



Straightforward.

WELCOME TO ALLY BANK!

December 30, 2011

002318/136709//2318/0000/000000/006786 000 01 000000
ALEX H FREY
LAURA V ARJONA
780 PAGE ST APT 8
SAN FRANCISCO CA 94117-2467

YOUR NEW ACCOUNT(S)

Dear Alex Frey And Laura V Arjona:

Account Name: Interest Checking
Account Number: 1025634625

Thank you for choosing to bank with Ally. Now we want to make setting up your new account as simple as possible:

Make Your Deposit

If you haven't made your initial deposit, it's easy to do. Just see the enclosed brochure that explains how to transfer money and we even offer Ally eCheck Deposit so you can fund your account from home. Or, you can also mail your check using the deposit slip we've included along with a postage-paid envelope. For your security, please do not send cash.

Already funded your new account? Take your earnings to the next level by setting up a recurring transfer or direct deposit. Just log into your account or give us a call to get started.

Sign and return your Signature card

The Signature Card is important for two reasons. We use this card to verify your signature, which is a security measure and protects you from fraud. Federal regulations also require us to have the signed card on file for tax purposes. If we do not receive the signed card, we may withhold a portion of your interest.

Watch for your new debit card and/or checks

Any checks you ordered as well as your debit card will be mailed once you've made your initial deposit. These will arrive within approximately 10 days after your account has been funded.

As our Interest Checking customer, you can begin using free Online Bill Pay at any time. Plus, your checking debit card automatically comes with a great benefit. Ally Perks gives you the chance to get money back deposited directly into your account without having to track points. Just log into your account to learn more.

Questions? Call us for 24/7 Live Customer Support.

Get help when it's convenient for you. Call 877-247-ALLY (2559) and press "0" to reach a Customer Care Associate. Or visit allybank.com anytime.

Thank you for choosing Ally Bank.

Sincerely,

A handwritten signature in black ink, reading "Michael P. DiComo". The signature is fluid and cursive, with the first name "Michael" being the most prominent.

Michael P. DiComo
Senior Vice President, Ally Bank

DEPOSITING MONEY INTO YOUR ACCOUNT

There are several ways to deposit money into your Ally Bank Account(s):

Electronic Transfer:

For fast, convenient transfers, simply call the Ally Bank Customer Care Department at 877-247-ALLY (2559). You will need to provide the Customer Care Associate with the routing number and your account number from the bank from where you will be transferring funds. Once your account is verified, your funds will be transferred immediately! As an added bonus, you can use this service for a one time transfer or set it up for recurring payments at intervals of your choice. Once your deposit is complete, all you have to do is return your completed signature card in the enclosed postage paid envelope.

Wire Transfer:

To wire money into your account, provide the institution from which you will be transferring funds with the Ally Bank routing number (124003116) and your Ally Bank account number listed on your Welcome Letter. Wired funds are available immediately.

Send in your Deposit:

Below you will find a deposit ticket preprinted with your name and account number. Simply follow the steps below to send in your deposit:

1. Fill out the deposit ticket with the date and amount of your deposit.
2. Remove the deposit ticket at the perforated edge.
3. Place the deposit ticket, endorsed check, and completed signature card in the postage paid envelope provided to you in your Welcome Kit.

Please do not send cash or foreign currency deposits. If your account includes checks, you will receive additional deposit tickets in the checkbook that will be mailed to you once this account is funded.

DEPOSIT RECEIPT

Account # 1025634625 Check # _____ Amount _____ Date _____

002318/136709/2318/0000/000000/006788 000 03

DEPOSIT TICKET

List Checks Individually. Do not send cash.

Alex H Frey
780 PAGE ST
San Francisco CA 94117

Date _____ DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

Signature _____

Ally Bank
PO Box 13625
Philadelphia PA, 19101-3625

	>		.		
	>		.		
	>		.		
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	>		.		
	>		.		
	>		.		
	>		.		
SUB TOTAL	>		.		
TOTAL DEPOSIT	\$.		

Please be sure each item is endorsed properly on the back with signature, account number, and "For Deposit Only"

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT
SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL
CODE OR ANY APPLICABLE COLLECTION AGREEMENT



Signature Agreement

Federal law requires Ally Bank to obtain, verify and record information that identifies each person who opens an account.

This Agreement, both now and as it may be amended from time to time by Ally Bank ("Ally"), is applicable to any deposit account that you open with Ally Bank, either now or in the future, for yourself or jointly with another person or authorized signer.

If you have any questions, please call our Customer Care Advocate at 877-247-ALLY (2559).

Instructions:

By signing this Agreement, you authorize Ally Bank to do the following:

- To open deposit accounts on your behalf with Ally Bank
- To transfer all or any portion of the balance of your account, upon your request
- To close deposit accounts, process changes of account information or otherwise service any of your Ally Bank accounts
- To help you obtain related services offered by Ally Bank

Acceptance of Terms and Conditions:

You agree to be bound by and acknowledge receipt of the terms and conditions, including but not limited to Ally Bank's Deposit Agreement and Disclosures, applicable to each product or service which you obtain from Ally Bank now or in the future, which terms and conditions will be provided to you, and which may be amended from time to time. You also agree to pay all fees associated with such products, accounts and services in accordance with the fee schedules which will be provided by Ally Bank.

Only one signature per agreement

DETACH COMPLETED SIGNATURE CARD AND RETURN TO:
Ally Bank, P.O. Box 13625, Philadelphia, PA 19101

FORM W9 SOCIAL SECURITY NUMBER OR EMPLOYER IDENTIFICATION NUMBER CERTIFICATION (Not applicable for Non-Resident Aliens) :

(The Social Security Number or Employer Identification Number should match the first name listed on the account and will be used for tax reporting purposes.)

I. Social Security Number or Employer Identification Number:

2 1 8 - 0 6 - 6 2 4 2

II. If exempt from back up withholding check this box ☐ - EXEMPT

III. Certification – Under penalties of perjury, I certify that:

1. The number set forth above is my correct social security number or employer identification number (or I have applied for and I am writing for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.
3. I am a U.S. person (including a U.S. resident alien).

Certification Instructions – You must cross out item 2. above if you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividend on your tax return.

SIGN
HERE

Customer Signature

Date

Customer Number
(Internal Use Only)

0000001115853

Print Name

Alex Frey

Address

780 PAGE ST
APT 8
San Francisco, CA 94117



Signature Agreement

Federal law requires Ally Bank to obtain, verify and record information that identifies each person who opens an account.

This Agreement, both now and as it may be amended from time to time by Ally Bank ("Ally"), is applicable to any deposit account that you open with Ally Bank, either now or in the future, for yourself or jointly with another person or authorized signer.

If you have any questions, please call our Customer Care Advocate at 877-247-ALLY (2559).

Instructions:

By signing this Agreement, you authorize Ally Bank to do the following:

- To open deposit accounts on your behalf with Ally Bank
- To transfer all or any portion of the balance of your account, upon your request
- To close deposit accounts, process changes of account information or otherwise service any of your Ally Bank accounts
- To help you obtain related services offered by Ally Bank

Acceptance of Terms and Conditions:

You agree to be bound by and acknowledge receipt of the terms and conditions, including but not limited to Ally Bank's Deposit Agreement and Disclosures, applicable to each product or service which you obtain from Ally Bank now or in the future, which terms and conditions will be provided to you, and which may be amended from time to time. You also agree to pay all fees associated with such products, accounts and services in accordance with the fee schedules which will be provided by Ally Bank.

Only one signature per agreement

DETACH COMPLETED SIGNATURE CARD AND RETURN TO:
Ally Bank, P.O. Box 13625, Philadelphia, PA 19101

FORM W9 SOCIAL SECURITY NUMBER OR EMPLOYER IDENTIFICATION NUMBER CERTIFICATION (Not applicable for Non-Resident Aliens) :

(The Social Security Number or Employer Identification Number should match the first name listed on the account and will be used for tax reporting purposes.)

I. Social Security Number or Employer Identification Number:

6 3 1 - 0 5 - 8 6 9 2

II. If exempt from back up withholding check this box ☐ - EXEMPT

III. Certification – Under penalties of perjury, I certify that:

1. The number set forth above is my correct social security number or employer identification number (or I have applied for and I am writing for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.
3. I am a U.S. person (including a U.S. resident alien).

Certification Instructions – You must cross out item 2. above if you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividend on your tax return.

SIGN
HERE

Customer Signature

Date

Customer Number
(Internal Use Only)

0000001115854

Address

Print Name

Laura V Arjona

780 PAGE ST
APT 8
San Francisco, CA 94117

ALLY BANK RATE SHEET

Rates Effective at the end of day on 12/23/2011.

002318-06-12

Certificates of Deposit		Interest Rate	Annual Percentage Yield
Raise Your Rate Certificates of Deposit ¹			
Raise Your Rate 2-Year CD		1.17%	1.18%
Raise Your Rate 4-Year CD		1.59%	1.60%
No Penalty Certificates of Deposit ²			
No Penalty 11-Month CD		.91%	.91%
High Yield Certificates of Deposit ³			
High Yield 3-Month CD		.40%	.40%
High Yield 6-Month CD		.74%	.74%
High Yield 9-Month CD		.75%	.75%
High Yield 12-Month CD		.99%	.99%
High Yield 18-Month CD		1.03%	1.04%
High Yield 3-Year CD		1.38%	1.39%
High Yield 5-Year CD		1.77%	1.79%
1	If you have a Raise Your Rate 2-Year or 4-Year CD, you have the ability to increase your rate. If you notice that our current rate has gone up for your CD's term, you can call us or go online at allybank.com to get the higher rate. You will receive the highest rate offered on the day of your rate increase request and it will become effective the following day.		
1,2,3	<ul style="list-style-type: none"> • Raise Your Rate 2-Year CD holders may raise your rate once, anytime during your term. • Raise Your Rate 4-Year CD holders may raise your rate twice, anytime during your term. 		
1,2,3	The Ally Ten Day Best Rate Guarantee gives you the highest rate we offer for your CD term during the ten days, starting with the day your account is opened. All you have to do is make a deposit within that time. If you fund your CD after the ten (10) day period, your interest rate will be the rate available on the date and time the funds are deposited to your account.		
1,3	The CD term will begin on the date your deposit is received by Ally Bank.		
1,2,3	There is an interest penalty for early withdrawals on Raise Your Rate and High Yield CDs.		
1,2,3	Interest is compounded on a daily basis.		

Checking and Savings Accounts	Balance Required			
	\$0 - 14,999.99		>=\$15,000.00	
	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Interest Checking	.49%	.50%	.79%	.80%
	Interest Rate		Annual Percentage Yield	
Online Savings Account	.89%		.89%	
Money Market Savings Account	.89%		.89%	
<ul style="list-style-type: none">• The Interest Rate and Annual Percentage Yield are variable and may vary based on market or business conditions.• Fees could reduce earnings on your account.• Interest is compounded on a daily basis.				

You may visit allybank.com to view our most current interest rates, or call 877-247-ALLY (2559) to listen to the most current interest rates on our automated voice response system.

Please review your Deposit Agreement at allybank.com by logging on to Online Banking for more information about your account.

ALLY BANK RATE SHEET

Rates Effective at the end of day on 12/23/2011.

002318-07-12

IRA Certificates of Deposit		Interest Rate	Annual Percentage Yield
IRA Raise Your Rate Certificates of Deposit ¹			
IRA Raise Your Rate 2-Year CD		1.17%	1.18%
IRA Raise Your Rate 4-Year CD		1.59%	1.60%
IRA Certificates of Deposit ²			
IRA High Yield 3-Month CD		.40%	.40%
IRA High Yield 6-Month CD		.74%	.74%
IRA High Yield 9-Month CD		.75%	.75%
IRA High Yield 12-Month CD		.99%	.99%
IRA High Yield 18-Month CD		1.03%	1.04%
IRA High Yield 3-Year CD		1.38%	1.39%
IRA High Yield 5-Year CD		1.77%	1.79%
1	If you have an IRA Raise Your Rate 2-Year or 4-Year CD, you have the ability to increase your rate. If you notice that our current rate has gone up for your IRA CD's term, you can call us or go online at allybank.com to get the higher rate. You will receive the highest rate offered on the day of your rate increase request and it will become effective the following day.		
	<ul style="list-style-type: none"> IRA Raise Your Rate 2-Year CD holders may raise your rate once, anytime during your term. IRA Raise Your Rate 4-Year CD holders may raise your rate twice, anytime during your term. 		
1,2	At account opening you will receive the highest rate offered for your term on the day you open your account or the day you fund your account.		
1,2	The IRA CD term will begin on the date your initial deposit is received by Ally Bank.		
1,2	There is an interest penalty for early withdrawals. Please see below for more information.		

IRA Savings Accounts	Interest Rate	Annual Percentage Yield
IRA Online Savings Account	.89%	.89%
<ul style="list-style-type: none"> The Interest Rate and Annual Percentage Yield are variable and may vary based on market or business conditions. Fees could reduce earnings on your account. 		

The following applies to all IRAs:

- Interest is compounded on a daily basis.
- Contribution limits apply to IRAs.
- IRA's may be subject to IRS penalties for distributions.
- Please consult your tax professional for advice.

You may visit allybank.com to view our most current interest rates, or call 877-247-ALLY (2559) to listen to the most current interest rates on our automated voice response system.

Please review your Deposit Agreement at allybank.com and the Custodial Account Agreement and Disclosure Statement by logging on to Online Banking for more information about your account.

**FACTS****WHAT DOES ALLY
DO WITH YOUR PERSONAL INFORMATION?**

WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
WHAT?	<p>The types of personal information we collect and share depend on the product or services you have with us. This information can include:</p> <ul style="list-style-type: none">▪ Social Security number and income▪ Account balance and payment history▪ Credit history and transaction history		
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Ally chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Ally share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigation, or report to credit bureaus		YES	NO
For our marketing purposes – to offer our products and services to you		YES	NO
For joint marketing with other financial companies		YES	YES
For our affiliates' everyday business purposes – information about your transactions and experiences		YES	YES
For our affiliates' everyday business purposes – information about your credit worthiness		YES	YES
For our affiliates to market to you		YES	YES
For nonaffiliates to market to you		NO	We Don't Share
To limit our sharing	<ul style="list-style-type: none">▪ Call 800-274-7656: Our menu will prompt you through your choice(s),▪ Visit us online: www.ally.com/privacy and choose the "Manage My Privacy Preference" link, or,▪ Mail the attached "Important Privacy Choices for Consumers" and/or "Affiliate Marketing Choices" form. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
Questions?	Go to: www.ally.com		

Who are we	
Who is providing this notice?	Ally Financial Inc., Ally Bank, Ally Capital, Central Originating Lease Trust (C.O.L. Trust), National Auto Finance Company and Nuwell Credit Company
What we do	
How does Ally protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>In addition, we maintain physical, electronic and procedural safeguards and access is restricted to only employees, agents, and subcontractors who need this information to provide products and services to you.</p>
How does Ally collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Apply for financing or apply for a lease ▪ Pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as GMAC Mortgage, LLC, GMAC Mortgage USA Corporation and Ditech, LLC</i> ▪ <i>Our affiliates also include nonfinancial companies such as MIC Property and Casualty Insurance Corporation</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include auto manufacturers and insurance companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include automobile dealerships, insurance companies and mortgage brokers.</i>
Other important information	
Note: Your choices will apply to all current and future accounts within the Ally group of companies.	

PLEASE COMPLETE THE FOLLOWING INFORMATION

(Your Name) _____

Your 10-digit Account Number _____

(Your Address) _____

(Your Address) _____

(Your City, State, Zip Code) _____

Important Privacy Choices for Consumers

**You have the right to control whether we share some of your personal information.
Please read the following information carefully before you make your choices below.**

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control, or that own or control us) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control, or That Own or Control Us (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliates.

☐ NO, please do not share personal and financial information about me with your affiliates.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services: Unless you say "No" we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

☐ NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliates and other companies with whom we have contracts to provide products and services.

Signature: _____

To exercise your choices, do one of the following:

- (1) Visit the Ally website at www.ally.com/privacy and choose the "Manage My Privacy Preferences" link, or
- (2) Call this toll-free number 800-274-7656, or
- (3) Fill out, sign and send back this form to us using the envelope provided. (You may want to make a copy for your records).

PLEASE COMPLETE THE FOLLOWING INFORMATION

(Your Name) _____ Your 10-digit Account Number _____
(Your Address) _____
(Your Address) _____
(Your City, State, Zip Code) _____

AFFILIATE MARKETING CHOICES FORM

☐

No, please do not share information with companies in the Ally Financial group or their affiliates to market their products or services to me, other than permitted by law. Marketing programs may already be in progress, so my choice to limit Affiliate Marketing may not be fully implemented immediately.

Signature: _____

To exercise your choices, do one of the following:

- (1) Visit the Ally website at www.ally.com/privacy and choose the "Manage My Privacy Preferences" link, or
- (2) Call this toll-free number 800-274-7656, or
- (3) Fill out, sign and send back this form to us using the envelope provided. (You may want to make a copy for your records.)

**AMENDMENT TO THE
DEPOSIT AGREEMENT
DATED JUNE 18th, 2011**

Pursuant to Section I.C.33, Changes in Terms, of the Deposit Agreement, dated June 18th, 2011, the following changes are applicable as of July 19th, 2011.

Appendix A. Fee Chart

The Account Research Fee is modified by deleting "Certificate of Deposit" and "IRA Certificate of Deposit" from the "Type of Account Fee Is Applicable To" column.

Appendix C: Funds Availability:

The paragraph entitled "***Other Check Deposits***" shall be modified by deleting "\$100" in the fourth line and inserting "\$200."

All other terms and conditions of the Deposit Agreement remain in effect.