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

<table>
<thead>
<tr>
<th>Feature</th>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
</table>
| Interest-Bearing Accounts                         | YES    | • 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)   |
| 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 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                                   | 2 and 4 years |                                                                                                                                                    |
| Raise Your Rate Options                           |        | You have the option of increasing your rate once with our 2-year CD, or twice with our 4-year CD if our rate for your term and balance tier goes up.                                                         |
| Funding Your Account                              |        | You can fund your new account in a few different ways:  
• Transfer from another Ally account  
• Check (by mail only)  
• Wire transfer                                                                                                                                   |
| Maturity Grace Period                             | 10 Days | During a 10 day grace period at maturity, you can do one of the following:  
• 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  
We'll send notifications about maturing CDs at least 20 days before renewal.                                                                 |
Fees / Penalties

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Maintenance, Account Supplies, Official/Cashier's Checks, Incoming Wires</td>
<td>$0</td>
</tr>
</tbody>
</table>

Early Withdrawal Penalty

- **Varies**

  The penalty depends on your CD term:
  - 2-year CD – 60 days of interest
  - 4-year CD – 120 days of interest
  Partial withdrawals aren’t allowed, except for RMDs.

  **Exceptions**
  - We’ll waive the penalty if the depositor:
    - 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

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<th>Service</th>
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</tr>
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<tbody>
<tr>
<td>Outgoing Wires (domestic only)</td>
<td>$20</td>
</tr>
<tr>
<td>Expedited Delivery</td>
<td>$15</td>
</tr>
<tr>
<td>Account Research</td>
<td>$25</td>
</tr>
</tbody>
</table>

Featured Services

- **Raise Your Rate Alerts**
  - $0
  - Create personalized Raise Your Rate alerts and we’ll let you know when our rates go up.

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

Questions? Contact Us

**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 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**

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

Ally Bank Member FDIC