



Straight Talk Product Guide: **IRA Savings Account**

Use this easy-to-follow guide to learn about the Ally Bank IRA Savings Account. The information in this guide is accurate as of 8/13/24, but our fees and services may change. For additional details about our services, fees, and policies, see the [Ally Bank Deposit Agreement](#) (PDF).

The Basics

Interest-Bearing	YES	<ul style="list-style-type: none">• Our competitive rates make your money work harder• All accounts earn interest, and higher balances may earn an even higher rate View today's rates
Member FDIC	YES	Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to maximum allowed by law. Learn more
Minimum Deposit	\$0	<ul style="list-style-type: none">• Open an account with no minimum balance requirement• We'll close your account automatically if we don't receive your funding deposit or transfer within 90 days after account opening
Available for a Trust?	NO	Trust accounts aren't available for IRAs.
IRA Plan Types		Traditional, Roth, or SEP
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 Bank account• Check (by mail only)• Wire transfer

Featured Services

Ally Mobile App	\$0	Access your account anywhere, anytime. You can check account balances, make transfers, and more.
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Fees

Monthly Maintenance, Account Supplies, Official/Cashier's Checks, Incoming Wires	\$0	Account supplies include deposit slips and prepaid envelopes.
Excessive Transactions	\$0	<p>We limit certain types of withdrawals and transfers to a total of 10 per statement cycle. Depending on your account type, these limited transactions include things like:</p> <ul style="list-style-type: none">• Online and Mobile Banking transfers (between Ally Bank accounts or to a third party)• Overdraft Transfer Service• Checks and point-of-sale transactions (such as debit card purchases) <p>We don't charge a fee if you go over the limit, but we'll close your account if you go over it on more than an occasional basis.</p>
Outgoing Wires (domestic only)	\$20	Per wire
Expedited Delivery	\$15	Per delivery/per item

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 Bank accounts	Available immediately
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Questions? Contact Us

Phone

24/7 Live Customer Support

Hard of hearing: 711


General: 1-877-247-2559

Outside the U.S.: 1-757-247-2559

Fraud hotline: 1-833-226-1520



Chat

Visit our [Contact Us page](#) to check our availability for chat under Ally Bank. If you need to discuss sensitive account information, log in online or on our mobile app to chat:

- **Online:** Log in to your account and select **Chat** if available.
- **Ally Mobile App:** Log in on the app and select the Chat icon  if available.

Secure Message

Send us a message online or on our mobile app:

- **Online:** Log in to your account and go to **Messages**, choose **Bank Accounts** and then select **New Secure Message**.
- **Ally Mobile App:** Log in on the app and select the Messages icon , choose **Bank Accounts** and then select the New Message icon .

Mail

Send completed IRA forms and 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