

A Guide to the Wholesale Billing Statement



Wholesale Billing Statement

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Summary of Current Charges Due

The **Summary of Current Charges Due** is a summary of the total charges due for the billing period. The summary will display charges by category (e.g., New Passenger Cars, New Demonstrators, etc.), subtotal each line of business and report the grand total due.

WHOLESALE BILLING STATEMENT

Summary of Current Charges Due

1 ABC DEALERSHIP
12345 Street St.
Detroit, MI 48150

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2 PDN: 12345

Branch Number: 123

For the Period ending: 05/31/18

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TYPE OF VEHICLE OR PLAN	OUTSTANDING		CHARGES DUE			
	UNITS	AMOUNTS	INTEREST	INSURANCE	OTHER	TOTAL DUE ALLY
WHOLESALE ACCOUNT – 1234						
NEW PASSENGER CARS	246	5,486,252.40	19,713.23	1,050.05		20,763.28
NEW LIGHT TRUCKS	352	11,804,700.86	42,840.31	2,286.46		45,126.77
NEW MEDIUM DUTY TRUCKS						
NEW DEMOSTRATORS	58	1,822,5172.02	6,134.75	1,741.89		7,876.64
USED PASSENGER CARS	40	317,366.09	1,000.34	60.27		1,060.61
USED LIGHT TRUCKS	66	864,316.60	3,112.08	184.02		3,296.10
USED MEDIUM DUTY TRUCKS	1	7,898.00	25.50	1.50		27.00
USED DEMONSTRATORS	2	54,346.00	217.04	64.69		281.73
FACTORY AUCTION UNITS	50	647,681.00	2,564.62	136.48		2,701.10
OTHER MISCELLANEOUS	0	0.00	46.46	2.47		48.93
SUBTOTAL CHARGES DUE			77,684.78	5,629.00		81,182.16
8 AUDIT FEE						0.00
9 RETURNED CHECK FEE						0.00
PRINCIPAL PAYMENTS DUE						0.00
CBA INTEREST REDUCTION						2,291.49-
FLOOR PLAN TOTAL	815	21,005,077.97	75,654.33	5,527.83		78,890.67
WHOLESALE ACCOUNT – 4567						
SHOP RENTAL UNITS	40	870,771.98	2,833.73	678.17		3,511.90
SUBTOTAL CHARGES DUE			2,833.73	678.17		3,511.90
INSTALLMENTS DUE						18,933.00
SHOP RENTAL TOTALS	40	870,771.98	2,833.73	678.17		22,444.90
10 GRAND TOTAL FOR STATEMENT	2,457	21,875,849.95	78,488.06	6,206.00		101,335.57
TOTAL DUE ALLY (Payable Upon Receipt of Statement)						\$101,335.57



Summary of Current Charges Due

1. Dealership name and address.
2. Primary dealership number (5 digits) assigned by Ally.
3. Ally Branch number.
4. Period ending date of this statement.
5. The Type of Vehicle or Plan category indicates the vehicle type (e.g., new passenger cars, factory auction units, shop rental units, etc.) or plan (e.g., new vehicle floor plan, shop rental plan, etc.).
6. The Outstanding category is broken down into outstanding units and amounts.
 - **Outstanding Units** - total units outstanding as of the period ending date.
 - **Outstanding Amounts** - total dollar amounts outstanding as of the period ending date.
7. The Charges Due category is broken down into interest, insurance, other, and total due Ally.
 - **Interest** – the total interest due for each unit type in each plan for the billing period.
 - **Insurance** – the total insurance charge assessed for this billing period. Additional insurance detail may be obtained by contacting Ally Insurance directly at 1-800-729-4622.
 - **Other** – reflects any Fleet/DPP fees assessed for each unit type in each plan for the billing period.
 - **Total Due Ally** - the total interest, insurance and other due for this billing period.
8. Indicates the fee assessed for completing inventory audits, if applicable.
9. Indicates any other fees assessed. Description is input by the Ally Branch and will vary with fee type (e.g., returned check fee, credit line availability fee, etc.).
10. Each Type of Vehicle or Plan is totalled and a grand total appears at the bottom of the statement.

**Detail of Current Charges Due
New and Used Vehicle Floor Plan
(New and Used Vehicles, Demonstrators and Factory Auction Vehicles)**

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ABC DEALERSHIP

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due

For the period ending: 05/31/18

INTEREST CHARGES									INSURANCE & OTHER CHARGES					MEMO			
COLLATERAL IDENTIFICATION	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE	TOTAL AMOUNT DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
NEW PASSENGER CAR																	
1G2NW12E64C 093810	02/20/18		04/30/18		3.25		23,038.00	64.47	04/30/18		23,038	3.75		68.22	101	224.54	

New Vehicle Floor Plan

Interest Charges:

- The Original Interest Date, 2/20/18, is the date the unit first began accruing interest.
- Interest charges, for this statement period, began accruing on 4/30/18 as reflected in the "Int/Begin Date" column.
Note: Interest is not assessed on the Int/Begin Date.
- Reflects the date interest stopped accruing for this statement. A blank field indicates interest accrued through the statement's period ending date, 5/31/18.
- The Dealer Interest Rate reflects the rate in effect on the unit between the Int/Begin Date and End Date. In our example, the rate is 3.25%.
- The Outstanding Balance, as of the statement ending date of 5/31/18, is \$23,038.00.
- The total amount of Interest Due is \$64.47. This is based on a balance of \$23,038.00 at 3.25% for 31 days (4/30/18 to 5/31/18).

Insurance and Other Charges:

- Insurance charges, for this statement period, began accruing on 4/30/18 as reflected in the "Note/Begin Date" column.
Note: Insurance charges are not assessed on the Note/Begin Date.
- The Invoice Amount is \$23,038.00.
- The insurance charge, for example purposes, is accrued for 31 days (4/30/18 to 5/31/18).
- The dealer's Total Amount Due, for this billing period on this unit, is \$68.22 and is comprised of interest and insurance charges.

Memo:

- This unit has been outstanding on this dealer's floor plan for 101 days (2/20/18 through 5/31/18).
- The total charges accumulated for this unit since it has been outstanding on floor plan (101 days) is \$224.54. This amount includes prior and current interest and insurance charges.



ABC DEALERSHIP

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES					TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE		NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
NEW PASSENGER CAR																	
1G2NW12E64C 093810	09/12/17	PD	04/30/18	05/13/18	3.25	15,712.14		18.44	04/30/18	PD	15,712	1.27			19.71	244	369.96

Paid-in-Full

1. A PD in the “Code” column indicates the unit is a previous Demonstrator.
2. The unit was paid off on 5/13/18, as reflected in the “End Date” column.
3. The amount of Principal that paid off the unit was \$15,712.14.
4. We know this paid the unit in full because a balance does not show in the “O/S Balance” column.
5. A PD in the “Code” column indicates the unit is a previous Demonstrator.
6. Insurance charges, for example purposes are accrued for 13 days (4/30/18 to 5/13/18) totaling \$1.27.
Note: Insurance is not assessed on the Note/Begin Date.



Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES				TOTAL AMOUNT DUE	MEMO			
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE		OTHER DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
	NEW PASSENGER CAR																
1G2NW12E64C 093810	10/29/17	FC	04/30/18	05/07/18	3.75	22,077.39		16.10	04/30/18	FC	22,077	.85		16.95	191	467.99	

Factory Credit

1. An FC in the “Code” column indicates the amount applied was a factory credit.
2. The End Date, 5/7/18, reflects the date the unit was paid off by the factory credit.
3. The amount that paid off the unit was \$22,077.39.
4. We know this paid the unit in full because a balance does not show in the “O/S Balance” column.
5. An FC in the “Code” column indicates the amount applied was a factory credit.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18



COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES				TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE		OTHER DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT
NEW PASSENGER CAR																
1G2NW12E64C 093810	04/29/18		04/30/18	05/15/18	3.75		21,873.13	34.18	04/30/18		21,873	3.75				
			05/15/18		4.00		21,873.13	38.89						76.82	32	79.07

Rate Change During the Month

1. In this example, we have a rate of 3.75% in effect from 4/30/18 through 5/15/18. On 5/15/18, the rate increased to 4.00%, which remained in effect through the end of the period, 5/31/18.

Note: Rate changes are effective the day reflected in the “Int/Begin Date” column; however, interest is not assessed on the Int/Begin Date.

2. If there is a rate change during the month, the balance is printed twice on the “O/S Balance” column. We know that as of the statement period ending date, 5/31/18, the unit is still open on floor plan for \$21,873.13.
3. Interest Due, from 4/30/18 through 5/15/18, was \$34.18. This is based on a balance of \$21,873.13 at 3.75%. Interest Due, from 5/15/18 through 5/31/18, was \$38.89. This is based on a balance of \$21,873.13 at 4.00%.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

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COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES				TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE		OTHER DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT
NEW PASSENGER CAR																
1G2NW12E64C 093810	04/29/18		04/30/18	05/15/18	3.75	21,873.13		34.18	04/30/18		21,873	3.75				
			05/15/18	05/21/18	4.00	21,873.13		14.58						52.51	32	70.07

Payoff with Rate Change During the Month

- The 3.75% rate, in the “Dlr Int Rate” column, was in effect from 4/30/18 through 5/15/18. On 5/15/18, the rate increased to 4.00% until 5/21/18 when the unit was paid off.

Note: Rate changes are effective the day reflected in the “Int/Begin Date” column; however, interest is not assessed on the Int/Begin Date.

- If there is a rate change during the month, the amount in the “Principal Paid” column will be repeated. The amount that paid off the unit was \$21,873.13.
- We know this paid the unit in full because a balance does not show in the “O/S Balance” column.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

COLLATERAL IDENTIFICATION	INTEREST CHARGES									INSURANCE & OTHER CHARGES				TOTAL AMOUNT DUE	MEMO			
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE		NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT	
	NEW PASSENGER CAR																	
1G2NW12E64C 093810	12/15/17	AD	04/30/18	04/29/18	4.00	21,681.13		2.41-	4/29/18	AD	21,681	.23-			2.64-	135	325.22	

Charges Adjustment – Backdated Payoff to the Previous Month

- An AD in the “Code” Column indicates an adjustment has been made on the unit affecting the charges from the previous month.
- The date in the “End Date” column, 4/29/18, reflects the date to which the payoff of \$21,681.13 was backdated. We know it was backdated because the End Date, 4/29/18, is prior to the Int/Begin Date, 4/30/18. Also, we know this paid the unit in full because the balance does not show in the “O/S Balance” column.
- Interest, of \$2.41, is being credited to the dealer’s statement for charges assessed from a previous period. The interest credited is for the period of 4/29/18 thru 4/30/18 (1 day) at 4.00% on \$21,681.13.
Note: The payoff was processed in May, but backdated to April.
- An AD in the “Code” Column indicates an adjustment has been made on the unit affecting the charges from the previous month.
- The Ally Insurance insurance premium for the prior period is also being credited \$0.23 for 1 day because the unit was backdated one day.

ABC DEALERSHIP

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

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COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES					TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE		NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
	NEW PASSENGER CAR																
1G2NW12E64C 093810	04/12/18	EI	05/21/18	05/26/18	3.50		19,159.05	9.31	05/21/18	EI	19,159	.30		9.61	5	9.61	

Exchanged In Unit

1. In this example, the date in the “Orig Int Date” column reflects the date interest first began accruing on the unit at the original dealership. This interest date, 4/12/18, remains constant with the life of the unit.
2. An EI in the “Code” column indicate this unit was exchanged in (or dealer traded) from another dealership.
3. The date in the “Int/Begin Date” column, 5/21/18, reflects the dealer trade date.
4. An EI in the “Code” column indicates this unit was exchanged in (or dealer traded) from another dealership.
5. The No. Days O/S and Accumulated Charge Amount pertain to data from the exchanged in dealership’s floor plan only. This unit has been outstanding for 5 days, accumulating \$9.61 in charges for this dealership.

ABC DEALERSHIP

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due

For the period ending: 05/31/18



COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES					TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/ INVOICE AMOUNT	INS DUE	OTHER DUE		NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
NEW PASSENGER CAR																	
1G2NW12E64C 093810	04/09/18	EO	04/30/18	05/25/18	3.50	15,722.32		38.21	04/30/18	EO	15,722	1.21		39.42	46	72.68	

Exchanged Out Unit

1. In this example, the date in the “Orig Int Date” column reflects the date interest first began accruing on the unit. This interest date, 4/9/18, remains constant with the life of the unit.
2. An EO in the “Code” column indicates this unit was “exchanged out” or dealer traded to another dealership.
3. The effective date of the dealer trade, 5/25/18, is indicated in the “End Date” column.
4. The amount in the “Principal Paid” column, \$15,722.32, was the balance that was outstanding at the time of the exchange/dealer trade.
5. An EO in the “Code” column indicates this unit was “exchanged out” or traded to another dealership.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due

For the period ending: 05/31/18

COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES				TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE		OTHER DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT
NEW PASSENGER CAR																
1G2NW12E64C 093810	04/09/18	TD	04/30/18	05/12/18	3.75	32,664.23		40.83	04/30/18	TD	32,664	2.17				43.00

Unit Transferred to Demonstrator Service During the Month

1. A TD in the "Code" column indicates the unit was transferred to Demonstrator service from New Vehicle Floor Plan. This unit will also appear in the Demonstrator section of this statement.
2. The end date, 5/12/18, signifies the effective date the unit was transferred to Demonstrator service.
3. The "Principal Paid" column shows an amount of \$32,664.23. This is the balance that was transferred to Demonstrator service. We know the unit has not been paid off by the dealership because of the TD Code described in item 1 above.
4. A TD in the "Code" column indicates the unit was transferred to Demonstrator service from New Vehicle Floor Plan. This unit will also appear in the Demonstrator section of this statement.
5. The memo data in the "No. Days O/S" and "Accumulated Charge Amount" columns will not display in this section of the statement. It will carry forward with the unit to the Demonstrator section of the statement.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

COLLATERAL IDENTIFICATION	INTEREST CHARGES									INSURANCE & OTHER CHARGES					TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE	NO. DAYS O/S		ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT	
	NEW PASSENGER CAR																	
1G2NW12E64C 093810	05/17/18		05/17/18			19,782.04			05/15/18		19,782	.19			.19			

Interest Charges Not Assessed – Insurance Charges Assessed (Paid-In-Full)

- There is no date in the “Int/Begin Date” column. Interest charges are not being assessed on this unit because it was paid off on or before the Orig Int Date.
- The unit was paid off on 5/17/18, as reflected in the “End Date” column. The End Date, 5/17/18, is the same as the Orig Int Date indicating the unit was paid on the interest commencement date.
- The “Dlr Int Rate” column is blank, indicating interest charges are not being assessed on this unit.
- The amount paid on the unit was \$19,782.04. We know this paid the unit in full because the balance does not show in the “O/S Balance” column.
- The “Interest Due” column is blank indicating interest charges were not assessed on this unit.
- The Note/Begin Date, 5/15/18, is the date the insurance charges began accruing.
Note: On a floor plan unit, such as this example, the Note/Begin Date may not always coincide with the Orig Int Date, 5/17/18.
- Although the unit was paid off on 5/17/18, insurance charges will accrue from the Note/Begin Date until the payoff date. For the above example, insurance is assessed for 2 days (5/15/18 through 5/17/18) totaling \$0.19.
Note: Insurance charges are not assessed on the Note/Begin Date.
- The “No. Days O/S” column is blank because the unit is not considered to be open on floor plan until interest begins to accrue. Interest will not accrue on this unit.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

OLLATERAL IDENTIFICATION	INTEREST CHARGES									INSURANCE & OTHER CHARGES				TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE		NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
	NEW PASSENGER CAR																
1G2NW12E64C 093810	06/02/18						19,782.04		05/28/18		19,782	.67			.67	.67	

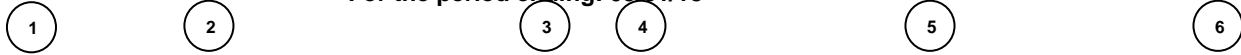
Interest Charges Not Assessed – Insurance Charges Assessed (Open at End of Month)

- There is no date in the “Int/Begin Date” column. Interest charges are not being assessed on this unit because the interest commencement date has not arrived.
- The “Dlr Int Rate” column is blank, indicating interest charges were not assessed on this unit.
- The “Interest Due” column is blank, indicating interest charges were not assessed on this unit.
- The Note/Begin Date, 5/28/18, is the date the insurance charges began accruing.
Note: On a floor plan unit, such as this example, the Note/Begin Date may not always coincide with the Orig Int Date 6/2/18.
- Although the interest commencement date (6/2/18) has not arrived in this example, the Note/Begin Date (5/28/18) has arrived. As a result, Ally insurance is billed for the period of 5/28/18 thru 5/31/18.
Note: Insurance charges are not assessed on the Note/Begin Date.
- The “No. Days O/S” column is blank because the unit is not considered to be open on floor plan until interest begins to accrue.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18



OLLATERAL IDENTIFICATION	INTEREST CHARGES									INSURANCE & OTHER CHARGES				TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE		NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
	NEW PASSENGER CAR																
1G2NW12E64C 093810	5/12/18		5/12/18				26,149.56		05/12/18		26,149	5.44			5.44	142.93	

Medium Duty Truck with Interest-Free Days

1. The “Orig Int Date” and the “Int/Begin Date” columns, 5/12/18, represent the date interest charges begin accruing to the manufacturer. This is also the Note/Begin Date in this example.
2. The “Dlr Int Rate” and “Interest Due” columns are blank indicating interest is not being assessed to the dealership during this billing period.
3. Insurance charges represent the Ally Insurance Premium, which is billed to the dealership.
4. Although the dealer is not responsible for interest in this example, the manufacturer owes Ally \$142.93.

ABC DEALERSHIP

Branch Number	Dealer Number	Dealer Account
123	12345	1234

WHOLESALE BILLING STATEMENT

**Schedule of Maturities Due
Memorandum Only
For the period ending: 05/31/18**

1

2

3

4

NOTE: This represents a list of scheduled maturities only, requiring prompt payment. Customary wholesale principal payments for sold, leased, etc... vehicles under the Wholesale Security Agreement, continue to apply.

COLLATERAL IDENTIFICATION	ORIG INT DATE	NO. DAYS O/S	MATURITY DATE	BALANCE DUE	CODE
1GCEK14H1PE 110717	05/28/17	369	06/27/18	80,000.00	U
1G1YY325XT5 600689	01/22/15	1225	06/07/18	32,800.00	U
1G4HP5LL1RH 861005	10/04/15	970	06/24/18	50,000.00	FA

Schedule of Maturities Due

If applicable, each Billing Statement will include this “Schedule of Maturities Due” list that identifies the Used (U) and Factory Auction (FA) vehicles which are due to mature in the upcoming month. For example—The Billing Statement for the period ending 5/31/18 will reflect the units that are due to mature in June 2018.

1. The “Orig Int Date” column indicates the date that the unit was placed on floor plan.
2. The “No. Days O/S” column indicates the number of days the unit has been outstanding on floor plan (as of the date of the Billing Statement).
3. The “Maturity Date” column indicates the maturity date and date by which the unit should be paid off.
4. The “Balance Due” column indicates the balance that is due and should be paid by the Maturity Date.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due

For the period ending: 05/31/18

- 1 2 3 4 5 6 7 8 9 10 11 12

COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES				TOTAL AMOUNT DUE	MEMO			
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE		OTHER DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
NEW PASSENGER CAR																	
1G2NW12E64C 093810	04/10/17		04/30/18	05/11/18	3.75	345.00		.40	04/30/18		22,962	5.89					
			04/30/18		3.75		20547.18	66.35	05/11/18		22,962	10.71			83.35	417	1082.06

Standard Demonstrator Unit with a Principal Payment

Interest Charges:

- The Orig Int Date, 4/10/17, is the date the unit first began accruing interest. **Note:** This date does not correspond to the date the unit went into Demo service.
- Interest charges, for this statement period, began accruing 4/30/18 as reflected in the "Int/Begin Date" column. It is printed twice because a principal payment was processed, resulting in a need for two rate calculations. **Note:** Interest is not assessed on the Int/Begin Date.
- The End Date, 5/11/18, reflects the date a principal payment was applied to the unit. A blank field indicates interest accrued through the statement's period ending date, 5/31/18.
- The Dlr Int Rate is the rate in effect on the unit between the Int/Begin Date and End Date. In our example, the rate is 3.75%.
- A principal payment of \$345.00 was applied on 5/11/18 (3), which is shown in the "Principal Paid" column.
- The "O/S Balance" column shows the balance on the unit as of the period ending date, 5/31/18.
- In our example, interest was calculated twice due to a change in the balance on the unit. From 4/30/18 through 5/11/18 (11 days), interest was calculated on \$345.00 at 3.75% as \$.40. From 4/30/18 through 5/31/18 (31 days), interest was calculated on \$20,547.18 at 3.75% as \$66.35.

Insurance Charges:

- Insurance charges, for this statement period, began accruing on 4/30/18 and 5/11/18 as reflected in the "Note/Begin Date" column. Two calculations appear because a demonstrator payment was made on 5/11/18, which changed the O/S Balance on the unit. **Note:** Insurance charges are not assessed on the Note/Begin Date.
- The AWV/invoice amount, \$22,962, is the basis for the Ally insurance premium.
- The dealer's Total Amount Due for this unit is \$83.35. This is comprised of all interest and insurance charges.

Memo:

- This unit has been outstanding on this dealer's floor plan for 417 days.
- The total charges accumulated for this unit since it has been outstanding on the floor plan (417 days) is \$1,082.06. This amount includes the current and prior amounts billed for this unit.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES				TOTAL AMOUNT DUE	MEMO			
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE		OTHER DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
	NEW PASSENGER CAR																
1G2NW12E64C 093810	01/21/18	AD	04/28/18	04/30/18	4.00		28,744.33	6.39	04/28/18	AD	28,744	1.34					
			04/30/18		4.00		28,744.33	99.01	04/30/18		28,744	20.78			127.52	131	464.83

Backdated Demonstrator (to Previous Month)

- An AD in the “Code” column indicates an adjustment has been made to the unit affecting the charges amount from a previous month.
- This unit was not processed for demonstrator service until sometime in May. We know this because of the “AD” adjustment code, and the Int/Begin Date is part of the prior billing period. The Int/Begin Date 4/28/18, thru the End Date, 4/30/18, reflects all necessary dates for adjustment prior to this statement period (4/30/18 through 5/31/18). The second line reflects the dates for this statement period.
- The balance of \$28,744.33 in the “O/S Balance” column is repeated--once to reflect any previous statement adjustments, and a second time to reflect this period’s charges.
- An AD in the “Code” column indicates an adjustment has been made to the unit affecting the charges amount from a previous month.
- The first line reflects all insurance premiums for the adjustment period, and the second line reflects premium billed for the current period.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due

For the period ending: 05/31/18

COLLATERAL IDENTIFICATION	INTEREST CHARGES									INSURANCE & OTHER CHARGES					TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE	NO. DAYS O/S		ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT	
	NEW PASSENGER CAR																	
1G2NW12E64C 093810	09/02/17	TF	04/30/18	05/15/18	3.75	21,606.83		33.76	04/30/18	TF	21,606	9.59			43.35			

Demonstrator Returned to New Vehicle Floor Plan

1. A TF in the “Code” column indicates the unit was returned to new vehicle floor plan from demonstrator service during the billing period.
2. The End Date of 5/15/18 signifies the effective date the unit was transferred out of demonstrator service.
3. The amount that was returned to floor plan is \$21,606.83 as displayed in the “Principal Paid” column.
4. A TF in the “Code” column indicates the unit was returned to new vehicle floor plan from demonstrator service during the billing period.
5. The memo data in the “No. Days O/S” and “Accumulated Charge Amount” columns will not display in this section of the statement. It will carry forward with the unit to the applicable floor plan portion of the statement.

Branch Number	Dealer Number	Dealer Account
123	12345	1234

WHOLESALE BILLING STATEMENT

Schedule of Principal Payments Due
For the period ending: 05/31/18

	①	②	③	④	⑤
COLLATERAL IDENTIFICATION	IN SERVICE DATE	NO. DAYS IN SERV	NO. PMTS REM	DUE DATE	PAYMENT DUE
1G3GR64HX24 110717	06/14/17	351	1	06/18	25,201.03
1G1YY325XT5 600689	06/14/17	351	1	06/18	25,213.08
1G4HP5LL1RH 861005	04/28/18	33	24	06/18	202.00
TOTAL PAYMENTS DUE					50,616.11

Demonstrator Payments Due (Balloons and Principal Payments)

Each Billing Statement will include (if applicable) the “Schedule of Principal Payments Due” list. This schedule identifies the demonstrator units having principal payments due and those scheduled to mature in the upcoming month. In this example, the Billing Statement for the period ending 5/31/18 will reflect all units which have payments due in June 2018.

1. The “In Service Date” column reflects the date the unit went into demonstrator service.
2. The number of days each unit has been in service is displayed in the “No. Days In Serv” column as of the statement ending date, 5/31/18.
3. The “No. Pmts Rem” column reflects the number of remaining scheduled payments, including payments due for this period ending date.
4. The “Due Date” column indicates the month/year the next principal payment/balloon is due.
5. The amount in the “Payment Due” column reflects the amount that will be due on the Due Date.



ABC DEALERSHIP

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

1

COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES					TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/ BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/ BEGIN DATE	CODE	AWV/ INVOICE AMOUNT	INS DUE	OTHER DUE		NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
NEW PASSENGER CAR																	
1G2NW12E64C 093810	05/17/18	DP	05/17/18	05/31/18	3.25	18,985.26		24.00	05/17/18	DP	18,985	1.00	15.00	40.00	14	40.00	

Fleet/DPP Unit with Fees

1. If applicable, all units coded "DP" that were paid off during the month will be assessed a flat fee. In this example the fee is \$15.00 per unit.

**Detail of Current Charges Due
Shop Rental Plan**

Outstanding Shop Rental Unit	25
Paid-In-Full Unit	26
Schedule of Installments Due	27

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due

For the period ending: 05/31/18

INTEREST CHARGES										INSURANCE & OTHER CHARGES				MEMO			
COLLATERAL IDENTIFICATION	ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	INSTALLMENT PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE	TOTAL AMOUNT DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	ORIGINAL CAPITALIZED COST
SHOP RENTALS																	
1G2NW12E64C 093810	09/02/17		04/30/18	05/12/18	4.00	159.00		.21	04/30/18		7,935	1.74					
			04/30/18		4.00		7,299.00	25.14	05/12/18		7,935	2.75		29.84	272	254.19	

Outstanding Shop Rental Unit

- The Orig Int Date of 9/2/17 is the date the unit first began accruing interest.
- Interest charges, for this statement period, began accruing on 4/30/18 as reflected in the "Int/Begin Date" column.
Note: Interest is not assessed on the Int/Begin Date.
- The "End Date" column reflects that a principal payment was made on this unit on 5/12/18. A blank field in the second line for this unit indicates that interest accrued through the period ending date, 5/31/18.
- The Dlr Int Rate reflects the rate in effect on the unit between the Int/Begin Date and End Date. In our example, the rate is 4.00%.
- An installment of \$159.00 was applied during the billing period, as shown in the "Installment Paid" column.
- The Outstanding Balance, as of the statement ending date of 5/31/18, is \$7,299.00 after applying the \$159.00 payment.
- The "Interest Due" column reflects \$0.21 and \$25.14 respectively for the \$159.00 installment payment amount applied 5/12/18, and the \$7,299.00 outstanding balance remaining for the entire billing period.
- The "Note/Begin Date" column displays two note begin dates. The first represents the original date for the billing statement, the second the principal installment payment due.
Note: Insurance charges are not assessed on the Note/Begin Date.
- The original invoice amount \$7,935 is indicated in the "AWV/Invoice Amount" column.
- The Ally insurance charges due for the billing period total \$4.49 (\$1.74 plus \$2.75).
- The total amount due for this unit for the billing period is \$29.84, which is comprised of interest plus insurance charges.
- The unit has been on floor plan for 272 days and has accumulated charges of \$254.19 for the entire period.



Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
123	12345	1234	Y	21	0	U17

WHOLESALE BILLING STATEMENT

Detail of Current Charges Due
For the period ending: 05/31/18

1

COLLATERAL IDENTIFICATION	INTEREST CHARGES								INSURANCE & OTHER CHARGES					TOTAL AMOUNT DUE	MEMO		
	ORIG INT DATE	CODE	INT/ BEGIN DATE	END DATE	DLR INT RATE	INSTALLMENT PAID	O/S BALANCE	INTEREST DUE	NOTE/ BEGIN DATE	CODE	AWV/ INVOICE AMOUNT	INS DUE	OTHER DUE		NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	ORIGINAL CAPITALIZED COST
	SHOP RENTALS																
1G2NW12E64C 093810	12/02/17		04/30/18	05/12/18	4.00	159.00		.21	04/30/18		7,935	1.74					
			04/30/18	05/31/18	4.00	7,299.00		25.14	05/12/18		7,935	2.75			29.84	272	254.19

Paid In Full Unit

- The "Installment Paid" column indicates payment activity on the unit during the billing period. In the example, a regular principal installment of \$159.00 was applied on 5/12/18. Additionally, \$7,299.00 was applied on 5/31/18, which paid the balance in full.

Branch Number	Dealer Number	Dealer Account
123	12345	1234

WHOLESALE BILLING STATEMENT

Schedule of Installments Due

For the period ending: 05/31/18

- ①
②
③
④
⑤

COLLATERAL IDENTIFICATION	IN SERVICE DATE	DAYS IN SERV	NO. PMTS REM	DUE DATE	INSTALLMENT DUE
1G3GR64HX24 105277	10/17/17	227	5	06/18	823.00
1G1YY325XT5 167635	04/25/16	767	1	06/18	13,178.00
TOTAL INSTALLMENTS					14,001.00

Schedule of Installments Due

VIN #105277

1. The "In Service Date" column reflects the actual date (10/17/17) the unit was placed into shop rental service.
2. The "Days in Serv" column indicates the unit has been in service for 227 days.
3. There are 5 installments remaining, as shown in the "No. Pmts Rem" column.
4. An installment is due 6/18, as shown in the "Due Date" column.
5. The "Installment Due" column indicates if there are any monthly installments due (\$823.00).

VIN #167635

1. The "In Service Date" column reflects the actual date (4/25/16) the unit was placed into shop rental service.
2. The "Days in Serv" column indicates the unit has been in service for 767 days.
3. There is 1 final installment remaining, as shown in the "No. Pmts Rem" column.
4. An installment is due 6/18, as shown in the "Due Date" column.
5. The "Installment Due" column indicates if there are any monthly installments due (\$13,178.00).

Appendix – Statement Information and Code Explanations

The **Statement Information and Code Explanations** are a reference to the format of the Wholesale Billing Statement. The top portion, Branch/Dealer Information, describes the information that will appear in the top left corner of the detail portions of the Statement. The bottom portion is the Detail of Current Charges Due. This explains how each unit is detailed according to the Interest Charges, Insurance and Other Charges, Total Amount Due and Memo items.

Branch Number	Dealer Number	Dealer Account	INS Code	ST Code	FOB Code	Rate ID
1	2	3	4	5	6	7

1. Branch Number Ally branch number.
2. Dealer Number Primary dealer number (5 digits) assigned by Ally.
3. Dealer Account Wholesale dealer account number (4 digits) assigned by Ally.
4. INS Code Reflects the dealer election for floor plan insurance.
Valid insurance codes:
Y = Yes, Ally insurance selected.
N = No Ally insurance provided, dealer has selected an outside carrier agreeable to Ally.
5. ST Code Represents the regulatory state where the dealership is physically located.
6. FOB Code Identifies the dealer’s form of business.
0 = Incorporated
1 = Not Incorporated
2 = Restricted
3 = Limited Partnership
4 = Municipality
7. Rate ID Identifies the basis for calculating the interest charges.

Each unit on a dealer’s wholesale floor plan is detailed according to Interest Charges, Insurance and other Charges, Total Amount Due and Memo.

INTEREST CHARGES								INSURANCE & OTHER CHARGES					MEMO			
ORIG INT DATE	CODE	INT/ BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/ BEGIN DATE	CODE	AWV/ INVOICE AMOUNT	INS DUE	OTHER DUE	TOTAL AMOUNT DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

INTEREST CHARGES

1	ORIG INT DATE	The beginning date for assessment of interest charges regardless of the unit status. This date remains constant for the life of the unit.																																																				
2	CODE	<p>Designates an event, a selected usage (by the dealer), or activity, which has occurred on a unit during the Billing Period. The following lists the code explanations:</p> <table border="0"> <tr> <td>AD</td> <td>Adjustment from prior month</td> <td>EI</td> <td>Exchanged or dealer traded in from another dealer</td> </tr> <tr> <td>BA</td> <td>Bailment Pool Vehicle/Upfitter Interest Rate “A”</td> <td>EO</td> <td>Exchanged or dealer traded out to another dealer</td> </tr> <tr> <td>BB</td> <td>Bailment Pool Vehicle/Upfitter Interest Rate “B”</td> <td>F</td> <td>Fleet order</td> </tr> <tr> <td>BC</td> <td>Bailment Pool Vehicle/Upfitter Interest Rate “C”</td> <td>FC</td> <td>Factory Credit</td> </tr> <tr> <td>BD</td> <td>Bailment Pool Vehicle/Upfitter Interest Rate “D”</td> <td>FD</td> <td>Fleet drop shipped</td> </tr> <tr> <td>BE</td> <td>Bailment Pool Vehicle/Upfitter Interest Rate “E”</td> <td>HS</td> <td>Driver training education service</td> </tr> <tr> <td>BF</td> <td>Bailment Pool/Upfitter Interest Rate “F”</td> <td>PA</td> <td>Principal balance adjustment</td> </tr> <tr> <td>BG</td> <td>Bailment Pool/Upfitter Interest Rate “G”</td> <td>PD</td> <td>Previous demonstrator service</td> </tr> <tr> <td>BH</td> <td>Bailment Pool/Upfitter Interest Rate “H”</td> <td>PS</td> <td>Previous Shop Rental service</td> </tr> <tr> <td>BR</td> <td>Bailment Pool/Upfitter Interest Rate “R”</td> <td>TD</td> <td>Transferred to demonstrator service</td> </tr> <tr> <td>BS</td> <td>Bailment Pool/Upfitter Interest Rate “S”</td> <td>TF</td> <td>Returned to floor plan</td> </tr> <tr> <td>BT</td> <td>Bailment Pool/Upfitter Interest Rate “T”</td> <td>TR</td> <td>Transferred to Shop Rental service</td> </tr> <tr> <td>D</td> <td>Drop shipped vehicle</td> <td>*</td> <td>Statutory ceiling adjustment – When applicable, the interest rate displayed in the DLR INT RATE column will be the Ally Wholesale Rate. If a statutory ceiling restricts Ally’s ability to charge its stated rate, interest charges will be reduced to comply with the statutory ceiling.</td> </tr> </table>	AD	Adjustment from prior month	EI	Exchanged or dealer traded in from another dealer	BA	Bailment Pool Vehicle/Upfitter Interest Rate “A”	EO	Exchanged or dealer traded out to another dealer	BB	Bailment Pool Vehicle/Upfitter Interest Rate “B”	F	Fleet order	BC	Bailment Pool Vehicle/Upfitter Interest Rate “C”	FC	Factory Credit	BD	Bailment Pool Vehicle/Upfitter Interest Rate “D”	FD	Fleet drop shipped	BE	Bailment Pool Vehicle/Upfitter Interest Rate “E”	HS	Driver training education service	BF	Bailment Pool/Upfitter Interest Rate “F”	PA	Principal balance adjustment	BG	Bailment Pool/Upfitter Interest Rate “G”	PD	Previous demonstrator service	BH	Bailment Pool/Upfitter Interest Rate “H”	PS	Previous Shop Rental service	BR	Bailment Pool/Upfitter Interest Rate “R”	TD	Transferred to demonstrator service	BS	Bailment Pool/Upfitter Interest Rate “S”	TF	Returned to floor plan	BT	Bailment Pool/Upfitter Interest Rate “T”	TR	Transferred to Shop Rental service	D	Drop shipped vehicle	*	Statutory ceiling adjustment – When applicable, the interest rate displayed in the DLR INT RATE column will be the Ally Wholesale Rate. If a statutory ceiling restricts Ally’s ability to charge its stated rate, interest charges will be reduced to comply with the statutory ceiling.
AD	Adjustment from prior month	EI	Exchanged or dealer traded in from another dealer																																																			
BA	Bailment Pool Vehicle/Upfitter Interest Rate “A”	EO	Exchanged or dealer traded out to another dealer																																																			
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D	Drop shipped vehicle	*	Statutory ceiling adjustment – When applicable, the interest rate displayed in the DLR INT RATE column will be the Ally Wholesale Rate. If a statutory ceiling restricts Ally’s ability to charge its stated rate, interest charges will be reduced to comply with the statutory ceiling.																																																			

INTEREST CHARGES								INSURANCE & OTHER CHARGES					MEMO			
ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE	TOTAL AMOUNT DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

3	INT/BEGIN DATE	<p>The date displayed is either:</p> <ul style="list-style-type: none"> The last date of the prior billing period on a unit that carries over to the current billing period. The beginning date for interest assessment for a unit acquired during that month or involved in some other mid-month activity. <p>Example (for the period ending 5/31/18)</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th colspan="8">INTEREST CHARGES</th> </tr> <tr> <th>ORIG INT DATE</th> <th>CODE</th> <th>INT/BEGIN DATE</th> <th>END DATE</th> <th>DLR INT RATE</th> <th>PRINCIPAL PAID</th> <th>O/S BALANCE</th> <th>INTEREST DUE</th> </tr> </thead> <tbody> <tr> <td>A = 01/29/18</td> <td></td> <td>04/30/18</td> <td>05/15/18</td> <td>3.75</td> <td>21,873.13</td> <td></td> <td>34.18</td> </tr> <tr> <td>B = 05/05/18</td> <td></td> <td>05/05/18</td> <td>05/15/18</td> <td>3.75</td> <td>28,674.86</td> <td></td> <td>26.87</td> </tr> </tbody> </table> <p>A. INT/BEGIN DATE is 4/30/18 and interest END DATE is 5/15/18 (unit paid off). Interest is <u>not</u> assessed on 4/30/18; however, it is assessed on 5/15/18 for a total of 15 days from 5/1 through 5/15 (Ally charges interest the last day rather than the first day).</p> <p>B. INT/BEGIN DATE is 5/5/18 and interest END DATE is 5/15/18 (unit paid off). Interest is <u>not</u> assessed on 5/5/18; however, it is assessed on 5/15/18 for a total of 10 days from 5/6 through 5/15 (Ally charges interest the last day rather than the first day).</p>	INTEREST CHARGES								ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	A = 01/29/18		04/30/18	05/15/18	3.75	21,873.13		34.18	B = 05/05/18		05/05/18	05/15/18	3.75	28,674.86		26.87
INTEREST CHARGES																																		
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A = 01/29/18		04/30/18	05/15/18	3.75	21,873.13		34.18																											
B = 05/05/18		05/05/18	05/15/18	3.75	28,674.86		26.87																											
4	END DATE	The interest ending date for the billing period for that line. 'Blank' indicates that the unit is accruing interest through the period ending date.																																
5	DLR INT RATE	The interest rate charged for the billing period designated by the INT/BEGIN DATE and END DATE. Note: If a rate change occurs during the month, a second line for each unit will appear on the statement to reflect the new rate and applicable charge for the remaining period.																																

INTEREST CHARGES								INSURANCE & OTHER CHARGES					MEMO			
ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE	TOTAL AMOUNT DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

6	PRINCIPAL PAID	Reflects any payment, credit, or principal adjustment on a specific unit. If not paid-in-full, a second line for the unit will result.																								
7	O/S BALANCE	Outstanding balance on the unit. There will be a separate line for each reduction of principal with the applicable balance reflected.																								
8	INTEREST DUE	<p>The amount of interest calculated for the billing period based upon the number of days outstanding, balance, and rate.</p> <p>Calculation: $\frac{\text{Outstanding Balance} \times \text{Dealer Interest Rate}}{360^*} = \text{Daily Rate}$</p> <p>Daily Rate X # of days outstanding = interest for that month</p> <p>Example (for the period ending 5/31/18)</p> <table border="1" data-bbox="598 857 1591 1040"> <thead> <tr> <th colspan="8">INTEREST CHARGES</th> </tr> <tr> <th>ORIG INT DATE</th> <th>CODE</th> <th>INT/BEGIN DATE</th> <th>END DATE</th> <th>DLR INT RATE</th> <th>PRINCIPAL PAID</th> <th>O/S BALANCE</th> <th>INTEREST DUE</th> </tr> </thead> <tbody> <tr> <td>01/29/18</td> <td></td> <td>04/30/18</td> <td></td> <td>3.75</td> <td></td> <td>21,873.13</td> <td>70.63</td> </tr> </tbody> </table> <p>Outstanding Balance \$21,873.13 Dealer Interest Rate 3.75% # of days outstanding 31 INTEREST/BEGIN DATE 4/30/18 Period Ending Date 5/31/18 Daily Interest Rate $=\frac{\\$21,873.13 \times .0375}{360^*}$ $=\\$2.278451$ (do not round off decimal) Total Interest for 31 days outstanding $=\\$2.278451 \times 31$ $=\\$70.631981$ (\$70.63) *Ally's policy is to base interest computation on a 360 day year unless state regulations require using 365 days.</p>	INTEREST CHARGES								ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	01/29/18		04/30/18		3.75		21,873.13	70.63
INTEREST CHARGES																										
ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE																			
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INTEREST CHARGES								INSURANCE & OTHER CHARGES					MEMO			
ORIG INT DATE	CODE	INT/BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/BEGIN DATE	CODE	AWV/INVOICE AMOUNT	INS DUE	OTHER DUE	TOTAL AMOUNT DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

INSURANCE AND OTHER CHARGES

9	NOTE/BEGIN DATE	The effective date on which insurance charges start accruing. (Insurance charges are not assessed on the NOTE/BEGIN DATE).
10	CODE	A unit specific code applicable to insurance charges as detailed in the Column #2 description.
11	AWV/INVOICE AMOUNT	The original factory invoice on new units, the average wholesale value on used units, or the original amount financed on factory auction units. This is the amount which generally serves as the basis for insurance premiums.
12	INS DUE	The amount of insurance charges calculated for the billing period.
13	OTHER DUE	The amount of other charges calculated for the billing period.

TOTAL AMOUNT DUE

14	TOTAL AMOUNT DUE	The accumulated total of all charges/credits for interest and/or insurance on a specific unit during the period specified.
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MEMO

15	NO. DAYS O/S	The total number of days the unit has been financed regardless of the use of the unit (e.g. Demonstrator, Shop Rental, etc.)
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INTEREST CHARGES								INSURANCE & OTHER CHARGES					MEMO			
ORIG INT DATE	CO DE	INT/ BEGIN DATE	END DATE	DLR INT RATE	PRINCIPAL PAID	O/S BALANCE	INTEREST DUE	NOTE/ BEGIN DATE	CODE	AWV/ INVOICE AMOUNT	INS DUE	OTHER DUE	TOTAL AMOUNT DUE	NO. DAYS O/S	ACCUMULATED CHARGE AMOUNT	MFP INTEREST SUPPORT
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

16	ACCUMULATED CHARGE AMOUNT	The total amount of charges incurred by this unit while financed for this primary dealer (excluding MFR Interest Support). If a unit appears under more than one Type of Unit or Plan sub-heading during the billing period (e.g. transferred from floor plan to demonstrator service, etc.), the accumulated charge amount will be displayed under the sub-heading which applied to the unit at the end of the billing period.
17	MFR INTEREST SUPPORT	The manufacturer's portion of the base floor plan interest calculated for the billing period. This amount is billed to the individual division of the manufacturer as payable to Ally.