

First-Time Login Guide

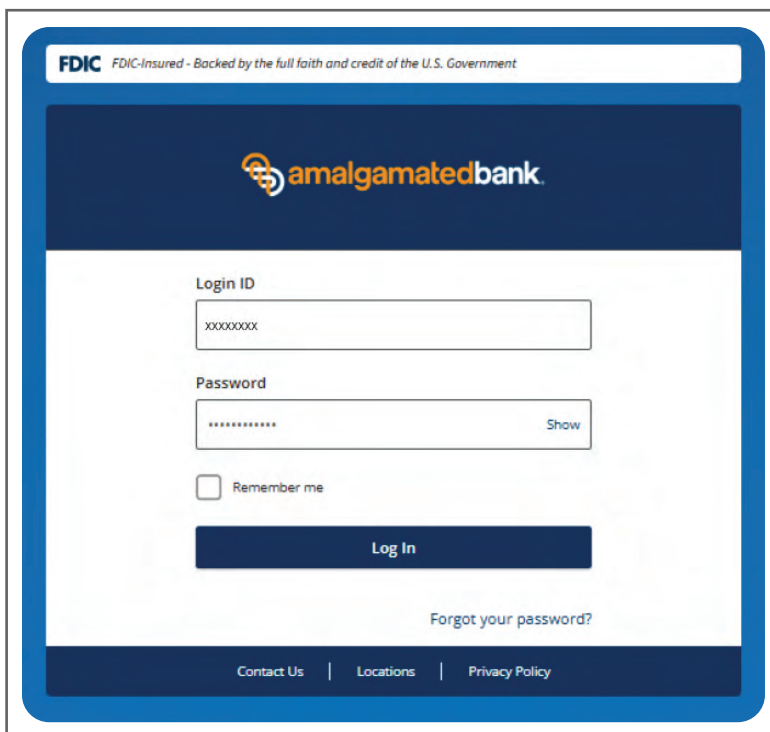
Your new digital banking experience.

Welcome to your new digital banking experience. Follow the steps below to complete your first login, create your new password, and securely access the platform. This process should only take a few minutes.



1 Access the New Digital Banking Platform

To access the new digital banking platform, click the button in the email received or click [here](#).

A screenshot of the Amalgamated Bank digital banking login interface. The page has a blue header with the FDIC logo and text "FDIC-Insured - Backed by the full faith and credit of the U.S. Government". Below the header is the Amalgamated Bank logo. The main content area is white and contains a login form with fields for "Login ID" (containing "xxxxxxx") and "Password" (containing "xxxxxxxxx" and a "Show" button). There is a "Remember me" checkbox and a "Log In" button. At the bottom of the form is a link for "Forgot your password?". The footer is blue and contains links for "Contact Us", "Locations", and "Privacy Policy".

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Login ID

xxxxxxx

Password

xxxxxxxxx Show

☐ Remember me

Log In

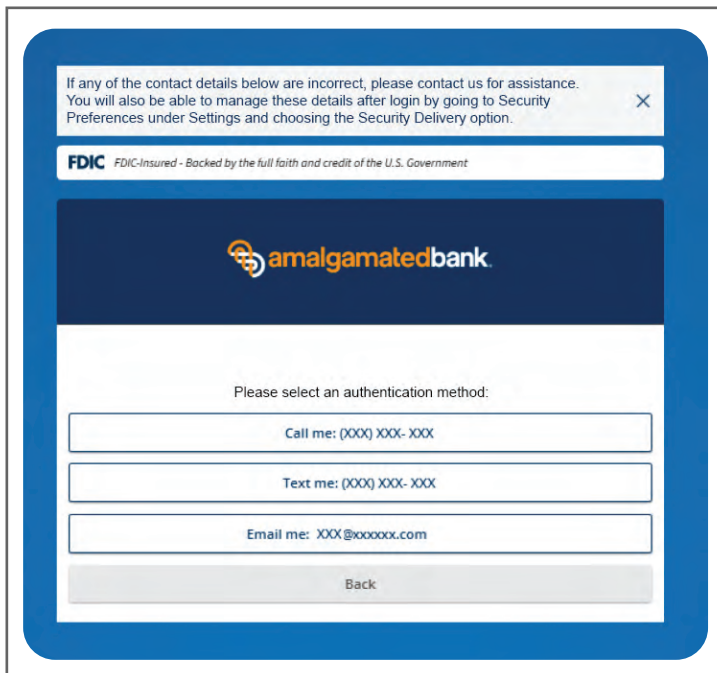
Forgot your password?

Contact Us | Locations | Privacy Policy

2 Choose Your Authentication Method

Select your preferred method for receiving a Secure Access Code.
A one-time Secure Access Code will be sent using the option you choose.

Example: If you select 'Text Me', a Secure Access Code will be sent to the mobile phone number registered on your account.



If any of the contact details below are incorrect, please contact us for assistance. You will also be able to manage these details after login by going to Security Preferences under Settings and choosing the Security Delivery option. X

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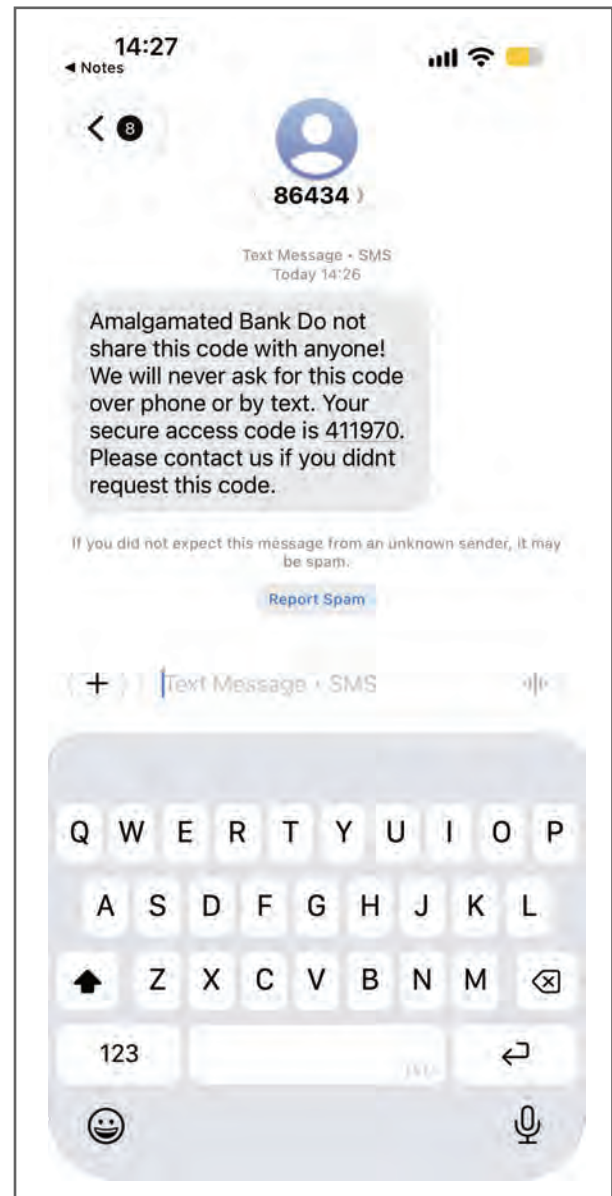
Please select an authentication method:

Call me: (XXX) XXX-XXX

Text me: (XXX) XXX-XXX

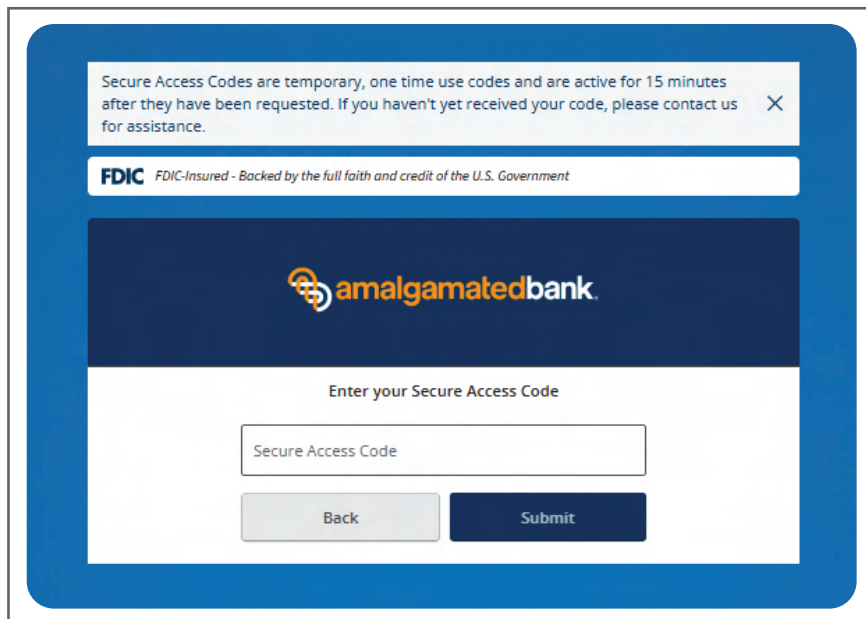
Email me: XXX@xxxxxx.com

Back



3 Verify Your Identity

Enter the Secure Access Code you received and click **Submit**.
This additional security step helps protect your account and personal information.

A screenshot of the Amalgamated Bank login verification screen. The screen has a blue border. At the top, a light blue box contains text about Secure Access Codes being temporary and active for 15 minutes, with a close button (X). Below this is a white box with the FDIC logo and the text "FDIC-Insured - Backed by the full faith and credit of the U.S. Government". The center of the screen features the Amalgamated Bank logo on a dark blue background. Below the logo, the text "Enter your Secure Access Code" is displayed. Underneath is a white input field labeled "Secure Access Code". At the bottom, there are two buttons: a light gray "Back" button and a dark blue "Submit" button.

Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance. X

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Enter your Secure Access Code

Secure Access Code

Back Submit

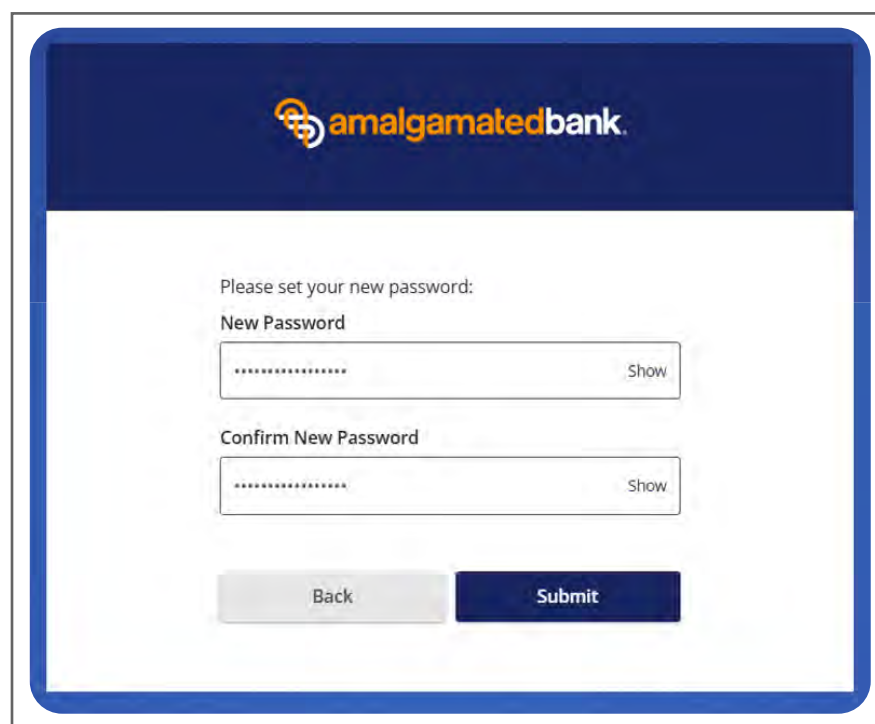
4 Create a New Password

Create a new password for your digital banking account and enter it again to confirm.

Password Requirements:

- Must be between 8 and 25 characters
- Must contain at least 1 number
- Must contain at least 1 special character
- Password may not be the same as last 5 passwords
- May not be the same as current password

Click **Submit** to continue.

A screenshot of the Amalgamated Bank digital banking interface for creating a new password. The screen has a dark blue header with the bank's logo. Below the header, the text "Please set your new password:" is displayed. There are two input fields: "New Password" and "Confirm New Password". Each field has a "Show" link to its right. At the bottom, there are two buttons: "Back" (light gray) and "Submit" (dark blue).

Please set your new password:

New Password

..... Show

Confirm New Password

..... Show

Back Submit

5 Review and Accept the First Time Login Disclosure

Carefully review the First Time Login Disclosure.

To continue:

- Check the box acknowledging the disclosure
- Click **Accept**



The screenshot shows a web page titled "First Time Login Disclaimer". At the top is the Amalgamated Bank logo. Below the logo is the title "Electronic Records Disclosure and Online Banking Agreement" followed by "Effective 09/21/2026". The main text states: "You must read and agree to these terms and conditions prior to using Online Banking. Electronic Records Disclosure and Online Banking Service Agreement". It then provides a detailed explanation of the agreement, including references to Parts I, II, and III, and mentions services like BILL PAYMENT SERVICES, Zelle, and Mobile Banking Services. At the bottom, there is a checkbox labeled "I have read and agree to First Time Login Disclaimer". Below the checkbox are two buttons: "Accept" (in a dark blue box) and "Go back" (in a light gray box).

First Time Login Disclaimer

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**Electronic Records Disclosure and
Online Banking Agreement**
Effective 09/21/2026

You must read and agree to these terms and conditions prior to using Online Banking.

Electronic Records Disclosure and Online Banking Service Agreement

Please read Parts I and II below carefully and print and retain a copy for your records. Part I informs you of your rights and the terms and conditions associated with receiving certain information electronically. Part II describes the specific terms and conditions applicable to Amalgamated Bank's Online Banking Service including BILL PAYMENT SERVICES and Part III describes the Zelle Network® Standard Terms for use in Amalgamated Bank's Online Banking Service.

Your acceptance of the terms and conditions of Parts I and II (demonstrated by clicking the "CONTINUE" button) is required in order for you to be able to enjoy the convenience of Online Banking Services.

Throughout this Electronic Records Disclosure and Online Banking Service Agreement ("Agreement"), the words "Bank," "we," "our" and "us" refer to Amalgamated Bank, and the words "you" and "your" mean the person(s) whose accounts may be accessed through our Online Banking Service ("Online Banking Services"). Any references made to "Eastern Standard Time", "EST" or "New York Time" throughout this Agreement and on any transaction, screen specifically relate to prevailing New York Time. The Online Banking Services consists of those services available through our Online Banking Service, including our Bill Pay (the terms of which are set forth in Part II, Paragraph M below) External Transfers, Zelle® and Mobile Banking Services. If you elect to obtain our External Transfer, Zelle® or Mobile Banking Services, you may be required to enter into additional agreements governing such services.

☐ I have read and agree to First Time Login Disclaimer

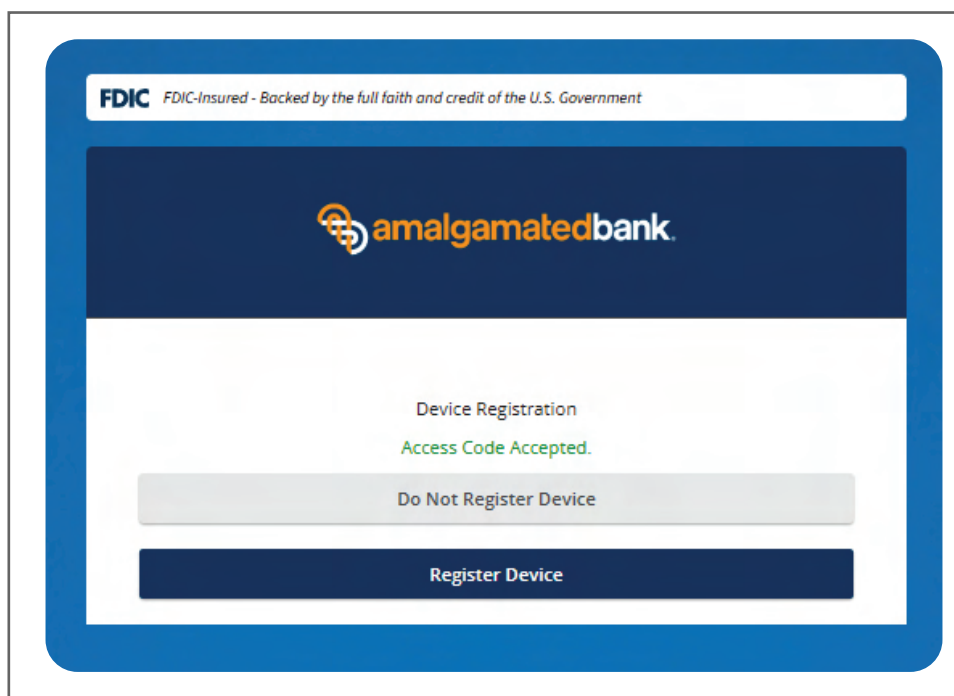
Accept

Go back

6 Register Your Device (Optional)

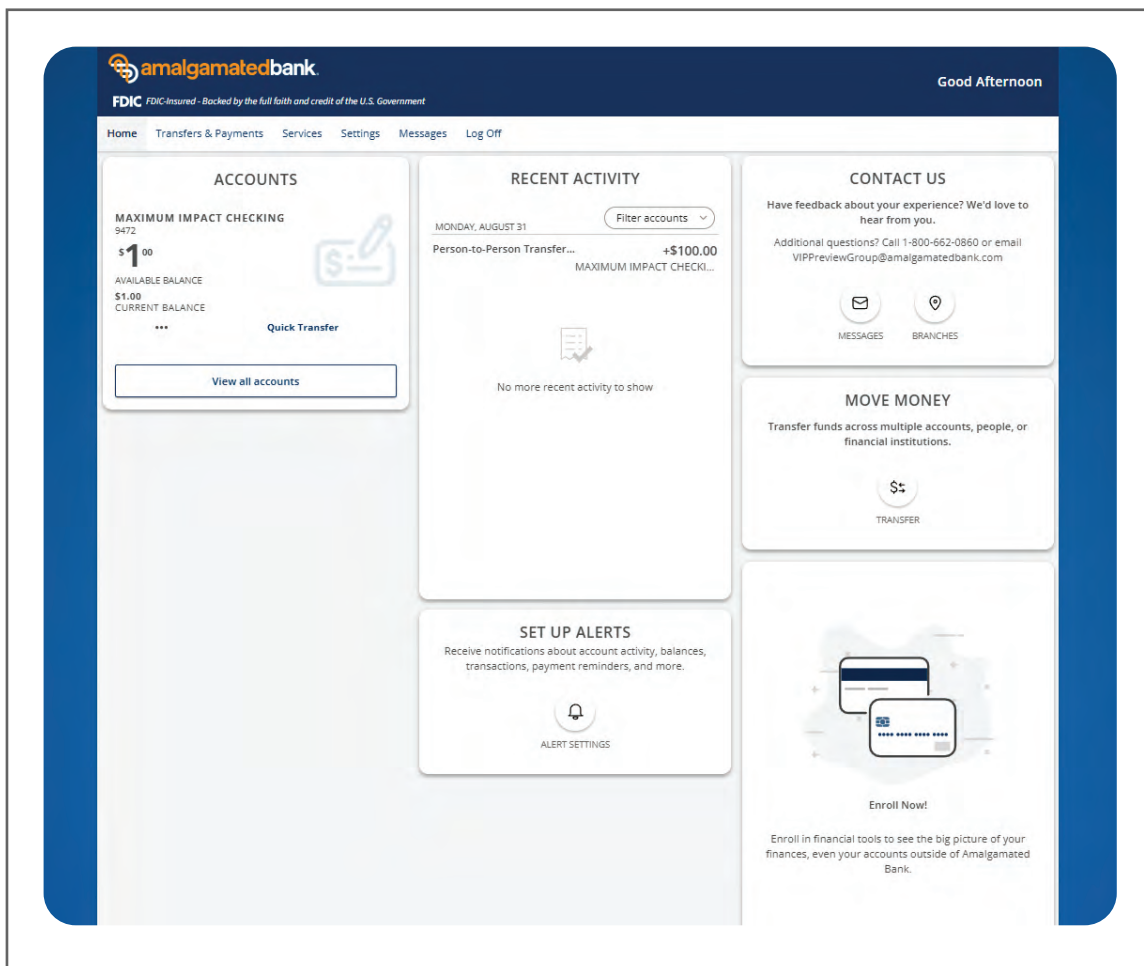
You may choose to register your device for future logins. Registering your device will reduce the number of times you'll be asked to complete multi-factor authentication when accessing digital banking.

Security Tip: Only register personal devices that you trust. Do not register public, shared, or borrowed devices.



7 You're Ready to Go

Welcome to your new digital banking experience!
You can now begin exploring the new platform and managing your accounts online.



Need Help?

If you have any questions or need assistance logging in, our Customer Service Team is here to help.

Phone: 800-662-0860

Monday to Friday from 8AM - 8PM ET

Saturday from 9AM - 2PM ET

Email: AB-Online@amalgamatedbank.com