



Straight Talk Product Guide: Your Interest Checking 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](#). Information is accurate as of 8/9/2016, and fees or services are subject to change.

The Basics

Interest-Bearing Accounts	YES	<ul style="list-style-type: none"> • Our rates are consistently among the most competitive in the country. • All accounts earn interest and balances of \$15,000 or more get an even higher rate. <p>View Current Rates at allybank.com > Interest Checking > Rates</p>
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"> • No minimum deposit is required to open an account • Account will be closed if not funded within 30 days of being opened
Available for a Trust?	YES	This type of account can be opened for a revocable or irrevocable Trust, and requires a written Trust Agreement.
Funding Your Account		<p>You can fund your new account in a few different ways:</p> <ul style="list-style-type: none"> • Transfer from an Ally or non-Ally account • Check (by mail or Ally eCheck DepositSM) • Wire transfer

Fees

Monthly Maintenance, Account Supplies, Official/Cashier's Checks, Incoming Wires	\$0	Standard checks, debit cards, deposit slips and prepaid envelopes
Stop Payment	\$15	Per request
Returned Deposit Item	\$7.50	Per item
Fee for Overdraft Item Paid/ Fee for Overdraft Item Returned	\$25	<ul style="list-style-type: none"> • 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). The fee isn't charged for a one-time debit card transaction or ATM withdrawal • 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
Rush delivery of debit cards or other items	\$15	Per delivery / per item
Overnight Bill Pay (delivery by mail)	\$14.95	Per payment
Same-day Bill Pay (electronic delivery when available)	\$9.95	Per payment
Account Research Fee	\$25	Per hour
Cross Border/Currency Conversion Transaction	Up to 1%	Of the transaction

Featured Checking Services

Access to the no-fee Allpoint® ATM network and limited ATM reimbursements	\$0	Use any Allpoint ATM in the U.S. for free, plus we reimburse up to \$10 per statement cycle for fees charged at other ATMs nationwide.
Overdraft Transfer Service	\$0	Enroll in this service to link your Interest Checking account to an Online Savings or Money Market account to cover overdrafts: <ul style="list-style-type: none"> We'll automatically transfer available funds from the account you choose in \$100 increments each time you don't have enough money in your checking account to cover a transaction There's no charge when we transfer your funds. However, each overdraft transfer counts as 1 of the 6 limited transactions allowed from your account each statement period for Money Market and Online Savings accounts
Bill Pay	\$0	Pay bills using Ally Online Banking or Ally Mobile Banking.
Ally eCheck Deposit SM	\$0	Deposit checks remotely using your computer or mobile device.
Popmoney®	\$0	Pay people using their email address, mobile number or bank account information. Just use the Ally Online Banking or the Ally Mobile Banking app.
Mobile Banking App	\$0	Access your account anywhere, anytime. You can check account balances, make transfers, deposit checks, pay bills, find ATMs 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	<ul style="list-style-type: none"> 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 (second 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	<ul style="list-style-type: none"> The first \$200 will be available the next business day Up to \$24,800 will be available the 2nd business day Remaining amounts over \$25,000 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 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">• 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 and 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