Straight Talk Product Guide: Your Online Savings Account

Use this easy-to-follow guide to get information on Ally Bank services, fees and policies.
For additional details, refer to the **Ally Bank Deposit Agreement** (PDF).

Information is accurate as of 11/26/2013, and fees or services are subject to change.

Our Online Savings Account is also available for a Trust or an IRA.

The Basics

Interest-Bearing Accounts	YES	Our rates are consistently among the most competitive in the country. **View Current 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	• No minimum deposit is required to open an account • The account will be closed if not funded within 30 days of being opened

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 statement cycle, such as: • Electronic and phone transfers from Ally accounts • Transfers to cover overdrafts
Fee for Overdraft Item Paid/ Fee for Overdraft Item Returned	$9	• Maximum one fee per day • The fee is charged when you don't have enough money in your checking account to cover a transaction(s) • We won't charge an additional fee even if you have a negative account balance over an extended period
Outgoing Wires (domestic only)	$20	Per wire
Expedited Delivery (overnight checks, etc.)	$15	Per delivery/per item
Account Research Fee	$25	Per hour
Cross Border/Currency Conversion Transaction	Up to 1%	Of the transaction amount

Featured Services

Ally eCheck Deposit℠	$0	Deposit checks remotely using Ally Online or Mobile Banking.
Mobile Banking App	$0	Access your account anywhere, anytime. You can check account balances, make transfers and more.

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.

Direct deposits	Same business day
Transfers between Ally accounts	Available immediately
Transfers initiated at another bank and received by Ally before 6 am ET	Same business day
Transfers initiated at another bank and received by Ally after 6am ET	Next business day
Transfers initiated by 7:30 pm ET at Ally, for funds from a registered non-Ally account	• Generally available the start of the 3rd business day. For example, transfers requested on Monday will be credited to your account on Wednesday and available on Thursday • The funds begin earning interest the day they're credited to your account (2nd business day) • We reserve the right to make these deposits available at our discretion
Checks drawn on Ally Bank	Next business day
U.S. Treasury checks payable to you	Next business day
All other checks payable to you	• The first $200 will be available the next business day • $4,800 will be available the 2nd business day • Amounts over $5,000 will be available the 5th business day
Checks deposited by customers with a history of overdraft activity	The full check amount may be subject to a 5 business day hold.
Wire transfers received 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	• **General questions:** Visit **allybank.com**, select **Contact Us** and complete the email form • **Account-specific questions:** If you need to include account-sensitive information, log in to your Ally account and go to Communications > Secure Email to send us a secure message
Chat	Visit **allybank.com**, select **Contact Us** to **Chat Online**.
Mail	Send completed deposit slips and endorsed 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