

Consent to receive information electronically

Your consent will apply to your Ally Bank deposit, Ally Credit Card, Ally Auto, Ally Home and Ally Invest accounts, and all information we provide to you about those accounts. You agree we may also obtain your electronic signature in connection with your Ally accounts, which is legally the same as a handwritten signature. If you don't provide your consent, you won't be able to access any of your Ally accounts online.

We'll display account information on this website, our mobile app, or via email, text or push notification. We may also ask that you print or download the account information and retain it for your records. Once your account is open, you can update your email address by logging in and selecting **Profile** and then choosing **Personal Information**.

Examples of account information we may provide electronically include but aren't limited to:

- The Ally Bank Deposit Agreement
- The Ally Bank Online Banking Services Agreement
- Cardmember Agreement for Ally Credit Cards
- Auto Online Services Terms of Use
- Ally Invest Securities Customer Agreement
- Securities Income Program Agreement
- Privacy notices
- Account notices, statements and other account-related information

We may continue to provide some account information, such as tax forms, using paper even if you consent to receive it electronically and set your delivery preference to online only.

To request that we mail you paper copies of digital documents or to withdraw your consent at any time and learn about transactions that we may cancel because of your withdrawal, call us at 1-877-247-2559 (Ally Bank deposits), 1-888-366-2559 (Ally Credit Card), 1-888-925-2559 (Ally Auto), 1-866-401-4742 (Ally Home) or 1-855-880-2559 (Ally Invest). You should know for Ally Home joint accounts, if you revoke your electronic consent, you won't automatically receive paper statements if the other owner retains their electronic consent. However, you can always contact us to request paper statements. For your Ally Invest account, we may charge a fee for paper copies of your account information, including statements and trade confirmations. This only applies to Ally Invest, not your other accounts. If you have more than one account, withdraw your consent by calling any of those numbers.

We don't charge a fee to withdraw consent, but keep in mind, your withdrawal will apply to all account types listed above. You won't have online access to any Ally Bank deposit, Ally Credit Card, Ally Auto, Ally Home or Ally Invest accounts, we may cancel scheduled transactions and you may only receive paper account statements. For example, you won't be able to manage transfers online, use Bill Pay, Zelle®, deposit checks electronically, make credit card balance transfers, place a trade or make Ally Auto or Ally Home Loan one-time payments online (recurring payments will continue). Additionally, your Ally Invest account, will be restricted to transfer or liquidation only and closed.

There may be times when we require that you review updated information, like our terms and conditions, verify a newly linked account or review and update your profile information. You won't be able to access your account information online until you consent. If you'd like to withdraw your consent, you'll need to call us.

To receive account information electronically, you need: a device with an internet connection and updated browser, an email address, printer, hard drive or other storage device for downloading and retaining the account information, and Adobe Acrobat Reader or other software to view and print PDF documents. You can view all supported browsers at https://www.ally.com/go/learn/browser-support/). We'll notify you of software or hardware changes that could prevent you from accessing or retaining these records. At that time, you'll have the right to withdraw your consent at no charge.

If you don't have software to view, download and print this disclosure and other PDF documents, visit https://get.adobe.com/reader/ to download Adobe Acrobat Reader for free, or call us at 1-877-247-2559 (Ally Bank deposits), 1-888-366-2559 (Ally Credit Card), 1-888-925-2559 (Ally Auto), 1-866-401-4742 (Ally Home) or 1-855-880-2559 (Ally Invest).