

Ally Buyer's ChoiceSM

Get The Best of Both Worlds.

Torn between buying or leasing your next vehicle? With Ally Buyer's Choice (ABC) **you can now get the best of both worlds!** This innovative financing option provides you the flexibility of a 48 month initial term where you can sell your vehicle to Ally for a predetermined price **or** continue on for the remaining term. The choice is yours!

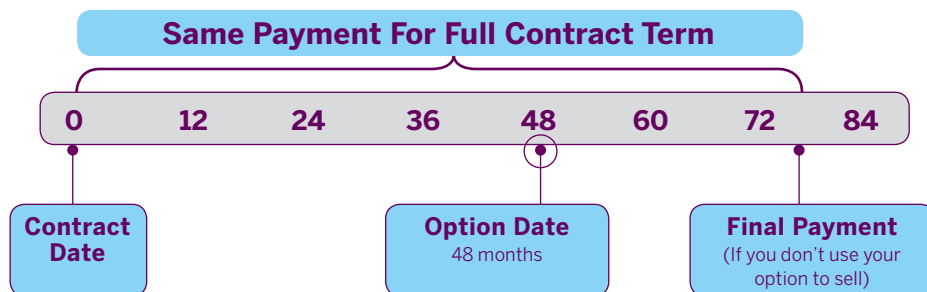
How Does It Work?

ABC is a finance contract with a fixed rate and payment but with added flexibility – an option date. At the 48th month of your finance contract, you have the following options:

1. Prepay by selling the vehicle to Ally for the predetermined price (subject to a disposition fee and any excess vehicle wear and mileage charges; see contract rider for details).
2. Do nothing. Keep the vehicle and continue making scheduled payments until the end of the contract term.
3. Work directly with your dealer to determine the trade-in value of the vehicle at any time during the contract.

Example Timeline:

75 month contract with 48 month option date.



Which Financing Option Is Right For Me?

Vehicle Purchase:

- Unlimited mileage, plus you can drive your vehicle as long as you like
- You can build equity in your vehicle and sell or trade it in at any time
- No excess wear restrictions

Vehicle Leasing (SmartLease):

- Pay only a portion of the vehicle, plus a rent charge, taxes and fees
- You choose the lease term and mileage that fits your needs
- No resale decision. Simply return your vehicle at the end of the lease
- Opportunity to get into a new vehicle sooner

Ally Buyer's Choice:

- Provides flexibility to fit lifestyle changes with the choice to sell your vehicle to Ally
- Puts you in control of the decision to keep or sell the vehicle
- Can provide both shorter and longer term vehicle ownership at your discretion
- May be able to get into a new vehicle sooner

