

## Ally Bank Introduces Series of Enhancements Designed to Improve the Customer Experience

**MIDVALE, Utah, Dec. 10, 2015** -- Ally Bank, the direct banking subsidiary of Ally Financial Inc., today announced a series of initiatives to enhance the banking experience for customers who prefer the flexibility to self-manage their accounts and transactions in a simple and convenient manner.



*click on photo for high-res version*

It's now easier than ever for customers to accomplish important banking activities online, including the ability to manage CDs, request wire transfers and upload documents. Ally Bank has also expanded the functionality of its bill pay service and extended the amount of time to view statements and tax forms online, offering one of the longest viewing periods in the industry.

"Ally Bank customers tend to be more financially savvy and 'hands on' when it comes to managing their money," said Diane Morais, chief executive officer and president of the Ally Bank subsidiary. "The latest initiatives were designed to improve the experience for our more than one million bank customers by providing enhanced optionality in an intuitive, convenient and easy-to-use manner."

Following are highlights of some of these new initiatives:

**CD Online Management** - Using this new tool, existing and new CD customers will now have the ability to manage their non-IRA CDs online using Ally Online Banking. Ally Bank is one of the first banks to provide extensive CD self-service functionality and visibility into renewal instructions.

Features include the ability to view or set up renewal instructions prior to maturity and during the grace period as well as add funds or change the CD's term, among other actions. Customers can also view or set up interest disbursement preferences for the current term.

This week, Ally Bank will send a communication to CD customers who are within 365 days of the maturity date of their CD to advise them of the new functionality. Going forward, customers who are within 30 days of the maturity date of their CD will receive a reminder of this option.

**Bill Pay Enhancements** - Bill Pay has several new features, including a smarter, simpler design, same day payments for over 600 payees, and overnight check payments for almost all paper payees. In addition, the cut off time for submitting requests has been extended from 7:30 p.m. to 11 p.m. ET, making it more convenient for customers who manage their accounts in the evening and especially those who are not in the Eastern Time zone.

**Virtual Banking Improvements** - Several additional changes have been implemented that embrace the Ally Bank model of providing customers with an outstanding online experience. These include the ability to request wire transfers in secure online banking, extending the length of time to view statements and tax forms online to seven years and the ability to upload additional documentation during the online application process when needed for ID verification.

As always, customers who prefer to handle any account changes with the assistance of an Ally Bank Customer Care associate can receive 24/7 support by calling Ally at 1-877-247-2559.

"We are very proud to have highly satisfied customers, and we intend to keep it that way by evolving and innovating at Ally Bank," said Morais.

### About Ally Bank

Ally Bank is a direct bank in the U.S. that offers a straightforward approach to banking with no minimum deposit required to open an account, no monthly maintenance fees and 24/7 live customer service. A subsidiary of Ally Financial Inc., the Bank offers online savings, interest checking, money market accounts, certificates of deposit with terms ranging from three months to five years, and IRA Plans. Member FDIC.

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