

Ally Financial Inc.  
Form 424B3  
January 31, 2011

Pricing Supplement Dated January 31, 2011  
(To Prospectus Dated May 24, 2010)

Rule 424 (b) (3)  
File No.  
333-156775

Ally Financial Inc.  
Demand Notes - Floating Rate

Annual Yield: 2.12%

Effective Dates: 1/31/11 through 2/6/11