

What Ally Bank offers customers

Ally Bank offers a set of deposit products designed around the customer. Products like Interest Checking allow consumers to conveniently access and use their money. Each of Ally Bank's products offer **no minimum deposit, no monthly maintenance fees** and **daily compounded interest**.

Interest Checking

A checking account—with the interest rate of a savings account. Customers can pay bills, make deposits and access money while earning a competitive interest rate (balances of \$15,000+ earn higher rates). In addition, Ally doesn't charge customers a fee to use any ATM, plus we reimburse other banks' ATM fees nationwide.

Money Market Account

Ally Bank's Money Market Account offers the flexibility of a debit card with competitive interest rates. In addition to no Ally ATM fees nationwide,

customers receive a free Visa® debit card and standard checks. Withdrawal limits apply.

Online Savings Account

Ally Bank's Online Savings Account is a great choice for the conservative saver while offering competitive rates—with no minimum to open an account.

Certificate of Deposit (CD)

Ally Bank offers several CD options for customers' unique savings needs—all featuring competitive rates and a Ten Day Best Rate Guarantee.

High Yield CD

Available in three-month, six-month, nine-month, 12-month, 18-month, three-year and five-year terms

Ally Bank's High Yield CD offers a fixed CD rate with the flexibility of several different term options.

No Penalty CD

Available in 11-month terms

Ally Bank's No Penalty CD allows money and earned interest to be withdrawn anytime after the first six days following the date the account was funded.

Raise Your Rate CD

Available in two-year and four-year terms

Ally Bank's Raise Your Rate CDs offer the option of increasing the rate once (with two-year CD) or twice (with four-year CD) per term.

Individual Retirement Accounts (IRAs)

Ally Bank offers a range of IRA plans—Traditional, Roth and Simplified Employee Pension (SEP)—

designed to provide secure growth for retirement savings. For details and potential early withdrawal penalties, visit www.allybank.com.

IRA High Yield CD

Available in three-month, six-month, nine-month, 12-month, 18-month, three-year and five-year terms

The IRA High Yield CD offers a fixed CD rate for a fixed term.

IRA Raise Your Rate CD

Available in two-year and four-year terms

Ally Bank's IRA Raise Your Rate CDs offer the option of increasing the rate once (with two-year CD) or twice (with four-year CD) per term.

IRA Online Savings

Earn a higher rate than traditional IRA savings accounts with all the benefits of an online savings account.