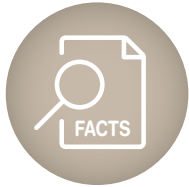


Planning to buy or lease a car? Knowing your FICO® Score and understanding its impacts can help you prepare for the auto finance process.



FICO® Score Facts

- Your FICO® Score is used to help determine your creditworthiness.
- Five main factors influence FICO® Scores: Payment history, amounts owed, length of credit history, new credit and types of credit used.
- FICO® Scores generally range from 300 - 850. Higher scores indicate better credit.
- Ally provides auto customers with their FICO® Score for free.



APR Facts

- Annual Percentage Rate (APR) is the annual rate charged on the amount financed.
- Your APR may be influenced by things like your income, credit history, amount financed and any collateral you provide.
- Use an auto finance calculator to see how a different APR can change your monthly payment at www.allywalletwise.com/calculator



How a FICO® Score Impacts APR

- Your credit score can influence the APR you will receive.
- Those with higher credit scores are generally more likely to get a lower APR.
- If your score seems inconsistent with your credit history, review your credit report for errors at www.annualcreditreport.com.
- Talk to your dealer about APR or other incentives.



Credit Management

- Pay bills on time. This builds your credit history and helps raise your score.
- Reduce debt. If current debt is too high, creditors may be hesitant to extend additional credit.
- Use credit with restraint. Try not to “max out” your credit cards.
- Plan a realistic monthly budget. Use free tools at www.allywalletwise.com

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Ally Wallet Wise

Ally Wallet Wise is a free financial education program created by Ally Financial that teaches consumers the basics of budget, credit, banking and investing, and financing a vehicle. Ally Wallet Wise is available online and through live sessions hosted by Ally and its affiliates.

Ally Wallet Wise can be used in a number of ways, such as:

- An introduction for those who have never applied for credit or created a budget.
- A refresher on the many aspects of important finance topics.
- A self-study guide for getting up to speed on personal finance for consumers.
- A quick and easy-to-use resource when you have a question about personal finance.



Visit allywalletwise.com to learn more!

About Ally:

Ally Financial Inc. is a leading automotive financial services company powered by a top direct banking franchise. Ally's automotive services business offers a full spectrum of financial products and services. Ally Bank, the company's direct banking subsidiary and member FDIC, offers an array of deposit products, including certificates of deposit, savings accounts, money market accounts, IRA deposit products and interest checking. Ally's Corporate Finance unit provides financing to middle-market companies across a broad range of industries.

