



Straight Talk Product Guide: Your IRA 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

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|---------------------------|---------|---|
| Interest-Bearing Accounts | YES | <ul style="list-style-type: none"> • Our rates are consistently among the most competitive in the country • All accounts earn interest and higher opening deposits may earn an even higher rate • Interest is compounded daily • Get the best rate we offer on the day you open your CD or the day you fund, when you fund within 90 days of opening your CD • Ally Ten Day Best Rate Guarantee – when you renew your CD, you automatically get the best rate we offer for your term and balance tier within 10 days (beginning with the CD renewal date) View Today's 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 | <ul style="list-style-type: none"> • No minimum deposit is required to open an account • Account will be closed if not funded within 90 days of being opened |
| Available for a Trust? | NO | Only non-IRA Ally accounts are available for revocable and irrevocable Trusts. |
| IRA Plan Types | | Traditional, Roth or SEP |
| Available Terms | | 3, 6, 9, 12 and 18 months; 3 and 5 years |
| Funding Your Account | | <p>You can fund your new account in a few different ways:</p> <ul style="list-style-type: none"> • Transfer from another Ally account • Check (by mail only) • Wire transfer |
| 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"> • Withdraw funds, including interest, without a bank penalty • Add funds to your account • Take no action and we'll automatically renew the CD after the grace period ends <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> <ul style="list-style-type: none"> • 3, 6, 9, 12, and 18 month CDs – 60 days of interest • 3-year CDs – 90 days of interest • 5-year CDs – 150 days of interest <p>Partial withdrawals aren't allowed, except for RMDs.</p> <p>Exception</p> <p>We'll waive the penalty if the depositor:</p> <ul style="list-style-type: none"> • Passes away or is judged legally incompetent • Needs to take a Required Minimum Distribution (RMD). We'll waive the early withdrawal penalty for partial withdrawals up to the RMD amount |
| Outgoing Wires (domestic only) | \$20 | Per wire |
| Expedited Delivery | \$15 | Per delivery / per item |
| Account Research | \$25 | Per hour |

Featured Services

| | | |
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| Mobile App | \$0 | Access your account anywhere, anytime. You can check account balances, fund new CDs and more. |
|------------|-----|---|

Questions? Contact Us

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|-------------------------------------|--|
| Phone 24/7 Live Customer Support | <p>1-877-247-ALLY (2559)</p> <p>011-1-757-247-2559 if you're outside the U.S.</p> <p>1-800-971-6037 fraud hotline</p> <p>1-877-320-2559 hearing impaired customers</p> |
| Email | <ul style="list-style-type: none"> • General questions: Visit ally.com, select Contact Us and complete the email form • Account-specific questions: If you need to sensitive account information, log in to online banking and choose the Profile and Communications menu , then Secure Messages |
| Chat | Visit ally.com and select Contact Us to Chat Online. |
| Mail | <p>Send completed IRA forms and checks to:</p> <p>Ally Bank – Retirement Services P.O. Box 13625 Philadelphia, PA 19101-9811</p> <p>Send general correspondence to:</p> <p>Ally Bank Customer Care P.O. Box 951 Horsham, PA 19044</p> |