

GM Financial Right Notes Help

What are Right Notes?

The GM Financial Right NotesSM program is a direct investment in demand notes issued by General Motors Financial Company, Inc. Right Notes pay a variable rate of interest and are redeemable at any time. An investment in the Right Notes does not create a bank account or a money market fund and is not FDIC insured. Right Notes are offered in the U.S. by prospectus only. The prospectus can be found at our website at rightnotes.com.

Is this the old GMAC/Ally Demand Notes program?

No, it is not. The GM Financial Right Notes program is a direct investment in demand notes issued by General Motors Financial Company, Inc., which is a wholly owned subsidiary of General Motors. Ally Demand Notes are securities issued by Ally Financial.

Are Right Notes replacing Demand Notes?

No. Right Notes are a separate and distinct security issued solely by General Motors Financial Company, Inc. GM Financial is the sole obligor on your Right Notes investment and is responsible to pay principal and interest.

Is Ally Financial a subsidiary of General Motors?

No, it is not.

Who is eligible to make a Right Notes investment?

Individuals and entities with a valid Social Security number or U.S. Federal tax identification number and a U.S. address are eligible. Right Notes may be held individually or jointly, by corporations, partnerships, limited liability companies, firms, associations or as custodial or trust investments.

Will the interest I earn be taxable?

Yes. Interest earned on your Right Notes investment will constitute income to you and is taxable in the year in which it is earned. Interest income is subject to federal and applicable state and local taxes.

How often will I be paid interest?

Interest is accrued daily and posted monthly.

How do I find the current interest rate?

Please visit our website at rightnotes.com

How can I change the mailing/registered address associated with my Right Notes investment?

If you have online access, you may log into your profile and change the address yourself.

How is Right Notes different from a savings account?

Right Notes are an unsecured debt obligation of General Motors Financial Company, Inc. By making a Right Notes investment, you are not creating a savings, deposit or other type of bank account with GM Financial or any other party. Right Notes are not subject to the protection of the Federal Deposit Insurance Corporation (FDIC) regulation or any other insurance.

Why is General Motors Financial Company, Inc. offering GM Financial Right Notes?

Right Notes are being offered as a way for GM Financial to expand and diversify its funding sources and provide a competitive investment alternative to investors.

What is the current General Motors Financial Company, Inc. stock price?

General Motors Financial is a wholly owned subsidiary of General Motors and has no public stock outstanding.

What actions can I perform over the IVR?

Among other transactions, you may use the IVR to check your Right Notes transaction history and balance, current interest rates, and to transfer funds to a linked bank account.

What transactions can I perform over the web?

Among other transactions, you can establish an investment, view transactions and statements; transfer money between Right Notes and a linked external U.S. bank account; and update your investment profile.

What needs to be submitted to for a corporation, partnership, LLC or sole proprietorship to invest?

Complete the Business Owner Form and provide a corporate resolution.

What is a corporate resolution?

A corporate resolution is a document evidencing the authority of a corporation or other entity to invest in Right Notes.

Can I designate a beneficiary on my Right Notes investment?

Currently we do not offer that feature.

Are there any penalties for closing my Right Notes investment?

You may close your Right Notes investment at any time without penalty.

How do I go about closing my Right Notes investment?

You can write or call us. If you write, you must send a letter of instruction telling us that you wish to close your Right Notes investment. Each owner listed on the investment must sign the letter and submit a copy of his/her valid driver's license, state ID, passport, or passport card with a photo. If you call us, we can authenticate you and take your request. However, keep in mind we cannot process your request if your address recently changed; you must wait 7 business days for the change to become effective and then call us back with your request. Right Notes investments cannot be closed online at this time.

Are there any age requirements in place for joint owners?

All owners must be 18 years or older.

I don't have a personal checking account. Can I send a money order for my initial Right Notes investment?

No, you can only fund your initial investment via an electronic ACH, processed from a U.S. bank account that was linked to your Right Notes during the online set up process.

Will you accept a check from one of my joint owners?

Any owner may invest funds via a check drawn on a U.S. Bank account. Please note that initial investments must be made via an electronic ACH.

If I make a change to my Right Notes, how long before the change to takes effect?

Changes made online take effect immediately. Requests made by mail are completed within 1-2 business days of receipt.

Can I add, replace or remove another investor at any time?

Yes. Depending on the type of change we may do it for you or you may have to redeem your Right Notes investment and make a new investment to effect the change you want.

The Social Security number on my investment is incorrect. How can I change it?

In most cases, you will have to submit an IRS W-9 form to change the Social Security number listed on your investment.

How are the interest rates for Right Notes set?

Interest rates on Right Notes are determined by the GM Financial Right Notes Committee, which is a committee formed by General Motors Financial Company, Inc. to manage the Right Notes.

When does the new rate go in to effect and when does it get posted?

Interest rates are reviewed weekly by GM Financial, with updates being effective the following Monday. New interest rates will be disclosed in a Pricing Supplement filed with the SEC and posted on our website at rightnotes.com.

How can I confirm that a recent transaction I made has been processed?

You can log onto the website to verify your transaction history or use the IVR to verify your investment transactions.

How can I change my personal information concerning my Right Notes investment?

Many changes can be done online. Some require a change form (available online) be completed and signed by all owners of the investment. The completed form will need to be mailed to us at GM Financial Right Notes, P.O. Box 534016, Pittsburgh, PA 15253.

How can I reset my PIN for the automated phone system?

The system allows you to reset the PIN yourself or with assistance of a call center rep. The system will provide step-by-step instructions to change your PIN.

How can I reset my online password?

If your online access is locked, please contact the Right Notes Service Center 1-844-556-1485

What happens if I don't log into Right Notes for a period of time?

As a security measure, your password will be disabled after 180 days of inactivity. We recommend you log in periodically to preserve your password. If you need to reset your password, please contact the Right Notes Service Center at 1-844-556-1485.

The owner of the Right Notes investment has passed away. How do I change ownership?

Ownership of Right Notes cannot be changed or transferred. The original Right Notes investment must be redeemed and a new investment opened.

Can I have more than 3 co-owners on the investment?

Currently, we only allow up to 3 owners on an investment. The owners will be considered 'joint owners with right of survivorship', meaning all owners will have equal rights to the funds in the note.

How is the tax reported on a Right Notes investment with multiple owners?

Taxable income is reported under the SSN/TIN of the primary owner of the Right Notes investment.

What is the minimum investment?

The minimum amount is \$500.

When I make an investment, is there a hold placed on the funds I have invested?

Yes. On checks and ACH investments, the hold period is 5 business days. Funds invested by wire are immediately available if received before 2 p.m. Eastern Time. Otherwise, wire investments will be available the next business day.

What are the different ways I can invest?

You may add to your investment by ACH (one-time or recurring), check (U.S. dollar only), or wire. You may also instruct an outside payee to invest to your Right Notes investment by providing them the routing number and your Right Notes investment number (e.g. Social Security payments, pension, and payroll).

Who do I make my investment check out to?

All investment checks should be made out to GM Financial Right Notes. Please reference your Right Notes number on the memo line and include a investment ticket (attached to your monthly statement) with your investment.

Do you accept third party checks?

No.

Besides electronic ACH, are there any other ways that I can make my initial investment (e.g. wire)?

No.

Will a corporate check be accepted for a new corporate investment?

Yes, however, the check must be a company/corporate check (not a third-party check) and made payable to GM Financial Right Notes.

Why isn't GM Financial Right Notes FDIC-insured?

Right Notes are not equivalent to a savings, deposit or other federally insured accounts, and thus do not qualify for FDIC insurance.

How can I change a recurring redemption/investment?

You can make the changes online or by mail. If by mail, you must complete and submit a change form that is available online. The request must be submitted with a copy of your valid driver's license, state ID, passport, or passport card with a photo.

What is the minimum redemption amount?

Via wire \$1,000; via ACH (Electronic transfer) \$50.

How do I make a redemption?

By ACH (electronic transfer) to your linked U.S. bank account, or by wire

Can my redemption be fulfilled partially via check and partially via wire?

No, all redemptions must be completed in total either via wire or ACH.

Can I set up a recurring redemption?

Yes, you can do this online. (Banking instructions must be on file).

If I make a redemption and you don't have my Social Security number, will any monies be withheld?

A Right Notes investment cannot be opened without a valid Social Security number, so by default, we have your number on file.

Can I authorize redemptions to be invested into another GM Financial Right Notes investment that I own?

No.

How often will I receive a Right Notes statement?

Once a month.

What will happen to my balance if it falls below the minimum?

If balance falls below the minimum required, you will be notified for two consecutive months or until your balance equals or exceeds the required minimum. If by the end of the third month your balance is not at or above the required minimum, your investment will be redeemed fully, a check mailed to the registered address on file and the investment closed.

What is the fee if the balance falls below the minimum requirement?

There is no fee charged at this time.

What is the contact phone number and mailing address?

Phone number is 1-844-556-1485 and the mailing address is GM Financial Right Notes, P.O. Box 534016, Pittsburgh, PA 15253

How do I set up a Right Notes profile online?

Visit rightnotes.com to start the registration process.

Do statements come electronically or in the mail? [If there's an option for both, how do I change my preference?]

During the application process an investor may choose how they want to receive their monthly statement. Please note there is a \$10 charge if an investor requests a paper copy of a previously issued electronic or paper monthly statement.

Does GM Financial charge ACH/wire fees?

We charge no fee for redemptions made via ACH at this time. For wire redemptions, we charge a fee of \$25 per wire.

Are there any monthly fees or any other type of fees that will be incurred?

At this time, there is no monthly fee for maintaining a Right Notes investment. Currently, there is a \$10 fee for investment returned due to insufficient funds, a \$10 fee for each monthly paper statement mailed to you, and a \$10 fee for each requested 1099 copy.

How do I get year-end tax forms?

1099s will be mailed to the address registered to the Right Notes investment.

Can I have the interest automatically sent to my bank account every month?

Yes. Please follow the instructions.