



## PUBLIC POLICY | GOVERNMENT RELATIONS

### Lobbying Activity

Ally believes it is important to have an open dialogue with policymakers to best represent the goals and interests of our customers, stakeholders, employees, and communities. As part of representing Ally's goals and interests, we regularly engage in the public policy process at the state and federal level. Ally works with policymakers and staff to share our story and respond to any questions regarding the potential impact of certain policies.

Ally engages in direct and indirect federal lobbying activity by employing internal lobbyists and external consultants who engage on behalf of Ally. Though Ally does not regularly lobby at the state level, we will engage in lobbying activity from time to time in response to specific state policy proposals that would materially impact the company. During 2025, Ally retained an outside lobbyist to engage with California legislators regarding a corporate tax proposal. In those instances, Ally conducts such activities in compliance with all applicable state lobbying laws.

Ally maintains a robust compliance and monitoring program to ensure both its employees and consultants abide by all appropriate conduct, reporting and disclosure requirements. Ally files all required reports regarding our federal lobbying activity in compliance with the Lobbying Disclosure Act of 1995, as amended by the Honest Leadership and Open Government Act of 2007. This information is publicly available on a quarterly basis.

All of Ally's lobbying activities are governed by our Code of Conduct and Ethics and Enterprise U.S. Lobbying Policy, both of which are annually approved.

### Trade Associations

Ally is a dues paying member of numerous trade associations that advocate at the local, state, and federal level in alignment with the public policy goals of Ally. Trade associations, amongst other benefits, allow for companies to speak with one voice on pertinent regulatory and legislative proposals. Membership dues that include "non-deductible" expenses for lobbying are reported as part of Ally's publicly disclosed Lobbying Disclosure Reports. Trade association membership comes with an understanding that Ally may not always agree with the positions taken by the organization or its other members. Trade associations to which Ally belongs include but are not limited to:

<b>Trade Association</b>	<b>Lobbying Expense</b>
American Bankers Association	\$11,563.07
American Financial Services Assoc (AFSA)	\$80,000
Bank Policy Institute	\$41,000
Business Roundtable	\$90,000
California Bankers Association	\$18,000
Consumer Bankers Association	\$88,760
Democratic Attorneys General Association	\$25,000

<b>Trade Association Lobbying Expense (cont.)</b>	
Detroit Chamber of Commerce	\$324
Florida Bankers Association	\$5,634.75
Michigan Bankers Association	\$12,500
Mortgage Bankers Association	\$5130
North Carolina Bankers Association	\$0
Republican Attorneys General Association	\$25,000
SIFMA	\$3,367.98
Structured Finance Association (SFA)	\$5780
US Chamber of Commerce	\$22,000
Utah Bankers Association	\$4,860

### **PAC Contributions**

Eligible Ally employees have the option to participate in the Ally Financial Inc. Political Action Committee (“Ally PAC”). Ally PAC provides an opportunity for Ally employees to support candidates who understand the important work we do every day. Ally PAC is non-partisan and contributes to federal candidates based on a series of factors including leadership or committee position, voting record or position on issues, and representation of a district in which Ally has a physical presence. Ally does not use PAC funds for any direct independent expenditures or to support state, local or presidential candidates.

Details on Ally PAC’s receipts and contributions are reported regularly to the Federal Election Commission and is available at [www.fec.gov](http://www.fec.gov).

Ally PAC is governed by its corporate by-laws and is overseen by the Ally PAC Board, comprised of officers from various Ally business units.

### **Corporate Contributions**

Ally does, from time to time, support initiatives that align with the company’s commitment to supporting its local communities, including this year a bond initiative in Charlotte, NC. Such contributions are reported and disclosed in accordance with all relevant state and local laws.