Ally Financial Inc. Form 424B2 December 26, 2012

CALCULATION OF REGISTRATION FEE

Title of Each Class of

Maximum Aggregate Amount of

Securities Offered	Offering Price	Registration Fee ⁽¹⁾
2.350% Ally Financial Term Notes, Series A Due December 15, 2014	\$1,408,000	\$192.05
3.350% Ally Financial Term Notes, Series A Due December 15, 2016	\$2,202,000	\$300.35

(1) Calculated in accordance with Rule 457(r) under the Securities Act of 1933, as amended.

Coupon Coupon Coupon

2.350% Monthly

Rate

Type

Filed under Rule 424(b)(2), Registration Statement No. 333-183535

Selling

Price

Gross

CUSIP

Number

Principal

Amount

02006DAR2\$1,408,000.00100.000% 0.750%

Pricing Supplement No. 7 - Dated Monday, December 24, 2012 (To: Prospectus dated August 24, 2012)

Net

Concession Proceeds

Redemption Information: Callable at 100% on 12/15/2013 and Monthly thereafter with 30 Calendar Days Notice.					
02006DAS0 \$2,202,000.00100.000% 1.300% \$2,173,374.00 Fixed 3.350% Monthly 12/15/20			12/15/20160	/201601/15/2013\$1.58	
Redemption Information: Callable at 100% on 12/15/2013 and Monthly thereafter with 30 Calendar Days Notice.					
Ally Financial Inc.	Offering Date: Monday, December 17, 2012 through Monda Trade Date: Monday, December 24, 2012 @ 12:00 PM ET	y, December 24, 2012		Ally Financial Inc.	
Settle Date: Friday, December 28, 2012			Ally		
	Minimum Denomination/Increments:\$1,000.00/\$1,000.00			Financial Term Notes,	
	Initial trades settle flat and clear SDFS: DTC Book Entry on	ly		Series A	
	DTC Number 0235 via RBC Dain Rauscher Inc			Prospectus dated	

\$1,397,440.00 Fixed

If the maturity date or an interest payment date for any note is not a business day (as term is defined in prospectus), principal, premium, if any, and interest for that note is paid on the next business day, and no interest will accrue from, and after, the maturity date or interest payment date.

Agents: Incapital, LLC, Citigroup, RBC Capital Markets, Morgan Stanley, J.P. Morgan

Legal Matters- Validity of the Notes:

In the opinion of counsel to Ally Financial Inc. (the "Company"), when the notes offered by this pricing supplement have been executed and issued by the Company and authenticated by the trustee pursuant to the indenture dated as of September 24, 1996, with The Bank of New York Mellon (as successor to JPMorgan Chase Bank, N.A.), as trustee (the "Trustee"), as amended and

August 24,

2012

1st

Coupon

Amount

1st

Date

12/15/201401/15/2013\$1.11

Coupon

Maturity

Frequency Date

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supplemented from time to time (the "Indenture"), and delivered against payment as contemplated herein, such notes will be valid and binding obligations of the Company, subject to applicable bankruptcy, insolvency and similar laws affecting creditors' rights generally, concepts of reasonableness and equitable principles of general applicability, and provided that I express no opinion as to (i) the enforceability of any waiver of rights under any usury or stay law, (ii) the effect of fraudulent conveyance, fraudulent transfer or similar provision of applicable law on the conclusions expressed above and (ii) the validity, legally binding effect or enforceability of any provision that permits holders to collect any portion of stated principal amount upon acceleration of the notes to the extent determined to constitute unearned interest. This opinion is given as of the date hereof and is limited to Federal laws of the United States of America, the law of the State of New York and the General Corporation Law of the State of Delaware. In addition, this opinion is subject to customary assumptions about the Trustee's authorization, execution and delivery of the Indenture, the Trustee's authentication of the notes, and the validity, binding nature and enforceability of the Indenture with respect to the Trustee, and the genuineness of signatures and to such counsel's reliance on the Company and other sources as to certain factual matters, all as stated in the letter of such counsel dated August 24, 2012, which has been filed as Exhibit 5.1 to the Registration Statement.