

Ally Financial Inc.
Form 424B2
February 11, 2019

Filed under Rule 424(b)(2), Registration Statement No. 333-226651

Preliminary Pricing Supplement No. 185 - Dated Monday, February 11, 2019 (To: Prospectus dated August 7, 2018)

| CUSIP Number | Principal Amount | Selling Price | Gross Concession | Net Proceeds | Coupon Type | Coupon Rate | Coupon Frequency | Coupon Maturity Date | 1st Coupon Date | 1st Coupon Amount | Survivor Option |
|--------------|------------------|---------------|------------------|--------------|-------------|-------------|------------------|----------------------|-----------------|-------------------|-----------------|
| 02006DRK9 [] | 100.00% | (0) | 1.125 % | [] | Fixed | 3.550 % | Monthly | 02/15/2022 | 3/15/2019 | \$2.27 | Yes |

Redemption Information: Callable at 100% on 2/15/2020 and Monthly thereafter with 30 Calendar Days Notice.

| | | | | | | | | | | | |
|--------------|---------|-----|---------|----|-------|---------|---------|------------|-----------|--------|-----|
| 02006DRL7 [] | 100.00% | (0) | 1.700 % | [] | Fixed | 3.850 % | Monthly | 02/15/2024 | 3/15/2019 | \$2.46 | Yes |
|--------------|---------|-----|---------|----|-------|---------|---------|------------|-----------|--------|-----|

Redemption Information: Callable at 100% on 2/15/2020 and Monthly thereafter with 30 Calendar Days Notice.

Ally Financial Inc. Offering Date: Monday, February 11, 2019 through Tuesday, February 19, 2019
Trade Date: Tuesday, February 19, 2019 @ 12:00 PM ET

Ally Financial Inc.

Settle Date: Friday, February 22, 2019

Ally Financial Term Notes, Series A

Minimum Denomination/Increments: \$1,000.00/\$1,000.00

Initial trades settle flat and clear SDFS: DTC Book Entry only

DTC Number 0235 via RBC Dain Rauscher Inc

Prospectus dated August 7, 2018

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

Except for Notes sold to level-fee accounts, Notes offered to the public will be offered at the public offering price set forth in this Pricing Supplement. Selected dealers purchasing Notes on an agency basis for non-level fee client accounts shall purchase Notes at the public offering price. Notes purchased by the selected dealers for their own account may be purchased at the public offering price less the applicable concession. Notes purchased by the selected dealers on behalf of level-fee accounts may be sold to such accounts at the applicable concession to the public offering price, in which case, such selected dealers will not retain any portion of the sales price as compensation.

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.