



## Straight Talk Product Guide: **High Yield CD**

Use this easy-to-follow guide to learn about the Ally Bank High Yield CD. The information in this guide is accurate as of 10/31/24, but our fees and services may change. For additional details about our services, fees, and policies, see the [Ally Bank Deposit Agreement](#) (PDF).

### The Basics

Interest-Bearing	<b>YES</b>	<ul style="list-style-type: none"><li>• Our competitive rates make your money work harder</li><li>• All accounts earn interest, and higher opening deposits may earn an even higher rate</li><li>• Interest is compounded daily</li><li>• Ally Ten Day Best Rate Guarantee – Fund a new CD on the same day you open it or within the next 9 days, and you’ll get the best rate we offer for your term and opening deposit amount if our rate goes up during that time. This also applies at renewal.</li></ul> <p><a href="#">View today’s rates</a></p>
Member FDIC	<b>YES</b>	Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to maximum allowed by law. <a href="#">Learn more</a>
Minimum Deposit	<b>\$0</b>	<ul style="list-style-type: none"><li>• Open an account with no minimum balance requirement</li><li>• We’ll close your account automatically if we don’t receive your funding deposit or transfer within 60 days after account opening</li></ul>
Available for a Trust?	<b>YES</b>	You can open this type of account in the name of a revocable or irrevocable trust. You’ll need to submit a written trust agreement.
Available Terms		3, 6, 9, 12, and 18 months; 3 and 5 years
Funding Your Account		You can fund your new account in a few different ways: <ul style="list-style-type: none"><li>• Transfer money from an Ally Bank account or an account at another institution</li><li>• Check (using Ally eCheck Deposit<sup>SM</sup> or by mail)</li><li>• Wire transfer</li></ul>

Maturity Grace Period

**10 Days**

During a 10-day grace period at maturity, you can:

- Withdraw funds, including interest, without penalty
- Add funds to your account
- Take no action, and we'll automatically renew the CD after the grace period ends

We'll send notifications about maturing CDs at least 20 days before renewal.

## Featured Services

Ally eCheck Deposit<sup>SM</sup>

**\$0**

Fund new CDs by depositing a check remotely using your computer or mobile device.

Ally Mobile App

**\$0**

Access your account anywhere, anytime. You can check account balances, fund new CDs, and more.

## Fees and Penalties

Monthly Maintenance, Official/Cashier's Checks, Incoming Wires

**\$0**

The penalty depends on your CD term:

<b>24 months or less</b>	<b>60 days of interest</b>
<b>25 months to 36 months</b>	<b>90 days of interest</b>
<b>37 months to 48 months</b>	<b>120 days of interest</b>
<b>49 months or longer</b>	<b>150 days of interest</b>

Early Withdrawal Penalty

**Varies**

We don't allow partial withdrawals before the maturity date.

### Exception

We'll waive the penalty if the depositor passes away or is judged legally incompetent.

Outgoing Wires (domestic only)

**\$20**

Per wire

Expedited Delivery

**\$15**

Per delivery/per item

## Questions? Contact Us

### Phone

24/7 Live Customer Support

**Hard of hearing:** 711

**General:** 1-877-247-2559


**Outside the U.S.:** 1-757-247-2559

**Fraud hotline:** 1-833-226-1520

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### Chat

[Visit our Contact Us page](#) to check our availability for chat under Ally Bank. If you need to discuss sensitive account information, log in online or on our mobile app to chat:

- **Online:** Log in to your account and select **Chat** if available.
  - **Ally Mobile App:** Log in on the app and select the Chat icon  if available.
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### Secure Message

Send us a message online or on our mobile app:

- **Online:** Log in to your account and go to **Messages**, choose **Bank Accounts** and then select **New Secure Message**.
  - **Ally Mobile App:** Log in on the app and select the Messages icon , choose **Bank Accounts** and then select the New Message icon .
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### Mail

Send completed deposit slips and endorsed checks to:

**Ally Bank**  
**P.O. Box 13625**  
**Philadelphia, PA 19101**

Send general correspondence to:

**Ally Bank Customer Care**  
**P.O. Box 951**  
**Horsham, PA 19044**