



# Straight Talk Product Guide: Your High Yield CD

Use this easy-to-follow guide to get information on Ally Bank services, fees and policies. For additional details, go to the [Ally Bank Deposit Agreement](#) (PDF). Information is accurate as of 12/1/2017, and fees or services are subject to change.

## The Basics

Interest-Bearing Accounts	YES	<ul style="list-style-type: none"> <li>• Our rates are consistently among the most competitive in the country</li> <li>• All accounts earn interest and higher opening deposits may earn an even higher rate</li> <li>• Interest is compounded daily</li> <li>• Ally Ten Day Best Rate Guarantee – Fund a new CD within 10 days of opening your account and you'll get the best rate we offer for your term and balance tier if our rate goes up during that time. Also applies at renewal.</li> </ul> <a href="#">View Today's Rates</a>
Member FDIC	YES	Your deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum allowed by law.
Minimum Deposit	\$0	<ul style="list-style-type: none"> <li>• No minimum deposit is required to open an account</li> <li>• Account will be closed if not funded within 60 days of being opened</li> </ul>
Available for a Trust?	YES	This type of account can be opened for a revocable or irrevocable Trust, and requires a written Trust Agreement.
Available Term		3, 6, 9, 12 and 18 months; 3 and 5 years
Funding Your Account		<p>You can fund your new account in a few different ways:</p> <ul style="list-style-type: none"> <li>• Transfer money from an Ally Bank account or an account at another institution</li> <li>• Check (by mail or Ally eCheck Deposit<sup>SM</sup>)</li> <li>• Wire transfer</li> </ul>
Maturity Grace Period	10 Days	<p>During a 10 day grace period at maturity, you can do one of the following:</p> <ul style="list-style-type: none"> <li>• Withdraw funds, including interest, without penalty</li> <li>• Add funds to your account</li> <li>• Take no action and we'll automatically renew the CD after the grace period ends</li> </ul> <p>We'll send notifications about maturing CDs at least 20 days before renewal.</p>


## Fees / Penalties

Monthly Maintenance, Account Supplies, Official/Cashier's Checks, Incoming Wires	\$0									
Early Withdrawal Penalty	Varies	<p>The penalty depends on your CD term:</p> <table border="1"> <tr> <td>• 24 months or less</td> <td>60 days of interest</td> </tr> <tr> <td>• 25 months to 36 months</td> <td>90 days of interest</td> </tr> <tr> <td>• 37 months to 48 months</td> <td>120 days of interest</td> </tr> <tr> <td>• 49 months or longer</td> <td>150 days of interest</td> </tr> </table> <p>Partial withdrawals aren't allowed.</p> <p><b>Exception</b> We'll waive the penalty if the depositor passes away or is judged legally incompetent.</p>	• 24 months or less	60 days of interest	• 25 months to 36 months	90 days of interest	• 37 months to 48 months	120 days of interest	• 49 months or longer	150 days of interest
• 24 months or less	60 days of interest									
• 25 months to 36 months	90 days of interest									
• 37 months to 48 months	120 days of interest									
• 49 months or longer	150 days of interest									
Outgoing Wires (domestic only)	\$20	Per wire								
Expedited Delivery	\$15	Per delivery / per item								
Account Research	\$25	Per hour								

## Featured Services

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

## Questions? Contact Us

Phone 24/7 Live Customer Support	1-877-247-ALLY (2559) 011-1-757-247-2559 if you're outside the U.S. 1-800-971-6037 fraud hotline 1-877-320-2559 hearing impaired customers
Email	<ul style="list-style-type: none"><li>• <b>General questions:</b> Visit <a href="https://www.ally.com">ally.com</a>, select <a href="#">Contact Us</a> and complete the email form</li><li>• <b>Account-specific questions:</b> If you need to sensitive account information, log in to online banking and choose the Profile and Communications menu , then Secure Messages</li></ul>
Chat	Visit <a href="https://www.ally.com">ally.com</a> and select <a href="#">Contact Us</a> 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