



## Straight Talk Product Guide: IRA Raise Your Rate 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>• 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</li><li>• 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)</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
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: <ul style="list-style-type: none"><li>• Transfer from another Ally account</li><li>• Check (by mail only)</li><li>• Wire transfer</li></ul>
Maturity Grace Period	10 Days	During a 10 day grace period at maturity, you can do one of the following: <ul style="list-style-type: none"><li>• Withdraw funds, including interest, without a bank 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> We'll send notifications about maturing CDs at least 20 days before renewal.


## 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"> <li>• 2-year CD – 60 days of interest</li> <li>• 4-year CD – 120 days of interest</li> </ul> <p>Partial withdrawals aren't allowed, except for RMDs.</p> <p><b>Exceptions</b></p> <p>We'll waive the penalty if the depositor:</p> <ul style="list-style-type: none"> <li>• Passes away or is judged legally incompetent</li> <li>• Needs to take a Required Minimum Distribution (RMD). We'll waive the early withdrawal penalty for partial withdrawals up to the RMD amount</li> </ul>
Outgoing Wires (domestic only)	\$20	Per wire
Expedited Delivery	\$15	Per delivery / per item
Account Research	\$25	Per hour

## 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 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"> <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	<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>