



# Straight Talk Product Guide: Raise Your Rate CD

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 10/26/2016, 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>• Ally Ten Day Best Rate Guarantee – Fund a new CD within 10 days of opening your account and you'll get the best rate we offer for your term and balance tier if our rate goes up during that time. Also applies at renewal</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 60 days of being opened</li> </ul>
Available for a Trust?	YES	This type of account can be opened for a revocable or irrevocable Trust, and requires a written Trust Agreement.
Available Terms		2 and 4 years
Raise Your Rate Options		You have the option to increase 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		<p>You can fund your new account in a few different ways:</p> <ul style="list-style-type: none"> <li>• Transfer money from an Ally Bank account or an account at another institution</li> <li>• Check (by mail or Ally eCheck Deposit<sup>SM</sup>)</li> <li>• Wire transfer</li> </ul>
Maturity Grace Period	10 Days	<p>During a 10 day grace period at maturity, you can do one of the following:</p> <ul style="list-style-type: none"> <li>• Withdraw funds, including interest, without 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> <p>We'll send notifications about maturing CDs at least 20 days before renewal.</p>


## 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.</p> <p><b>Exception</b> We'll waive the penalty if the depositor passes away or is judged legally incompetent.</p>
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.
Ally eCheck Deposit <sup>SM</sup>	\$0	Fund new CDs by depositing a check remotely using Ally Online or Mobile Banking.
Mobile Banking 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	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"><li>• <b>General questions:</b> Visit <a href="https://www.allybank.com">allybank.com</a>, select <b>Contact Us</b> 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.allybank.com">allybank.com</a> and select <b>Contact Us</b> 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