Center	Dallas DogRRR	Fire and Focus Scholarship Fund	JDRF International
Almost Home Inc	Boys & Girls Clubs of Metro Atlanta Inc	Children's Home of Easton PA	Dana-Farber Cancer Institute	First Capital Neighborhood Solutions Foundation	Jewish Family Service
Alternatives for Girls	Boys Hope Girls Hope	Children's Museum of Minot Inc	Danville Life Saving and First Aid Crew Inc	First Flight High School	Jim Ellis Employee Charity
Alzheimer's Disease and Related Disorders Association Inc	Bring It 4 Braylon	Christian Brothers College	Debbie Chisholm Memorial Foundation	First Step House	Joannides Family Foundation
Alzheimer's Foundation of America Inc	Brownsburg Education Foundation Inc	Christian Community	Deette Holden Cummer Museum Foundation Inc	First Tee of Charlotte Inc	John F Kennedy Center for The Performing Arts
American Cancer Society, Inc.	Buckner International	Storehouse of Keller	Deltas of Charlotte Inc	Food Bank for Larimer County	John Wayne Cancer Foundation
American Heart Association - Mid-Atlantic Affiliate	C Harper Charities	Christs Haven for Children	Desert Haven Enterprises	Foodbank for The Heartland	Josephs House for Women Inc
American Heart Association Inc	Cabarrus County Schools	Circle De Luz Inc	Detroit Area Agency on Aging	Fort Street Presbyterian Church	Journey of Hope, Inc.
American Junior Golf Association	Caldwell County Smart Start A Partnership for Young Children	City of Grapevine	Detroit Bar Association Foundation	Fort Worth Stockshow Syndicate	Jumpstart Coalition for Personal Financial Literacy
American National Red Cross-Southern Nevada Chapter	Capital City Area Council for Special Services	City of Jacksonville	Detroit Educational Television Foundation	Forward Assoc Inc	Junior Achievement of Central Carolinas
Angels of Hope A Family Cancer Foundation	Car Dealers Care Foundation	City of Weatherford - Parker County Animal Shelter	Detroit Hispanic Development Corporation	Fossil Basketball Foundation	Junior Achievement of North Florida
Anna Foundation Inc	Cardinal Glennon Children's Foundation	City Year Inc	Detroit Impact, Inc	Foundation for Hackettstown Medical Center	Junior Achievement of Utah Inc
Annieruth Foundation Inc	Casa of Southwest Oklahoma Inc	Cityteam Ministries	Money Matters for Youth	Foundation for The Carolinas	Junior Achievement USA
Anson Meals on Wheels Inc	Cass Community Social Services Inc	Clara White Mission	Detroit Kite Festival	Freedom Fighter Outdoors	Junior League of Ann Arbor Inc
Antioch Christian Fellowship	Catholic Charities of The Archdiocese of Chicago	Classroom Central Inc	Detroit Omega Foundation Incorporated	Freedom House	Justice Ministries
Apple Patch Community Inc	Catholic Charities of The Diocese of Memphis Inc	Cleburne Athletics Booster Club Inc	Detroit Police Athletic League Incorporated	Fresh Perspectives Speaking & Seminars	Kalamazoo Push for Learning
Arkansas Black Hall of Fame Foundation	Catholic Charities of The Rio Grande Valley	Coalicion Latinoamericana	Detroit Public Schools Foundation	Friends for Sight	KFK Foundation Inc
Artspace	CCCP Community Trust	Cole Community Solutions Inc	Genesis House I li iii & Oasis	Friends of Kids with Cancer Inc	Khachaturian Foundation
Asheville-Buncombe Community Christian Ministry Inc	CCPC	College for Creative Studies	Digi-Bridge	Friendship Community Development Corp	Kidney Cancer Coalition Inc
Atoka-Coal Food Storehouse Inc	Cedar Grove Elementary	Columbus Foundation	Dilworth Center for Chemical Dependency Inc	Funding the Future	Kids Way Inc
Autism Speaks Inc	Center for Houston's Future Inc	Comea Inc	Dress for Success	Funk - Zitiello Foundation	KIPP Charlotte Inc
Auto Dealers United for Children		Common Wealth Charlotte, Inc.		Gay-Lesbian-Bisexual Transgender Pride-Twin Cities	Lawrence County Cancer Patient Services
Baby Rocco Foundation		Communities in Schools of Charlotte Mecklenburg Inc		Generation of Promise	Lawrence Memorial Hospital Endowment Association
Battle Creek Community Foundation		Community Development Corporation of Utah		Generation W Inc	Lazydays Employee Foundation Inc
Beds for Kids Inc				Gigis House	Le Bonheur Children's Hospital Foundation
				Girl Scouts, Hornets' Nest Council	
				Giving Hope Inc	





Lekotek Of Georgia Inc	Metavivor Research and Support Inc	North Carolina Outward Bound School	Rotary Club of Wesley Chapel Noon Fund	Charitable Foundation	Upper Chesapeake Health Foundation Inc
Little Village 26Th St Area Chamber of Commerce Inc	Methodist Richardson Medical Center Foundation	North East Kingdom Community Action Inc	Saint John Lutheran Church	The Carolinas Healthcare Foundation Inc	Urban Food Connections of Utah
Local Initiatives Support Corporation	Metro Area Youth Foundation Inc	Novi Community School District	Saint Paul Central Scholarship Fund	The Center for Strategic Economic Studies and Institutional Development	Urban League of Central Carolinas
Lokey Charities	Metrolina Association for The Blind Inc	Oak Ridge Youth Association	Saint Paul's School Inc	The Christopher Catanese Children's Foundation	Utah Microenterprise Loan Fund
Grandville High School	Michigan Council of Women in Technology Foundation	Oakland University Foundation	Salt Lake Community Action Program, Dba, Utah Community Action	The Community Fdn Of Middle Tn Inc	Utah Partners for Health
Grapevine Relief and Community Exchange	Michigan Philharmonic	Ohio Cancer Research Associates	Salvation Army Boys & Girls Clubs of Greater Charlotte	The Green Urban Lunch Box	Utah Shakespeare Festival
Greater Pittsburgh Automobile Dealers Foundation	Michigan Women's Foundation	Ohio Valley Christian Soldiers	Sandra And Leon Levine Jewish Community Center Inc	The Harvest Center of Charlotte Inc	Utahns Against Hunger
Guadalupe Center Educational Programs, Inc	Mid-Cities Care Corps	Omaha Home for Boys	Sanford Health Foundation	The Harvey B. Gantt Center for African-American Arts + Culture	Ventura Downtown Lions Club Charitable Foundation
Guide Dogs for The Blind Inc	Military Community Connections of Sc	Operation Gratitude Inc	Sawyer Automotive Foundation Inc	The Inn Between	Vision to Learn
Guns N Hoses Foundation	Miracle League of Southlake Inc	Operation Warm Inc	Sean Michael Anderson Foundation	The Lancaster Performing Arts Center Foundation Inc	Vista Maria
Habitat for Humanity Detroit	Misericordia Home	Orangewood Foundation	Senior Charity Care Foundation	Rural Community Assistance Corporation	Vogel Alcove
Habitat for Humanity International Inc	Monmouth Medical Center Southern Campus Foundation Inc	Otis And Rosie Brown Foundation	SER National	Rural Housing Development Corporation Dba Self-Help Homes	Volunteers of America, Utah
Habitat for Humanity of Charlotte	Montclair State University Foundation Inc	Pan Massachusetts Challenge Trust	SFEPA	Russell Home for Atypical Children Inc	Wasatch Community Gardens
Habitat for Humanity of Summit and Wasatch Counties	Montecito Educational Foundation	Panther Creek High	Share Our Strength Inc	Ruth Ellis Center, Inc.	Wasatch Homeless Healthcare
Haven of Peace	Montford Point Marines of America Inc	Park City Tots, Inc.	Shasta Regional Community Foundation	Ruth's Place Clinic	Washington Regional Association of Grantmakers
Heartbright Foundation	Motor City Pride	Pencil Box Inc	Soar Youth Ministries	The Leukemia & Lymphoma Society, Inc.	Wayne County Sheriffs Youth Education Fund
Hendrick Family Foundation	Motorsports Charities Inc	Pennsylvania Automotive Association Foundation	Soccer Shots Foundation of Charlotte	The Links Foundation Inc	Wayne State Univ Research & Techno- Logy Park in The City of Detroit
Herbert Hoover Boys and Girls Club of St Louis Inc	Mountainlands Community Housing Association	People Helping People	Social Venture Partners Charlotte Inc	The Other Side Academy	Wayne State University
Holy Angels Inc	Msu Ice Breakers Club	Pet Alliance of Greater Orlando Inc	Southwest Economic Solutions	The Pete Suazo Business Center	Weber State University
Holy Cross Ministries	Muscular Dystrophy Association Inc.	Philadelphia Children's Foundation	Special Olympics New Mexico Inc	The Road Home	West Michigan Chapter of National Organization of Black Law
Hope Haven, Inc.	N Y Police and Fire Widows & Children's Benefit Fund Inc	Philadelphia Corporation for Aging	Spectrum Health System	The Salvation Army	Wichita Children's Home
Hope the Premier Way Inc	National Association of Black Accountants Inc	Philadelphia Ronald McDonald House Inc	Spy Hop Productions Inc.	The Sharing Place, Inc.	Will Bright Foundation Inc
Housing Opportunities, Inc.	National Black MBA Association Detroit Chapter	Philly Pride Presents Inc	St Ambrose Roman Catholic Church	The Youth Connection	Winter Haven Hospital Foundation Inc
Hrada Youth Automotive Training Program Foundation	National Community Reinvestment Coalition Inc	Pikes Peak Habitat for Humanity Inc	St Baldrick's Foundation Inc	Three Pillars	Women of The World
Lou Fusz Soccer Club	National Liberty Museum	Pipestone-Jasper Hall of Fame	St Louis Auto Dealers Charitable Foundation	Thurgood Marshall College Fund	Women Rock
Love Ran Red Foundation Inc	National Medical Association Inc	Polizzi Clinic	St Vincent De Paul Society Roseville Area Conference Inc	Together We Rise Corporation	Woods Services Inc
Maine Blue Collar Scholarship Foundation	National Multiple Sclerosis Society	Prairie Ridge High School Booster Club Inc	St. Anne's Center	Touch Down Football League Inc	Working in Support of Education
Make A Wish Foundation of Philadelphia & Susquehanna Valley	Neighborhood House Association	Presbyterian Hospital Foundation	St. Jude Children's Research Hospital	Tournaments for Charity	Wounded Warriors Day on The Bay Inc
Make-A-Wish Foundation of Central and Western North Carolina Inc	Neighborhood Housing Services of Provo Inc	Prevent Child Abuse Rowan	Stand with Trans	Transgender Detroit	Y-Center of Battle Creek
Make-A-Wish Foundation of Michigan	Neighborhood Service Organization	Project Home	Stay Focused	Traverse City Athletic Booster Club	YMCA Of Greater Charlotte
Make-A-Wish Foundation of Wisconsin Inc	Neighbors Inc	Projecthandup	Stonewall Sports Charlotte Inc	Treehouse Children's Museum	YMCA Of Metropolitan Detroit
Make-A-Wish of Nebraska	Neighborhoods Salt Lake	Quatere	Success in Education Foundation	Trinity High School - The Angel Fund	YMCA Of Southern Nevada
Maliheh Free Clinic	Neuro Fitness Foundation	Queens University of Charlotte	Summer in The City	Turlock Veterans Charitable Trust	Young Men's Christian Association of Northern Utah
Mane Gait	New Horizons For New Hampshire Inc	R Bruce Irons Camp Fund	Summer Search	Turn Community Services Inc	Young Women's Christian Association of The Central Carolinas Inc
March Of Dimes	New Smyrna Quarter Midget Racing Association Inc	Rady Children's Hospital Foundation- San Diego	Supportive Housing Communities, Inc.	Ugf Institute, Inc	Youth Futures
March Of Dimes Foundation	Nfada Charitable Foundation Tr	Raider Club	Susan G Komen Breast Cancer Foundation	Unite for Troops	Youth Solutions, Inc.
Marco Polo World Foundation Inc	North Carolina Automobile Dealers Association Charitable Foundation	Raza Development Fund	Teak Fellowship	United Negro College Fund Inc	YWCA Of San Diego County
Masonic Charities of Havre De Grace Inc	North Carolina Council on Economic Education	Red & Black Sports Club Inc	Team Lafontaine U Can-Cer Vive Foundation	United Service Organizations Inc	Zaman International
Matrix Theatre Company Inc		Rise Adventures Inc	Texas Children's Hospital	United Way of Dane County Inc	
Matthew And Andrew Akin Foundation		Riverwoods Christian Center	The Brentwood Rotary Club	United Way of Lawrence County	
Mecklenburg Guardian And Litem Advocacy Foundation		Roanoke County Public Schools Education Foundation Inc		United Way of Orange County Inc	
		Ronald McDonald House Charities of Southeastern Michigan Inc		United Way of Payne County Inc	
		Rondo Avenue Inc		Unity in The Community of Plant City	
		Roswell Park Alliance Foundation		University of Florida	







**customers.**

# a relentless ally for your financial well-being.

Our commitment to Do It Right for our customers is the core of who we are and how we manage our business. As one of the original disruptors in online banking and the largest branchless bank in the U.S., our commitment to finding new, innovative ways to deliver value to our 1.6 million retail deposit customers is intrinsic to how we do business.



## Retail Banking

Approximately \$89 billion in retail deposits.\*



## Auto Finance

Serve approximately 18,000 dealers and more than 4 million of their customers in the U.S.\*



## Insurance

Approximately \$1.2 billion of written premiums in 2018.



## Home Loans

Offer a variety of fixed and adjustable-rate home loans at consistently competitive rates.



## Investing

Serve 250,000 customer accounts totaling \$4.6 billion in assets.\*



## Corporate Finance

Transactions range from \$15 million to over \$250 million.

\*As of December 31, 2018

# ally bank's commitment to economic mobility for our customers.

Ally's award-winning digital bank (Ally Bank, Member FDIC and Equal Housing Lender) offers customers a variety of deposit and other banking products and services that help them do more with what they have. Unlike many other banks, Ally does not:

- Charge a fee to open or use checking or savings accounts
- Require minimum balances that can be barriers to people with fewer assets

Additionally, Ally is committed to offering consistently competitive rates. While most banks offer savings and money market accounts that accrue an interest rate that's near zero, Ally savings accounts earned just over 2% interest in 2018. And to encourage longer-term savings and investment, Ally also offers high-rate, no penalty Certificates of Deposit (CDs) that earned more than 2.5% in 2018.

We embrace the idea that imitation is the sincerest form of flattery. Numerous other financial institutions have begun to model our digital and customer-centric approach to banking. We consider this to be the ultimate compliment, an affirmation of what we've known for a long time. We know customers want a fair and transparent digital banking experience and competitive rates. But we also recognize they want to bank with an organization that has a higher purpose and commitment beyond financial results and whose actions reflect that commitment. As the country's leading digital bank, Ally is innovating and creating the future of banking today.

Our focus on economic mobility is not for show or an afterthought. Our belief in sparking positive change is woven into the fabric of our business — through the products and services we offer that help our customers build their assets, and ultimately, their wealth. Because knowledge is key to economic mobility, we strive to teach those who are less familiar with investing how to identify and practice the strategies that best serve their own needs. In 2018, Ally Bank undertook multiple, innovative initiatives to promote our customers' economic mobility.

# the big save teaches consumers money mindfulness.

“

*“It would be nice to spend money on a cruise or go to Disney or something fun like that, but we’ve been so practical for so many years it just doesn’t make sense. We have a common goal to spend on our kids’ future, so they won’t have to worry about money as much as we did.”*

AJ Jain

One of 15 Big Save winners

Instead of spending millions of dollars on a television ad for the Big Game on February 4, 2018, we made it rain money, virtually, on over 30,000 people’s cell phones. We created the Big Save, an augmented reality game app, to encourage spenders to think about what matters most and to save when tempted with “wants.” During the Big Game commercial breaks, the game challenged players to catch falling money and deposit it in virtual piggy banks. Players submitted their savings story in 1,000 words or less to compete for \$250,000. Prize money was distributed among 15 winners who put it toward savings goals.

Players identified their biggest savings goals. A home was the top priority, followed by creating an emergency fund. Education was another common savings objective.



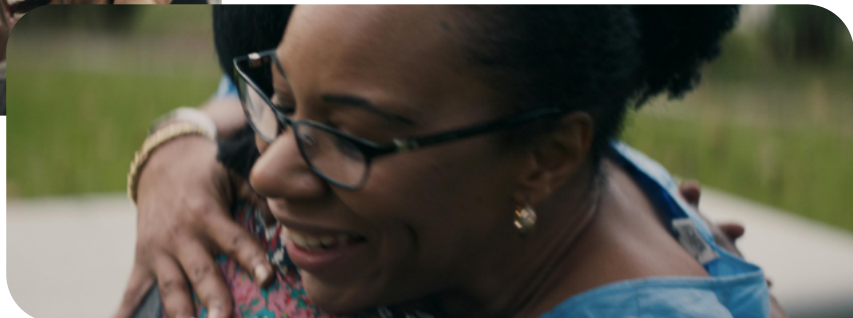
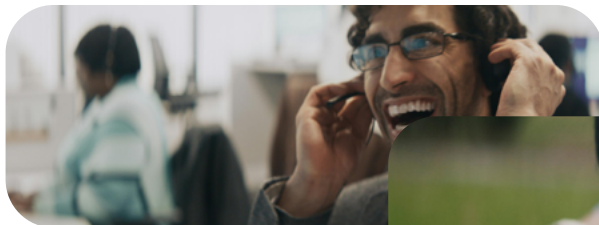
# giving back with banksgiving.

November is Giving Back Month at Ally and in 2018, Ally commemorated it by holding its inaugural “Banksgiving.” When customers call Ally’s customer service line, they are always asked, “Is there anything else I can help you with today?” On Banksgiving, Ally customer service representatives thanked nearly 100 customers for their loyalty by granting their wishes — both large and small. Rewards included \$55,000 to help a Florida resident provide Thanksgiving baskets to the needy in her community, while another customer received money to pay for a trip to visit her partner in the Netherlands. A [video](#) available on YouTube shows customer service representatives delivering Banksgiving wishes to their grateful customers.

“

*“As an online- only bank, our customer service associates are an essential part of the customer experience and they take our ‘Do It Right’ philosophy to heart every single day. This video illustrates the human element when you call Ally Bank and highlights the great work by our team in taking care of our most important asset – our customers.”*

**Diane Morais**  
President of Consumer and Commercial  
Banking Products



# banking business awards.

In 2018, several prestigious banking and business organizations recognized Ally for the excellent and innovative services we provide our customers:



Money Magazine Best Online Bank



GOBanking Rates Best Online Bank



Gold Stevie Award – e-Commerce  
Customer Service Award



Silver Stevie Award - Innovation in  
Customer Service



Silver Stevie Award - Use of  
Technology in Customer Service

# customer innovation advances.

Ally leads the industry because we listen, we learn, and we're always looking ahead. Creative, customer-centric thinking that supports economic mobility unites all aspects of our business. This mindset drives us to grow and change for the better, whether that's by streamlining customer onboarding, or working with companies like Carvana and EchoPark to provide financing in more of the places where consumers now purchase vehicles. And, while we are committed to tireless innovation, we also consistently focus on cybersecurity, working to help keep personal and account data safe and secure.

Several notable 2018 accomplishments helped improve our customers' digital experiences. We fully redesigned

our mobile app, upgraded our website, streamlined the deposit account opening process, and improved profile management and secure messaging functions.

Ally Invest expanded its product suite and made it easier and faster to open an account and transfer funds while enhancing and redesigning tax tools. The resources we've deployed have both improved the customer experience and deepened our customer relationships. The number of customers using multiple Ally products continued to grow. In 2018, more than 90% of our mortgage customers and roughly one-third of our incoming Invest customers held existing deposit accounts.

## Ally Ventures: Innovations for Simplification

Ally is a supporter of the Partnership for New York City, whose mission is to create jobs, spur new business creation, and expand opportunities for New York City residents and neighborhoods. Ally continues to serve on the selection committee of the Partnership's FinTech Innovation Lab and mentor one or two companies from each class. And through Ally Ventures, our investment arm that works with businesses that align with our strategic objectives, we've also supported and invested in startup companies. Ally helps them grow through investments, commercial relationships, and mentorships.

### Ally and Ally Ventures support three accelerator programs:

FinTech Innovation Lab, Plug and Play Tech Center, and Queen City FinTech. Each of these programs have helped identify commercial opportunities and investments at earlier stages of development.

# tm studio.



Ally believes that having a great workspace is critical to being competitive in today's marketplace. That's why we introduced a concept-testing studio in 2018 called TM Studio where we're expanding our culture of innovative thinking to further transform business processes, leverage design-thinking principles, and deliver innovative solutions for consumers. TM Studio provides a unique environment conducive to cross-functional coordination and idea creation for tackling the real-life challenges of our business and creating solutions to improve the customer experience.

Ally Bank's TM Studio space is located in Charlotte, North Carolina, at Camp North End — a 75-acre redevelopment site that has been home to everything from Ford Model Ts to Hercules missiles to a munitions dump to a Rite Aid distribution center. This site continues to adapt and transform, becoming a catalytic hub of innovation and ideas for tomorrow. TM Studio is in the "Boileryard," a space that, almost a century ago, was home to a huge boiler that powered factory operations.

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*“Our goal through TM Studio is to expand our foundational culture of innovative thinking to further transform business processes, leverage design thinking principles, and deliver innovative solutions for consumers.”*

Anand Talwar

Deposits & Consumer Strategy Executive



# datafest.

Ally's insurance business also drives innovation through DataFest, an annual internal contest focused on improving business processes and programs. The fourth-annual DataFest took place over two days and involved more than 100 employee participants across the country. Event competitors developed an idea, defended it with data, and then presented a compelling business case to a panel of judges. Since its introduction, DataFest has generated 70 discrete ideas, and several have been piloted or implemented.

## IT Hackathon

Ally's 2018 IT Hackathon featured more than 100 technology teammates seeking to develop innovations to help both Ally and our customers. Participants presented working code or proof of concept to a panel of judges. The 2018 winner showcased a system that streamlined the process for customers to connect with Ally Bank associates without waiting on hold. The second-place team introduced methods to update ServiceNow processes and simplify conference room scheduling, and the team that took third place presented an enhanced voice assistant on the Ally Bank mobile app to allow customers to search for things like ATM locations and stock prices using voice recognition.

# data security strategies: protecting customers and their money.

Positioning ourselves for the future requires fostering innovation and creating a path toward sustainable and profitable growth. But we also must maintain our customers' trust and work to keep their money and data safe. As a company, we remain intensely focused on protecting customer data.

Cybersecurity is a foundational element of our enterprise risk management and an obligation of every Ally associate. This commitment starts at the top —our Board of Directors and management team consistently convey our organizational responsibility for ensuring data privacy and cybersecurity. Along with our regular crisis management simulations and testing, mandatory training modules, and monthly phishing exercises for employees, we rehearse protocols and discuss appropriate responses to hypothetical crisis scenarios. These activities provide opportunities for learning and improvement, and increase the likelihood of an appropriate, organized, efficient response to cyber threats.

As a result of these efforts, Ally has a success rate well above industry averages.

Ally is also a partner in the National Cyber Security Alliance, a nonprofit group of like-minded companies who are committed to empowering a safer digital world that hosts [Staysafeonline.org](https://staysafeonline.org), a website run by the National Cyber Security Alliance, an organization that works to educate everyone how to use the internet safely and securely.

But our focus on safety and soundness doesn't end with cybersecurity. Our strong capital and liquidity profile, coupled with our expertise in managing credit through many cycles, enables us to focus on what we do best: serving as a trusted and reliable financial provider that delivers innovative solutions and exceptional service to our customers. To learn more about our approach, our commitment to customer protection and peace of mind, and personal safety tips, please visit our Security Center at [ally.com/security](https://ally.com/security).

# ally auto and dealer businesses.

Our legacy business is in auto financing. One hundred years ago, Ally was founded as GMAC, the auto-financing division of General Motors, and ever since, we have been serving auto dealers and their retail and commercial customers across the United States by providing competitive automobile financial services products. Today, auto dealerships continue to represent a critical part of the U.S. economy. According to the National Automobile Dealers Association, new cars accounted for more than \$1 trillion in dealership auto sales in the U.S. in 2018. Dealers created more than 2.4 million jobs and directly employed more than 1.1 million people paying them a total of \$66.6 billion in 2018. Auto sales generated \$88.8 billion in state sales tax, a critical source of funding for local services.

Ally's automotive finance business, along with our deposit franchise, is the stable foundation upon which we continue to develop new consumer and commercial products. Because Ally has been in the auto business for so long, we have

developed national scale, leading capabilities, and deep and longstanding dealer relationships, which contribute to our leading market position as we serve more than 4 million auto finance customers and approximately 18,000 dealers.

Ally's automotive business has evolved into a full-scale, market-driven auto financing and vehicle protection coverage business that supports dealers and manufacturers with tailored products, support, and training to help them grow their businesses. As a digital financial-services company, we strive to provide consumers with convenient, secure, and effective options while also supporting dealers as they shift away from in-person interactions and to more online initiatives to better reach customers. Ally helped nearly 1.4 million consumers finance a vehicle in 2018 and had more than \$37 billion in loans to auto dealers outstanding as of the end of the year.

## Time Dealer of the Year

For the seventh year in a row, Ally partnered with TIME magazine and the National Automobile Dealers Association (NADA) to present the annual TIME Dealer of the Year award. This accolade honors new-car dealers throughout America who exhibit exceptional performance in their dealerships and perform distinguished community service.

The Automotive Trade Association Executive (ATAE), nominates dealers, and the winner is acknowledged in front of peers and automobile industry colleagues at the annual NADA show. The award has been called the most coveted honor a new-car dealer can receive.

The 2018 TIME Dealer of the Year was Jack Salzman, owner of Lake Norman Chrysler Dodge Jeep Ram in Cornelius, North Carolina. Ally donated \$10,000 to the nonprofit of Salzman's choice, along with \$5,000 to the nonprofit chosen by the state ATAEE, which nominated him. Information about the nominated auto dealers, including their philanthropic contributions and achievements, is available at [AllyDealerHeroes.com](http://AllyDealerHeroes.com).



# auto dealers give back.

Our dealer customers are pillars of their communities, and we are committed to supporting the causes that are most important to them. In 2018, Ally provided more than \$900,000 to 281 charitable organizations in support of dealer community relationships.

On the heels of Banksgiving in November, Ally showed our appreciation for dealer customers during the December 2018 holiday season by making donations nationwide targeted to dealership employees and communities facing adversity. Ally gave approximately \$50,000 to help dealership employees and communities overcome the impacts of hurricanes, fires, floods, and other personal setbacks.

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*“We care about our dealers, and these holiday gifts are a way to show we are here to support them. For those dealers who have weathered particularly challenging circumstances, some extra support can boost the well-being of their employees, businesses, and communities.”*

Doug Timmerman  
President Auto Finance



# ally auto leadership academy.

Ally also supports dealers through the Ally Auto Leadership Academy (AALA). During the weeklong educational and development experience, dealers learn all aspects of auto retailing. Because the program also focuses on giving back to local communities, Ally colleagues join dealer participants in a charitable giving event. In 2018, we assembled school supply kits for a local nonprofit, Chicanos Por La Causa, in the Phoenix/Scottsdale, Arizona area.



## Supporting Women in the Automotive Industry

Each year, Ally sponsors the Automotive News Leading Women Network for women aspiring to leadership positions in dealerships and the automotive industry. Best-selling author Margie Warrell, the 2018 featured keynote speaker, spoke on “How to Train to be Brave, Overcome Fears, Build Courage, and Create a Life You Love.” Additional sessions featured successful women leaders from automotive businesses across the country.

For the past three years, Ally has also been the primary sponsor of Generation WOW, a leadership conference for young women. Generation WOW exposes teen girls to the positive and the possible by creating opportunities that help them become future leaders (see [genwownow.org](http://genwownow.org) for more information). In 2018, Ally supported the event with a \$10,000 donation and also provided volunteer mentors.

# supporting dealer diversity.

Ally is dedicated to supporting up-and-coming minority managers, who will be our future leaders and dealers. We are especially pleased to support the National Association for Minority Auto Dealers (NAMAD). In 2018, we sponsored the inaugural “Ally Sees Her” award presented at NAMAD’s Annual Membership Meeting.

The award recognizes promising young women leaders in the auto retail industry. Karmala Sutton, the 2018 recipient, was honored for her success as an auto retail leader, her dedication to giving back, and her commitment to building the next-generation of minority dealers, who are underrepresented across the country. Ally also donated \$10,000 to award the winner’s chosen charity, the CRU Agape Center, a Chicago-based nonprofit that works with local churches and community centers, to help the homeless and children in communities troubled by violence.



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*“I’m humbled to be recognized for doing things that I’m passionate about. I’m committed to the auto industry and look forward to working with NAMAD to help my peers succeed. Without giving back to improve the lives of others and make the communities where we live and work better, success is hollow.”*

Karmala Sutton  
2018 Ally Sees Her award winner

# ally is proud to support.



National Association of  
Minority Automobile Dealers  
(NAMAD)



Chrysler Minority Dealer  
Association (CMDA)



American Financial Services  
Association (AFSA) and AFSA  
Education Foundation

## Progress Toward Goals

**In our 2017 CSR report we identified the following Customer Goals:**

Help customers who are facing financial hardship and have long-term unpaid auto loan payment keep their vehicles through a loan rewrite.

**We are pleased to report we have made progress:**

Ally had a rewrite volume of more than 5,200 contracts in 2017 and made an increase of 30% in 2018 for a total of 6,800 rewrites. We anticipate an increase of 25% in 2019 to a total of 8,400 rewrites.

**Here are new goals we've added to our list:**

- Grow customer emotional attachment to Ally by 10% and be a top 5 bank in customer emotional attachment as measured by E-Score Brand.
- Deepen relationships with automotive associations – NADA, NAMAD, AFSA, and associations for manufacturer's minority dealers to improve and further the reach of programs aimed at helping improve financial awareness and economic mobility, especially for diverse groups, women, and children.
- Encourage innovation, creativity and cross-company collaboration in our 100th year with the creation of an enterprise-wide shark-tank innovation competition to encourage new product ideas that address customer needs, drive more efficiencies or simplify how we do things.
- Help customers who are facing financial hardship and have long-term unpaid auto loan payment keep their vehicles through a loan rewrite.
- Ally had a rewrite volume of more than 5,200 contracts in 2017 and made an increase of 30% in 2018 for a total of 6,800 rewrites. We anticipate an increase of 25% in 2019 to a total of 8,400 rewrites.



employees.

# relentless allies for customers, communities, and each other.

Our commitment to Do It Right for our customers and communities starts and ends with our 8,200 teammates. It's why we're relentless about building and supporting a culture where engaged employees feel cared for as individuals and where they can pursue careers with meaning and purpose.

Ally's LEAD (see page 9) core values are embedded in our programs, processes, and policies, shaping our culture. Bringing our culture to life requires an unrelenting commitment to diversity and inclusion, and a work environment where employees can grow and feel supported personally and professionally. As a result, our employees are highly engaged in their work: Our employee engagement scores were six points above the industry average in 2018.

## An Inclusive Culture That Embraces the Individual

We believe the best ideas come from a collective mixture of different voices and perspectives. Ally strives to create an inclusive work environment where all backgrounds, experiences, interests, and skills are respected, appreciated, and encouraged. This focus is essential to our culture – and our business. By leveraging unique perspectives and ideas, we can better approach challenges, discover opportunities, and drive innovation.

Our framework for Diversity & Inclusion includes convening Employee Resource Groups (ERGs), implementing talent-acquisition and employee-development initiatives, and creating tools to empower employees and embrace diversity, so that employees can bring their authentic self to work every day.

Ally's commitment to diversity begins at the top. In 2017, our CEO, Jeff Brown, joined together with CEOs of the world's largest companies to support a more inclusive workplace as part of the CEO Action for Diversity & Inclusion pledge. This group continues to develop ideas and hold events that accelerate inclusion efforts.



# employee resource groups (ERGs).

Ally's ERGs draw together participants with shared interests and experiences, as well as those who are allies. This unique initiative provides a space where employees can connect and feel comfortable to share their concerns and ideas. These groups reflect not just our employee base, but also our customer base and the communities where we live and work.

Membership to Ally's eight ERG groups is open to all employees, whether they identify with the ERG or view themselves as an "ally" to the group. Participants share characteristics and life experiences, as well a desire to create cross-functional workplace connections, provide professional development, and support Ally's goals. The ERGs conduct programs that advance community outreach, recruiting, development, and business connectivity. And because our commitment to diversity and inclusion begins at the top, members of Ally's Executive Council chair our eight ERGs.

In 2018, ERG membership grew by more than 70% to 2,500+ Ally employees – almost a third of our employee base. And ERG members hosted and participated in more than 500 events, including 220 employee development and 50 recruiting sessions. Collectively, participants volunteered more than 3,000 hours with nonprofits that support the goals and causes of our ERGs, and Ally donated nearly \$390,000 to support diversity and inclusion efforts in communities.

In July 2018 Ally ERGs celebrated their one-year anniversary by hosting a cultural/ heritage experience with music, food, and activities attended by more than 2,500 employees. The event sparked a significant increase in ERG membership: 31% of employees are now members of an ERG.



“

*“It’s an amazing experience to witness a company celebrating the unique differences we possess. This is the first company I’ve ever worked for who has set the bar high so we as employees can be our whole self in the workplace...It makes me proud to be an Ally!”*

**DesJuan McKesson**

Sr. Learning & Development Specialist,  
Learning and Development

# inclusion conversations.

One key to our inclusive culture? Our managers. Since 2016, we've offered Ally manager training on how to build inclusive teams. The program helps leaders identify specific actions that can promote inclusivity – from learning how to identify unconscious biases to how to address exclusion behaviors.

To enhance the impact of this inclusivity training, in 2018 we implemented the Ally Diversity & Inclusion LEADer Pledge. That year, more than 1,100 employees signed it and committed to celebrating differences and creating a more inclusive workplace. Additionally, all Ally employees were required to complete a web-based training about unconscious bias, which included topics such as diversity and inclusion strategy immersion, descriptions of unconscious biases, and approaches for promoting diversity and inclusion in the workplace.

## Understanding Inclusion

Ally's commitment to diversity and inclusion begins at the top. But we also believe our day-to-day operations should reflect these values, so we discuss, adopt, and integrate them across the enterprise.

Because fostering a truly inclusive culture requires tough conversations, we launched "Let's Talk About It," a series of discussions about race, ethnicity, gender, age, and sexual preference between small groups of employees and a facilitator. In 2018, we held more than 42 "Let's Talk about It" events with more than 975 employees across the country.

In December 2018, Ally joined more than 150 companies whose leaders signed the CEO Action for Diversity and

Inclusion pledge to participate in the "Day of Understanding." We hosted 34 learning sessions at 18 locations (including two virtual), involving more than 950 employees focused on understanding differences to reinforce our inclusive culture. These sessions helped participants to:

- Recognize their blind spots and the impact of implicit bias
- Understand how dialogue about differences can help build relationships and expand perspectives
- Commit to foster inclusivity on their teams and across their interactions.

“

*“Everybody counts. Everybody matters. This is why Ally has, can, and will succeed.”*

Derrick Williams  
Project Manager, IT

# pay equality.

We recognize one way to incorporate diverse and inclusive perspectives is to safeguard pay equality. In addition to regularly assessing our compensation practices against industry and other market data, in late 2017 we took a leadership position by no longer asking job applicants for pay history. We recognize there are a number of factors that could impact pay history – work in the nonprofit space, different locales, even poor negotiation skills at the start of a career. Additionally, in 2018 we increase our minimum wage to \$16.00/hr. We firmly hold that compensation should be solely based on experience, skills within a role and market demand.

## Empowering Employees: Career Development, Advancement, and Innovation

At Ally, we value our team members. We are committed to providing an engaging work environment that is full of opportunities for growth and development. Whether they have just joined the company or seek to expand their roles, employees feel empowered to “own your own career.”

Ally believes in internal mobility and seeks to provide employees the opportunity to expand and grow within our organization. Rotational programs provide a 360-degree view of the organization so everyone can find their “sweet spot” at Ally.

We also support our managers and provide the tools they need to be successful. Our New Manager Experience provides an 18-month curriculum of learning activities that prepares new managers to increase employee engagement and enhance the performance and productivity. In 2018, nearly 250 new managers participated in the program, more than double the number of participants from 2017 when it was introduced.

Education and training isn’t just for new managers. Existing managers are encouraged to take courses in Ally’s Manager Experience Program, which helps them develop core competencies in such areas as developing skills in others, coaching and communication, collaboration, priority setting, planning and organizing, managing risk and effective challenges, and Ally’s culture and human resource management practices.

As Ally continues to build bench strength, we are also focusing on learning opportunities for our future executives. In 2018, 13 leaders participated in an Exec Online experience, in which participants engaged in web-based learning, as well as learning from each other through project-based initiatives. The program culminated with a formal presentation to the senior leadership team.

# career tools, performance management, mentoring.

Whether employees are satisfied in their current roles, or seeking other opportunities, Ally believes that to develop future leaders, you must provide models and mentors, as well as an array of training programs and tools. Our company's career portal offers tools that allow employees to set job alerts for internal roles of interest, take training courses, and reach out via our internal social media platform sociALLY to others currently in roles they want to learn more about.

## Mentoring Programs

Ally's robust mentoring program helps employees navigate their career paths. Through this initiative, Ally mentors share knowledge, experience, and perspective to foster personal and professional growth of their mentee colleagues and help them better define career development plans. Ally mentors benefit themselves, honing their own leadership and coaching skills, plus broadening their knowledge of our company.

The program began in 2017 with 140 mentoring partnerships. By the end of 2018, 1,095 people had signed up to be mentors, and the program made 610 matches, resulting in 13% of our workforce participating in the program.

## Employee Recognition

Ally knows how much recognition for a job well done can motivate employees, so we reward our employees for actions that help us thrive – especially when they go above and beyond in demonstrating their commitment to our LEAD values.

Our CEO sponsors the annual "LEADing the Way Award," which is given to the top 1% of employees who exemplify our LEAD values and achieve results. This is a non-monetary award that is regarded as the highest honor at Ally. The "I'm an Ally Award" is a peer-to-peer recognition focused on individual actions that are aligned with our LEAD core values program. It is awarded each quarter to approximately 1% of our employees and comes with a small stipend.



# benefits for holistic well-being.

At Ally, our holistic benefits program reflects our belief (and the reality) that our employees need different kinds of benefits at various times in their lives. Our approach goes beyond traditional benefits like health and insurance coverage and focuses on the distinct physical, financial, emotional, and social needs of our diverse workforce and their families.

## Benefits to Help Employees and Their Loved Ones at All Stages of Life

To support our employees' financial well-being and mobility, in 2018 Ally provided generous 401(k) contributions of up to 8% of their salary plus cash incentive, and an additional discretionary contribution of 2% of salary. And our Employee Stock Purchase Program gives employees the option to purchase Ally common stock at a 15% discount twice a year.

In addition, we expanded our financial education resources for employees in 2018, including no-cost and unbiased coaching from experienced Certified Financial Planners. At the end of 2018, 3,030 employees completed a financial wellness assessment, and 107 employees spoke to a financial coach. Additionally, we offered a Financial Learning Center that provides access to articles, blogs, videos, and calculators on financial topics, a financial wellness assessment, and step-by-step guides on the financial impact of some of life's key events to help employees improve their financial well-being.

“

*“The certified financial planner I met with was very helpful! This is an amazing new benefit! Thank you!!!”*

**Brian Roach**  
Marketing Director,  
Marketing Shared Services



# health care options.

Ally continues to educate employees about health care options and costs by offering them a variety of resources to help them actively manage their own health and health care benefits. We have made health plan design changes to encourage better financial decisions and have provided tools to help employees select the most cost-effective plan and manage their health expenses.

Beneficially Flourish is our well-being program that inspires employees to take care of their physical, social, emotional, and financial well-being. It offers opportunities for employees to define their own concepts of well-being, build awareness of what enhances or detracts from their well-being, find inspiration, and celebrate rewards. By participating in this program and engaging in its fun challenges, employees accumulate points that can be used for insurance premium discounts and contributions to their health savings or flexible spending accounts (HSA and FSA).

Ally medical plans offer free coverage (no employee copay or deductible) for in-network preventive care services and many preventive medications prescribed by employees' doctors. We also expanded our virtual healthcare provider coverage to include psychology and psychiatry visits. This benefit improves access to important behavioral health services by giving employees an additional convenient, private option. And we implemented an opioid management program in 2018 to promote the safe utilization of opioid pain medications and prevent overuse. If we can save just one life, it is money well spent.

Ally medical plan participants are smart and engaged healthcare consumers who understand the importance of playing an active role in managing their healthcare and receiving important preventive care. In 2018, 97% of all services received by our employees and their families enrolled in our medical plans were in-network, and the number of employees receiving recommended preventive screenings was 42% above benchmark.



*"I'm much more aware and accountable for my food intake, my stress levels, and how I spend my money. I no longer look at my phone before bedtime. I even shop on the outskirts of the grocery store more often. And while I'd been working on becoming more financially stable, Beneficially Flourish has helped me improve my efforts. My savings have increased dramatically."*

**Sonothya Blakesleay**  
Internal Training

# additional support and resources.

Ally provides generous benefits to support employees' lives at home as well as in the office. We offer fully paid parental leave for birth mothers and non-birth parents (fathers, adoptive, and foster parents) to bond with their child. Birth mothers receive 12 weeks parental leave in addition to disability leave, and non-birth parents receive 12 weeks parental leave. In 2018, 165 mothers and 160 fathers took advantage of parental leave, and 142 employees took up to two weeks of paid caregiver leave. In addition, Ally now provides assistance to nursing mothers by shipping breast milk for those who travel on business.

In 2018, we also increased our adoption benefit, to cover up to \$35,000 in eligible expenses. We also introduced a surrogacy assistance benefit of up to \$35,000 and a fertility support program that is designed to help employees understand their options, the risks involved, what's covered and not covered, and to provide emotional support along the way.



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*“With the parental leave at Ally, I was able to develop a strong bond with my family while continuing to develop my professional career. The flexibility of when I could take my paid parental leave also allowed my spouse and I to be there for our newborn either together, or solo, as we bonded with our child in a very important stage in our lives.”*

Dave Oswald  
Manager, Mortgage

# 2018 recognition and awards.



American Banker Best Banks to Work For



2018 Corporate Partner of the Year



2018 Human Rights Campaign, Best Place to Work (100% score on Corporate Equality Index)



Best and Brightest for Wellness: for implementing a wellness program inside the workplace to promote a healthy lifestyle for employees.



2018 Limeade Rookie of the Year award winner: for an outstanding launch of the Beneficially Flourish program.



Arkansas Business Best Places to Work in Arkansas

## Progress Toward Employee Goals

In our 2017 CSR Report, we identified the following employee goals:

- Ensure employee attrition is below industry averages
- Be at or above Financial Services industry average for Employee Engagement (Ally at 77 in 2017; Financial Services Benchmark is 72)
- Provide modern day benefits and promote holistic well-being by ensuring 80% or greater employer participation in Ally well-being programs
- Broaden Employee Resource Group (ERG) outreach so that at least 25% of employees are enrolled in ERG

We are pleased to report we have made progress:

- 2018 Industry average for attrition was 13.8%, and Ally had a 13% attrition.
- According to our 2018 Employee Engagement survey, Ally is 6 points higher than industry average (Ally at 78 in 2018; Financial Services Benchmark is 72)
- In 2018, 83% of Ally employees participated in Ally well-being programs
- By year-end 31% of Ally employees were participants in the ERGs



**environment.**

# sound business solutions for a healthy planet.

From our beginning, Ally recognized that a healthy planet is critical to human survival, not just business survival. So it's our duty to pursue environmental sustainability and limit our environmental impact on the communities where our customers, employees, and other stakeholders live and work. We care deeply about promoting sound, sustainable business practices and solutions while supporting economic growth, reducing operational expenses, and supporting economic mobility.

## A Low-Carbon Business Model

Ally's business model and design – a virtual, digital financial services business – is integral to our commitment to sustainability. Unlike most conventional financial services models, our digital business doesn't rely on brick-and-mortar branches. This innovative model, as well as the 24/7 nature of our business, services, products and tools, enables us to substantially reduce our carbon footprint.

If we assume the average branch size is 2,700 square feet, Ally's energy savings per branch is 55,865 kWh and 42 metric tons of greenhouse gas each year. Considering that a bank of Ally's asset size would have 500 branches, our total annual energy savings would be 27,933 Mwh and 20,782 metric tons of greenhouse gas.

In other words, by being a branch-less bank, Ally saves almost 21,000 metric tons of carbon dioxide annually, which is the equivalent of:

- Taking 4,352 passenger cars off the road
- Powering 2,515 homes with energy for one year



# sustainability of our facilities.\*

While Ally does not have physical branches, we do have office space. Employees work at 33 locations across the U.S., with 80% located in Detroit, Michigan; Charlotte, North Carolina; Lewisville, Texas; Jacksonville, Florida; and Little Rock, Arkansas. In 2018, we started tracking and managing energy use at these five locations. Our regional facility manager collected utility, water, and waste data on a quarterly basis through both direct bill and landlord-provided information.

We are happy to report that 22% of the square footage occupied by Ally has received Leadership in Energy and Environmental Design (LEED) certification. Automated lighting systems are used in half of the buildings, and recycling programs are in place in more than half of the locations. Plus, a number of locations offer electric vehicle charging stations (Atlanta, Georgia; Detroit, Michigan; Costa Mesa, California; and Charlotte, North Carolina Community House Road location).

## Energy Use in Ally's Five Largest Leased Facilities

	Detroit	Charlotte Church St	Lewisville	Jacksonville Gran Bay	Little Rock
Square Footage	316,997	234,445	163,336	123,298	72,486
Full-Time Employee	1,593	1,307	908	667	516
Electric Usage (kWh)	2,843,955	3,153,869	2,680,008	3,164,356	2,106,100
Gas Usage (Cubic Ft)	TBD	N/A	20,296	N/A	N/A

*\*In the instance of landlord-provided building data, the regional facility manager pro-rates usage based on the amount of square footage rented by Ally compared to the building's total rentable square footage*

# reducing the environmental impact of business travel.

Ally's efforts to better understand its environmental impact includes measuring indirect greenhouse gas emissions (Scope 3 emissions). In 2018 we measured business travel miles via air and car and generated 62,329 kg of greenhouse gas emissions, the result of:

- 683,329 automobile miles traveled (separate from fleet)
- 28,988,847 air miles booked for travel taking place in 2018



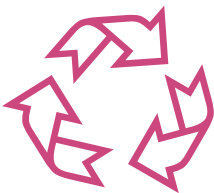
This is our second-year tracking business travel miles and we saw a 6% increase year to year. This increase mirrors more business activity and income increases of 7%.

We require employees exercise sound business judgment when planning work travel and entertainment. They must determine the activities are appropriate and necessary, and they are required to consider the most cost-effective approach that will allow objectives to be met. For example, if the same results can be achieved using a conference call, WebEx meeting, e-mail, or video conference instead of physical travel, the more environmentally-friendly, cost-effective options should be considered.



# waste reduction.

We also protect the planet and the environmental health of our communities by limiting the amount of waste we send to landfills and continuing to make it easier for our employees to properly dispose of waste. Sound business practices, as well as Ally's use of digital financial platforms, reduce paper waste across the enterprise. Customers can select paperless statements, and many have opted in.



In 2018, Ally recycled 692,889 pounds of paper, saving 9,496,403 gallons of water (the equivalent of nearly 1,039 Olympic-size swimming pools) associated with the paper manufacturing process. This recycling effort alone saved 782,965 kWh in electricity, enough to power a single laptop computer for 2,078 years and save 1,732 cubic yards in a landfill.

	Detroit	Charlotte Church St	Louisville	Jacksonville Gran Bay	Little Rock
Water Usage (Gallons)	7,698,006	3,734,016	3,556,100	5,800,000	2,607,840
Waste Created (Lbs)	289,000	255,502	245,004	184,947	108,729



# progress toward goals.

## In our 2017 CSR report we identified the following environmental goals:

- Track usage actuals for gas, electric, water and waste, in five largest Ally locations (combined physical presence of 5,000+ employees) and benchmark annually against industry standards.
- By year-end 2023, more than 30% of the Ally leased portfolio will be in LEED certified buildings and 25% in WELL-Certified buildings, which meet certain standards for their impact on human health and well-being.
- Incorporate environmental sustainability topics into our lease negotiations through the request for proposal (RFP) process. Elements would include energy efficiency components such as LED lighting, plumbing fixtures, building management systems, low VOC materials, etc.

## We are pleased to report we have made progress:

- In December 2018, we developed a process for tracking energy and waste across four anticipated markets in 2019.
- We updated the Ally Financial RFP template, which is used to solicit information about buildings being considered for inclusion in the Ally real estate portfolio, to include a sustainability section and to solicit preliminary information on LEED, WELL (a building standard that measures and certifies the built environments impact on human health and well-being), and other energy efficiency building attributes. The RFP also provides information to potential respondents about Ally's belief in the importance of sustainability and alerts them that more detailed questions will follow.
- We produced a sustainability questionnaire that includes 28 detailed questions, with the intent to issue to mid-list buildings to drive our short-list pool of potential lease candidates.







**governance.**



# transparent practices for stakeholder engagement.

Ally has always valued transparency, and our commitment to it has been recognized by our investors, as well as by external ESG assessment organizations. These groups recognize Ally's strong governance principles and guidelines, at both the internal management and Ally Board of Director levels. Our principles help differentiate our company from its peers and play a vital role in delivering long-term consistent results, including corporate social responsibility and social impact.

Ally finished 2018 with an Institutional Shareholder Services Inc. (ISS) Governance Quality Score of 1, the highest available, demonstrating our continued commitment to sound and transparent corporate governance. Categories evaluated by ISS in establishing this score include executive and director compensation, board of director matters, shareholder rights, and audit processes.

## Ally Governance Policies and Charters



*"Sound corporate governance is the foundation for Ally's strategic priorities, our LEAD core values, and the leadership that oversees management of the business while ensuring prudent risk management. A diverse, engaged, and independent board that fosters an environment of accountability and transparency supports our management team. This strong leadership allows us to put our strength to work for our customers, our communities, and each other. In addition to the responsibility to our shareholders, this maintains our constituents' confidence in us, which is critically important to Ally."*

Jeffrey J. Brown  
Chief Executive Officer

# board of directors.

The Ally Board of Directors plays a vital role in providing strategic oversight for the company, including with respect to social impact. Ally's directors come from a wide variety of backgrounds and have diverse career and industry experiences. The board is also diverse with regard to gender and age. This leads to diverse perspectives and enhances the board's ability to perform its oversight function most effectively. The board also establishes a strong tone at the top, which includes a commitment to customers, employees, the communities served, and other key stakeholders.

The following are some characteristics of the board and its members:

- 92% independent directors
- Average age: 60, with a range from 40s to 70s
- Average tenure: 5.4 years, with a range of less than 2 years to 6+ years
- An array of backgrounds and skills, listed with percentages of each, including:
  - Public-Company Board 83%
  - Technology 50%
  - Finance/Accounting 75%
  - Risk Management 100%
  - Regulatory/Governmental 75%
  - Financial Services Industry 75%
  - Senior Leadership/CEO 100%

The board has determined that all directors other than CEO Jeffrey J. Brown are independent under listing standards and applicable law. Standing board committees at the end of 2018 included:

- Audit
- Compensation, Nominating and Governance
- Risk
- Digital Transformation (DTC)

The DTC oversees Ally's unique digital business model, guiding the company's strategies for maximizing customer and stockholder value by capitalizing on industry change and creating new customer channels using digital technologies. The DTC reviews and reports to the board on significant technology-related developments that could impact Ally and the industries it serves and management strategies for maximizing value to shareholders that may be created by these developments. It also evaluates ideas for capitalizing on alternative sources of revenue and profit generated through digital channels.

Ally employees benefit from their interactions with members of Ally's Board of Directors. In 2018, Ally Director Mike Steib, CEO of Artsy and former CEO of XO Group Inc., spoke at an Ally all-employee meeting about personal purpose and impacting lives, sharing ideas from his book, "The Career Manifesto." Mike began by expressing appreciation for Ally employees and the impact their hard work has had on the industry, as well as the value they create for their customers.

# ethics.



Ally employees are guided by CEO Jeffrey J. Brown and by our corporate LEAD values, which are contained in the Ally Code of Conduct and Ethics (the Code). The Code informs Ally employees and their representatives about the standards of conduct that Ally requires and describes how they can meet the fundamental obligations that are vital to Ally's success.

Ally has an "open-door" culture that provides employees with accessible, orderly channels of communication to all levels of management. We encourage our employees to raise or escalate any integrity or compliance

concerns by first speaking with an immediate supervisor, local leader, or other resource outlined in the code. This includes the 24-hour Ally Ethics Hotline, which can be used to report possible illegal, unethical, or improper conduct.

## Risk Management

Ally has firmly established systems for internal controls and programs for identifying, managing, monitoring, and mitigating risks associated with the requirements of applicable laws, regulations, and related government and industry guidance. Elements of these programs include associate training, enterprise policies, risk assessments, regular audits, monitoring, and testing.

## Compensation

Because Ally seeks to strongly link compensation to performance, our executive compensation program is structured to reward long-term value creation for our shareholders, reflect company and individual performance, encourage prudent but not excessive risk taking, and provide competitive compensation intended to retain key executives. For the ninth straight year, all U.S. employees, and for the second time in two years, all Canadian employees, received a discretionary company contribution of 2% of their salaries, based on company performance.

## Communications

Ally and our executives communicate frequently with colleagues company-wide and within individual functions and lines of business to ensure they are fully informed about the state of the business, our culture and key priorities, our stance on social and ethical issues, and their individual roles in embodying and acting on our company principles. With the support of Ally leadership, we launched The BRIEFally, a weekly e-newsletter that strives to keep employees up-to-date on the latest company and industry trends, while also incorporating substantive and important social issues and connecting to Ally's broader strategic efforts. Executives also participate in short video elevator speeches to help colleagues understand their businesses or key efforts, as well also contribute to an internal podcast series. Ally CEO Jeffrey J. Brown provides regular communications through the year via town hall meetings, written communications, weekly topic-specific quotes, and the setting and reporting out of strategic priorities.

# diversity and inclusion.

Governance for the Diversity and Inclusion Council includes Employee Resource Group (ERG) Chairs as well as all Ally Executive Council members (see the EMPLOYEES section of this report). By the end of 2018, 33% of Ally's executive leadership team were women, including a chief financial officer, chief marketing and public relations officer, chief human resources officer, chief audit executive, business administration executive, and president of consumer and commercial banking operations.

Many of Ally's governance-related documents are available for review at [ally.com/about/investor/policies-charters/](https://ally.com/about/investor/policies-charters/) including:

- Code of Conduct & Ethics
- Board of Directors Governance Guidelines
- Bylaws
- Audit Committee Charter
- Compensation, Nominating and Governance Committee Charter
- Digital Transformation Committee Charter
- Risk Committee Charter

## Governance Goals

- Report ESG goals and results using international and industry standards and frameworks, e.g., Global Reporting Initiative (GRI), and Sustainable Accounting Standards Board (SASB).
- Develop internal processes so that Ally can complete and submit responses to additional third-party ESG institutions (e.g. CDP, MSCI, RobecoSam, etc.)



**conclusion.**



# the journey continues.

Thank you for your interest in our 2018 Corporate Social Responsibility Report. We continue to learn from all of our stakeholders and strive to apply what we learn. When we do so, we strengthen the social impact our products, services, and philanthropy have on the people and communities we serve.

Should you have questions or seek additional information regarding our environmental, social, and governance programs, policies, and practices, please visit our website at [Ally.com](https://www.ally.com) or send your comments to [GivingBank@ally.com](mailto:GivingBank@ally.com), and be sure to follow us on Facebook and Twitter.



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102-22 Composition of the highest governance body and its committees	Ally Governance Policies & Charters	p. 67
102-23 Chair of the highest governance body	<a href="#">Board of Directors</a>	
102-24 Nominating and selecting the highest governance body	Direct Response: “The [Compensation, Nominating and Governance] Committee will oversee searches for director candidates and, consistent with the corporate-governance guidelines, will identify, evaluate, approve, and recommend candidates, including existing directors, for nomination and election to the Board. The Committee will have sole authority for the appointment, retention, compensation, and oversight of any search firm that may be used to identify director candidates.”	
102-25 Conflicts of interest	<a href="#">Ally Code of Conduct &amp; Ethics</a>	

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102-26 Role of highest governance body in setting purpose, values, and strategy	Ally Governance Policies & Charters	p. 67
102-32 Highest governance body's role in sustainability reporting	Board of Directors Governance	p. 68
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102-38 Annual total compensation ratio	<a href="#">Proxy Proposal</a>	
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102-43 Approach to stakeholder engagement	<a href="#">2017 CSR Report</a>	p. 12
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102-49 Changes in reporting	Direct Response: No Changes	
102-50 Reporting period	Direct Response: This report covers the fiscal and calendar year of 2018	
102-51 Date of most recent report	<a href="#">2017 CSR Report</a>	
102-52 Reporting cycle	About this Report	p. 3
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102-56 External assurance	Direct Response: No external assurance	
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103-3 Management Approach	Environmental Goals	p. 65
201-1 Direct economic value generated and distributed	<a href="#">10-K</a>	

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<b>Indirect Economic Impacts</b>		
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103-3 Management Approach	Governance Goals	p. 70
203-1 Infrastructure investments and services supported	<a href="#">Ally Bank CRA Strategic Plan</a>	Ally set a three year CD Service goal of 2,000 hours, which equates to approximately 17 hours of volunteer work annually for each employee based in Utah. (p.17)
203-2 Significant indirect economic impacts	<a href="#">Ally Bank CRA Strategic Plan</a>	Ally reports its three-year goals for Community Reinvestment Act- CD loans & qualifying investments which demonstrate a bank commitment to providing financial products in low-to-moderate-income (LMI) communities.
<b>Energy</b>		
103-1 Management Approach	Environment	p. 60
103-2 Management Approach	Social Impact Framework	p. 11
103-3 Management Approach	Environmental Goals	p. 65
302-1 Energy consumption within the organization	Environment	p. 60 Note: The square footage for the Jacksonville Gran Bay site is significantly different than reported in the 2017 CSR Report (7,248 sq ft). This was due to editing error.
302-3 Energy intensity	Environment	p. 60
302-4 Reduction of energy consumption	Environment	p. 60

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406-1 Incidents of discrimination and corrective actions taken	<a href="#">Ally Code of Conduct &amp; Ethics</a>	See Discrimination and Harassment Clause
<b>Human Rights Assessment</b>		
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412-2 Employee training on human rights policies or procedures	Inclusion Starts with Innovation	p. 53
Local Communities		
103-1 Management Approach	Community	p. 17
103-2 Management Approach	Social Impact Framework	p. 11
103-3 Management Approach	Community Goals	p. 32
413-1 Operations with local community engagement, impact assessments, and development programs	<a href="#">Ally Bank CRA Strategic Plan</a>	<p>A needs assessment has been conducted on 8 counties in Utah where Ally Bank's headquarters are located (p.3).</p> <p>Goal 1: Increase the amount of new originations for "Outstanding" of more than 100% over the aggregate amount of the Bank's 2014-2016 Plan goals for "Outstanding." (p.16).</p> <p>Goal 2:Utah employees are asked to volunteer 17 hours per year through qualifying CRA service activities, up to 50% of the service hour goal can be met by employees in the Bank's broader statewide or regional area (p.18).</p>
413-2 Operations with significant actual and potential negative impacts on local communities	Community Reinvestment	p. 22
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418-1 Substantiated complaints regarding concerning breaches of customer privacy and losses of customer data	Tirelessly Focused on Keeping Personal and Account Data Safe and Secure	p. 44