
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

**CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934**

**September 15, 2021
(Date of report; date of earliest event reported)**

Commission file number: 1-3754

Ally Financial Inc.
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation or organization)

38-0572512
(I.R.S. Employer
Identification No.)

Ally Detroit Center
500 Woodward Avenue, Floor 10
Detroit, Michigan 48226
(Address of principal executive offices) (Zip Code)

(866) 710-4623
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act (all listed on the New York Stock Exchange):

<u>Title of each class</u>	<u>Trading symbols</u>	<u>Name of each exchange on which registered</u>
Common Stock, par value \$0.01 per share	ALLY	NYSE
8.125% Fixed Rate/Floating Rate Trust Preferred Securities, Series 2 of GMAC Capital Trust I	ALLY PRA	NYSE

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 8.01 Other Events.

On September 15, 2021, Ally Financial Inc. (“Ally”) issued a press release announcing that (a) GMAC Capital Trust I, a subsidiary trust of Ally (the “Trust”), is redeeming (i) 7,650,000 units of its 8.125% Fixed Rate/Floating Rate Trust Preferred Securities, Series 2 (the “TRUPS”) (constituting all of the outstanding TRUPS) and (ii) 229,500 units of its 8.125% Fixed Rate/Floating Rate Common Securities, Series 2 (the “Common Securities”) (constituting all of the outstanding Common Securities) and (b) Ally is redeeming 7,879,500 units of its 8.125% Fixed Rate/Floating Rate Junior Subordinated Deferrable Interest Debentures due 2040 (the “Debentures”) (constituting all of the outstanding Debentures). A copy of the press release is attached as Exhibit 99.1 hereto and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.**(d) Exhibits**

The following exhibits are filed as part of this Report.

<u>Exhibit No.</u>	<u>Description of Exhibits</u>
99.1	Press Release issued September 15, 2021
104	The cover page from this Current Report on Form 8-K, formatted in Inline XBRL

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Ally Financial Inc.

(Registrant)

Date: September 15, 2021

By: /s/ David J. DeBrunner

Name: David J. DeBrunner

Title: Controller and Chief Accounting Officer

Ally Financial announces redemption of trust preferred securities and junior debentures

DETROIT, September 15, 2021 — Ally Financial Inc. (NYSE: ALLY) announced today that GMAC Capital Trust I, a subsidiary trust of Ally (the “Trust”), is redeeming (i) 7,650,000 units of its 8.125% Fixed Rate/Floating Rate Trust Preferred Securities, Series 2 (CUSIP No. 361860208) (the “TRUPS”) (constituting all of the outstanding TRUPS) at a par price of \$25.00 per unit, plus accrued interest payable from August 16, 2021, through the redemption date (which will be based on an annual rate equal to three-month LIBOR, determined as of August 12, 2021, or 0.12475%, plus 5.785%), and (ii) 229,500 units of its 8.125% Fixed Rate/Floating Rate Common Securities, Series 2 (the “Common Securities”) (constituting all of the outstanding Common Securities) at a par price of \$25.00 per unit, plus all accrued and unpaid distributions thereon through the redemption date. Ally is also redeeming 7,879,500 units of its 8.125% Fixed Rate/Floating Rate Junior Subordinated Deferrable Interest Debentures due 2040 (the “Debentures”) and, together with the TRUPS and Common Securities, the “Securities”) (constituting all of the outstanding Debentures) held by the Trust at a par price of \$25.00 per unit, plus all accrued and unpaid dividends through the redemption date. The Trust’s redemption of the called TRUPS and Common Securities will occur concurrently with Ally’s redemption of the called Debentures, all of which are held by the Trust. The proceeds from the redemption of the called Debentures will be applied to redeem the called TRUPS and Common Securities.

The redemption date will be October 15, 2021, for the Securities called for redemption. Securities held through the Depositary Trust Company (“DTC”) will be redeemed according to the applicable procedures of DTC. Pursuant to the procedures of DTC, securities held through DTC will no longer be freely tradeable following the delivery of the notice of redemption to DTC. After the redemption date, interest and distributions, as applicable, on the Securities called for redemption will cease to accrue.

The notice of redemption and related materials were delivered today to registered holders of record of the Securities. Questions relating to, and requests for additional copies of, the notice of redemption and related materials should be directed to the trustee for the Securities, The Bank of New York Mellon, 240 Greenwich Street – Floor 8W, New York, New York 10286, Attention: Corporate Trust Administration.

About Ally Financial

Ally Financial Inc. (NYSE: ALLY) is a digital financial services company committed to its promise to “Do It Right” for its consumer, commercial and corporate customers. Ally is composed of an industry-leading independent auto finance and insurance operation, an award-winning digital direct bank (Ally Bank, Member FDIC and Equal Housing Lender, which offers mortgage lending, point-of-sale personal lending, and a variety of deposit and other banking products), a corporate finance business for equity sponsors and middle-market companies, and securities brokerage and investment advisory services. A relentless ally for all things money, Ally helps people save well and earn well, so they can spend for what matters. For more information, please visit www.ally.com and follow @allyfinancial.

For more information and disclosures about Ally, visit <https://www.ally.com/#disclosures>.

For further images and news on Ally, please visit <http://media.ally.com>.

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