Ally Launches Loyally: A Fee-Free Rewards Experience Built for Life Today

New loyalty program ditches complex point systems to deliver everyday value, personalized offers and seamless access—designed for how people actually live, spend and save

DETROIT, Sept. 22, 2026 /PRNewswire/ -- Today, Ally Financial announced Loyally, its first-ever loyalty experience built to fundamentally disrupt the traditional bank rewards model. Legacy programs often come with unnecessary hurdles, like minimum balances or complex point systems, in exchange for little value. Loyally takes a refreshingly simple approach with no fees and exclusive offers, discounts and experiences that are easily trackable in the Ally app. All customers have opportunities to access significant savings—with some individual perks valued at up to $1,000 a year and access to VIP experiences valued at up to $10,000.

"Ally has made a promise to be a bank built for life today. Loyally puts that promise into action," said Andrea Brimmer, chief marketing and public relations officer at Ally. "We built Loyally to be more than a transactional rewards program. This is our vision for the future of loyalty—delivering the real value and seamless experiences people are looking for right now. We are helping our customers save while fueling their passions, and we will keep evolving the platform with new ways to reward them as their needs grow."

Benefits Beyond Banking
The perks curated for Loyally are a direct result of listening to Ally's customers, featuring benefits that show up during everyday moments, like planning for the future and managing expenses to simply enjoying life. These personalized rewards include:

- **Unforgettable Experiences:** Opportunities to score tickets and VIP access to top sporting and entertainment events across the country, including The Loyally Tour presented by Mastercard, which kicks off at Country Calling Festival and offers Mastercard cardholders the chance to win exclusive live music experiences. Elevated experiences include perks like premium seating with a guest, travel and lodging, merchandise and more.

- **Discounts, Brand Drops, and Free Subscriptions:** Everyday value through partnerships with leading brands, including Spotify, Instacart+, Booking.com, Calm, Trust & Will, WithJoy.com, Airvet and the Hendrick Motorsports Team Store.

- **Offers and Bonuses:** Opportunities to earn cash rewards from customer referrals and new account openings.

"Loyally is a natural next step in our journey to grow and deepen relationships with the customers we serve," said Lindsay Sacknoff, president of consumer banking at Ally. "By reinvesting in our customers and offering benefits that extend far beyond basic banking, we're giving them more reasons to engage with us every day. Our goal is to be a true financial ally for their money today, tomorrow, and someday, and Loyally helps us build those lasting, meaningful connections."

Built for Today, Evolving for Tomorrow
Since piloting Loyally earlier this year, Ally has continuously enhanced the program based on customer feedback and cultural moments. Ally will continue to add new rewards with partners and experiences across entertainment, travel, dining and other lifestyle categories.

As the largest all-digital bank in the U.S., Ally's commitment has always been to pass savings back to customers through better rates and fewer fees, all supported by 24/7 customer service from real humans. Loyally is the next step in how Ally delivers on that commitment, adding even more value to the everyday banking experience.

Loyally is available now. Existing Ally bank and auto customers can access their rewards exclusively through the Ally app. New customers can join by opening an eligible Ally account. For more details, visit Ally.com/Loyally.

Loyally at a Glance:

- **Fee-free access:** No minimum balances or point systems to redeem rewards.
- **Everyday value:** Up to $1,000/year in individual savings and discounts.
- **VIP experiences:** Opportunities for experiences valued at up to $10,000.
- **Broad eligibility:** Available to bank and auto customers.

About Ally Financial
Ally Financial Inc. (NYSE: ALLY) includes the nation's largest all-digital bank and an industry leading auto finance business, driven by a mission to "Do It Right" for its customers and communities. Ally is a U.S. financial holding company with $200 billion in assets

and 9.6 million customers (June 30, 2026). Ally Bank, Member FDIC, offers online banking products, including high-yield savings and no hidden fee checking, and was the first major U.S. bank to eliminate overdraft fees. Ally also provides investing solutions through Ally Invest, including online brokerage, automated investing, IRAs and personal financial advice. As a leader in auto finance, Ally provides consumer and dealer financing, insurance, and vehicle remarketing services. Ally's seasoned corporate finance business provides capital to equity sponsors and middle-market companies. Visit ally.com.

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