### The Basics

| Interest-Bearing Accounts | YES | • Our rates are consistently among the most competitive in the country.  
|                          |     | • All accounts earn interest and balances of $15,000 or more get an even higher rate.  
|                           |     | View Current Rates at ally.com > Interest Checking > Rates  
| Member FDIC              | YES | Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.  
| Minimum Deposit          | $0  | • No minimum deposit is required to open an account  
|                          |     | • Account will be closed if not funded within 30 days of being opened  
| Available for a Trust?   | YES | This type of account can be opened for a revocable or irrevocable Trust, and requires a written Trust Agreement.  

#### Funding Your Account

You can fund your new account in a few different ways:  
• Transfer money from an Ally Bank account or an account at another institution  
• Check (by mail or Ally eCheck DepositSM)  
• Wire transfer

### Fees

| Monthly Maintenance, Account Supplies, Official/Cashier’s Checks, Incoming Wires | $0  | Standard checks, debit cards, deposit slips and prepaid envelopes  
| Stop Payment                           | $15 | Per request  
| Returned Deposit Item                  | $7.50 | Per item  
| Fee for Overdraft Item Paid/Fee for Overdraft Item Returned | $25  | • Maximum one fee per day  
|                                      |     | • The fee is charged when you don’t have enough money in your checking account to cover a transaction(s)  
|                                      |     | • The fee isn’t charged for a one-time debit card transaction or ATM withdrawal  
|                                      |     | • We won’t charge an additional fee even if you have a negative account balance over an extended period  
| Outgoing Wires (domestic only)         | $20  | Per wire  
| Rush delivery of debit cards or other items | $15 | Per delivery / per item  
| Overnight Bill Pay (delivery by mail)  | $14.95 | Per payment  
| Same-day Bill Pay (electronic delivery when available) | $9.95 | Per payment  
| Account Research Fee                   | $25  | Per hour  
| Cross Border/Currency Conversion Transaction | Up to 1% | Of the transaction
### Featured Checking Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to the no-fee Allpoint® ATM network and limited ATM reimbursements</td>
<td>$0</td>
<td>Use any Allpoint ATM in the U.S. for free, plus we reimburse up to $10 per statement cycle for fees charged at other ATMs nationwide.</td>
</tr>
</tbody>
</table>
| Overdraft Transfer Service                        | $0    | Enroll in this service to link your Interest Checking account to an Online Savings or Money Market account to cover overdrafts:  
  • We’ll automatically transfer available funds from the account you choose in $100 increments each time you don’t have enough money in your checking account to cover a transaction  
  • There’s no charge when we transfer your funds. However, each overdraft transfer counts as 1 of the 6 limited transactions allowed from your account each statement period for Money Market and Online Savings accounts |
| Bill Pay                                          | $0    | Pay bills using Ally Online Banking or Ally Mobile Banking.                                     |
| Ally eCheck Deposit℠                              | $0    | Deposit checks remotely using your computer or mobile device.                                    |
| Zelle®                                            | $0    | Send money to, or receive money from, almost anyone with a U.S. bank account using an email address or mobile number. |
| Mobile App                                        | $0    | Access your account anywhere, anytime. You can check account balances, make transfers, deposit checks, pay bills, find ATMs and more. |

### Availability – Deposits and Transfers

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

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

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

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Availability</th>
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<tbody>
<tr>
<td>Direct Deposits</td>
<td>Same business day</td>
</tr>
<tr>
<td>Transfers between Ally accounts</td>
<td>Available immediately</td>
</tr>
<tr>
<td>Transfers initiated at another bank and received by Ally before 6 am ET</td>
<td>Same business day</td>
</tr>
<tr>
<td>Transfers initiated at another bank and received by Ally after 6 am ET</td>
<td>Next business day</td>
</tr>
</tbody>
</table>
| Transfers initiated by 7:30 pm ET at Ally, for funds from a registered account at another institution | • Generally available the start of the 3rd business day. For example, transfers requested on Monday will be credited to your account on Wednesday and available on Thursday  
  • The funds begin earning interest the day they’re credited to your account (second business day)  
  • We reserve the right to make these deposits available at our discretion |
| Checks drawn on Ally Bank                             | Next business day                               |
| U.S. Treasury checks payable to you                   | Next business day                               |
| All other checks payable to you                       | • The first $200 will be available the next business day  
  • Up to $24,800 will be available the 2nd business day  
  • Remaining amounts over $25,000 will be available the 5th business day |
| Checks deposited by customers with a history of overdraft activity | The full check amount may be subject to a 5 business day hold |
| Wire transfers received and verified after 3 pm ET    | Next business day                               |
## Questions? Contact Us

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| **Phone** | 1-877-247-ALLY (2559)  
               011-1-757-247-2559 if you're outside the U.S.  
               1-800-971-6037 fraud hotline  
               1-877-320-2559 hearing impaired customers |
| **Email** | • General questions: Visit ally.com, select Contact Us and complete the email form  
               • Account-specific questions: If you need to include account-sensitive information, log in to your Ally account and go to Communications > Secure Email to send us a secure message |
| **Chat**  | Visit ally.com and select Contact Us to Chat Online. |
| **Mail** | Send completed deposit slips and endorsed checks to: Ally Bank  
               P.O. Box 13625  
               Philadelphia, PA 19101  
               Send general correspondence to: Ally Bank Customer Care  
               P.O. Box 951  
               Horsham, PA 19044 |