



## Straight Talk Product Guide: IRA Online Savings Account

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 balances may earn an even higher rate</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 90 days of being opened</li></ul>
Available for a Trust?	NO	Only non-IRA Ally accounts are available for revocable and irrevocable Trusts.
IRA Plan Types		Traditional, Roth or SEP
Funding Your Account		You can fund your new account in a few different ways: <ul style="list-style-type: none"><li>• Transfer from another Ally account</li><li>• Check (by mail only)</li><li>• Wire transfer</li></ul>

### Fees

Monthly Maintenance, Account Supplies, Official/Cashier's Checks, Incoming Wires	\$0	Deposit slips and prepaid envelopes
Returned Deposit Item	\$7.50	Per item
Excessive Transactions	\$10	Each limited transaction (withdrawals and transfers) that exceeds 6 per monthly cycle, such as electronic and phone transfers from Ally accounts
Outgoing Wires (domestic only)	\$20	Per wire
Expedited Delivery	\$15	Per delivery / per item
Account Research	\$25	Per hour

### Featured Services

Mobile App	\$0	Access your account anywhere, anytime. You can check account balances, make transfers and more.
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## Availability – Deposits and Transfers


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

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

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

Transfers between Ally accounts	Available immediately
Checks drawn on Ally Bank	Next business day
U.S. Treasury checks payable to you	Next business day
All other checks payable to you	<ul style="list-style-type: none"><li>• The first \$200 will be available the next business day</li><li>• Up to \$24,800 will be available the 2nd business day</li><li>• Remaining amounts over \$25,000 will be available the 5th business day</li></ul>
Checks deposited by customers with a history of overdraft activity	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

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 IRA forms and checks to: Ally Bank – Retirement Services P.O. Box 13625 Philadelphia, PA 19101-9811  Send general correspondence to: Ally Bank Customer Care P.O. Box 951 Horsham, PA 19044