

---

## **Amalgamated Bank**

Service

250-999 Employees

2017-01-12

As a publicly traded company, Amalgamated Bank is required to make its full B Impact Assessment transparent. The PDF contains a completed B Impact Assessment that has been reviewed by B Lab with Amalgamated Bank for its certification as a B Corporation. Answers to questions that would reveal sensitive information (e.g. that would advantage competitors or prejudice litigation) are covered as such.

# B Impact Assessment

---

## Governance

---

### Mission & Engagement

---

**Level of Impact Focus** Points Earned: 0 of 0.00000

Select the description that best describes your business.

This is an unweighted question that will not impact your score and is asked only for research/benchmarking purposes.

- Positive social/environmental impact is desirable but not a particular focus for our business.
  - Social and environmental impact is frequently considered but it isn't a high priority.
  - We consider social and environmental impact in some aspects of our business but infrequently.
  - We consistently incorporate social and environmental impact into decision-making because we consider it important to the success and profitability of our business.
  - We treat our social/environmental impact as a primary measure of success for our business and prioritize it even in cases where it may not drive profitability.
- 

**Mission Statement Characteristics** Points Earned: 0.26667 of 0.26667

Does your company have a corporate mission statement, and does it include any of the following?

Please check all that apply.

- No written statement
  - A written corporate mission statement that does not include a social or environmental commitment
  - A general commitment to social and/or environmental responsibility and stewardship
  - A commitment to a specific positive social impact (e.g. poverty alleviation, sustainable economic development)
  - A commitment to a specific positive environmental impact (e.g. reducing waste to landfill with upcycled products)
  - A commitment to serve a target beneficiary group in need (e.g. low income customers, smallholder farmers)
- 

**Mission Statement** Points Earned: of 0.00000

Please type or paste your mission statement here.

*Become America's socially responsible bank by being the financial partner for those people and organizations who are creating a greater good. Our products, people and resources enable our customers to not only achieve their financial goals, but to help create a fairer, more compassionate, sustainable society as well.*

---

**Social and Environmental Performance Training** Points Earned: 0.53279667 of 0.53333

Which type of employee training does your company provide regarding its social and environmental mission?

Please check all that apply.

- No social or environmental mission
  - No training on the company's social and environmental mission
  - Only informal inclusion in orientation, training and/or instruction
  - Specific, formal training integrated into new employee and new manager training
  - Specific, formal training integrated into ongoing employee and manager training
  - Workers articulate goals and achievements on social and environmental metrics as an individual or part of a workplace team
  - All supervisors and managers receive training on how to communicate social and environmental goals to employees and implement accountability for results
-

**Board Review of Social or Environmental Performance** Points Earned: 0.53333 of 0.53333

Does the Board of Directors or equivalent governing body review the company's social or environmental performance on at least an annual basis?

- No
- Yes - The Board receives a general update on the company's social and/or environmental performance
- Yes - The Board reviews key performance indicators (KPIs) on the company's social and/or environmental performance
- N/A - No Board of Directors or equivalent governing body

**Managers with Responsibilities to Mission** Points Earned: 0.1333325 of 0.53333

What proportion of full-time managers have social or environmental mission-related responsibilities or expectations outlined in their job description?

- 0%
- 1-49%
- 50-99%
- 100%

**Social and Environmental Management Reviews** Points Earned: 0 of 0.53333

What portion of management had a formal written performance evaluation/review in the last year that included social and/or environmental goals?

- 0
- 1-49%
- 50-99%
- 100%

**Social or Environmental Performance Related Executive Job Descriptions** Points Earned: 0.53333 of 0.53333

Is the compensation of your CEO and those who directly report to the CEO tied to achieving specific social and environmental metrics or objectives?

Please check all that apply.

- No
- Yes, CEO/President compensation
- Yes, other senior management team member(s) compensation

**Stakeholder Engagement** Points Earned: 0.355624444 of 0.53333

In the last year, how did the company solicit specific feedback from its external stakeholders (excluding employees and investors) regarding the company's social and environmental performance?

Please check all that apply.

- No formal stakeholder engagement
- Meetings or other engagement mechanisms with local community members
- Meetings or other engagement mechanisms with social or environmental advocacy groups
- Online stakeholder forum to provide/report social or environmental concerns or feedback
- Third party or anonymous surveys
- Other (please describe)

**Social/Environmental Key Performance Indicators** Points Earned: 0.266665 of 0.53333

Are there key performance indicators (KPIs) or metrics that your company tracks at least annually to determine if you are meeting your social or environmental objectives?

- We don't track key social or environmental performance indicators
- We measure KPIs/metrics or outputs that we have identified and defined in order to determine if we are achieving our social and environmental objectives
- We measure social and environmental outcomes over time (examples: 3rd-party impact assessments, progress out of poverty indexing, beneficiary outcome surveys, etc.)

## Corporate Accountability

---

### Governance Structures Points Earned: 0.33333 of 0.33333

What is the company's highest level of corporate oversight?

The answer to this question affects questions you'll encounter further on in your assessment.

- Owner/Manager only
  - Non-Fiduciary Advisory Board
  - Board of Directors or Equivalent
- 

### Governing Body Characteristics Points Earned: 1.33333 of 1.33333

Which of the following apply to your company's Board of Directors or equivalent governing body?

Please check all that apply.

- Meets at least quarterly
  - Includes at least 1 independent member
  - Includes at least 50% independent members
  - Oversees executive compensation
  - Reports members names and relation to company transparently to public
  - Has an Audit Committee with at least 1 independent member
  - Has a Compensation Committee with at least 1 independent member
  - Company is a cooperative and elects Board from membership
  - None of the above
  - N/A - Company has no Board of Directors or equivalent
- 

### Governing Body Stakeholder Representation Points Earned: 0.16665 of 0.33333

Which of the following stakeholder groups or relevant independent experts have voting seats on the Board of Directors or equivalent governing body?

Select all that apply.

- Executive employee representative
  - Non-executive employee representative
  - Community expertise (e.g. local university representative)
  - Environmental expertise (e.g. environmental nonprofits)
  - Customers
  - None of the above
  - N/A - no Board of Directors or other governing body
- 

## Ethics

---

### Financial Controls Points Earned: 0.36364 of 0.36364

Does the company maintain any of the following financial controls?

Please check all that apply.

- None
  - IT systems have different password protection systems that are changed periodically with different access levels according to the position of the staff member accessing the data
  - Fraud risk assessment is conducted at least annually and any internal control deficiencies identified are communicated to BoD and senior management.
  - Lines of financial reporting, responsibilities and limits for the authorization, approval and verification of disbursements are all documented in writing
  - Document financial control activities, which at the minimum cover controls around cash disbursement, accounts receivable, accounts payable, and inventory management
-

**Anti-Corruption Practices** Points Earned: 0.36364 of 0.36364

Which of the following anti-corruption reporting and prevention systems are in place?

- Written employee whistle-blowing policy provides legal protection to workers, with strict confidentiality easily accessible ; circulated to all employees
- Helpline or anonymous mechanism to report grievances/concerns
- Individual or department oversight with direct access to Board of Directors
- Other (please describe)
- None of the above

**Instruction on Code of Ethics** Points Earned: 0.36364 of 0.36364

Which of the following describes how your company instructs employees regarding your Code of Ethics about behavioral expectations, bribery and corruption?

Please check all that apply.

- No Code of Business Conduct (or equivalent policy) or training on the Code
- We instruct the Board of Directors on the Code at least annually
- We instruct all newly hired workers on the Code
- We instruct managers on the Code on an on-going basis
- We instruct all non-managerial workers on the Code on an ongoing basis
- We communicate changes to the Code whenever it is updated
- Other (please describe)

**Code of Ethics** Points Earned: 0.36364 of 0.36364

Which of the following aspects are covered in your Code of Ethics?

- Bribes in any form, including kickbacks or gifts, on any portion of contract payments or soft dollar practices are prohibited
- Formal oversight policy covering direct or indirect political contributions, charitable donations and sponsorships
- Financial and in-kind contributions to political parties, politicians, lobby groups, charitable organizations and advocacy groups are publicly disclosed
- Other (please describe)
- None of the above
- N/A - No Code of Ethics

**Breached Code of Ethics Breachment Policy** Points Earned: 0.36364 of 0.36364

In cases where there are material breaches to the company's Code of Ethics, does the company have formal written guidelines in place for taking the following actions?

- Breaches, including case details, are reported publicly
- Reported breaches are investigated promptly via an independent party
- Employees are dismissed or disciplined if found in breach
- Contracts with business partners in breach are terminated
- Company makes improvements to anti-corruption program based on reported cases
- Other (please describe)
- None of the above
- N/A - No Business Code of Conduct

**Conflict of Interest Questionnaire** Points Earned: 0.18182 of 0.18182

Is there an annual conflict of interest questionnaire filled out by all board members and officers?

Include members of other governing body if not a Board.

- Yes
- No
- N/A - No Board of Directors or equivalent

## Transparency

---

### Audited Financials Points Earned: 1.75 of 1.75000

Does the company produce financials that are audited annually by an internationally accredited Certified Public Accountant (CPA)?

- Yes  
 No
- 

### Financial Transparency with Employees Points Earned: 1.75 of 1.75000

Does the company have a formal process to share financial information with its full-time employees?

Exclude compensation data. Please check all that apply.

- No  
 Yes - the company shares financial information if employees ask for them  
 Yes - the company discloses all financial information (except salary info) at least yearly  
 Yes - the company discloses all financial information (except salary info) at least quarterly  
 Yes - The company has complete transparency of financial information and formally empowers all employees and departments to actively participate in financial planning (i.e. Open Book Management)  
 Yes - In addition to sharing financials the company also has an intentional education program around shared financials
- 

### Ownership Transparency with Employees Points Earned: 1.75 of 1.75000

Do all full-time employees have access to written information that identifies all material owners and investors of the company?

- Yes  
 No
- 

### Impact Reporting Points Earned: 1.575 of 1.75000

Does the company publicly share information on its social and/or environmental performance? If so, how?

- No public reporting on social or environmental performance  
 Specific quantifiable social and/or environmental indicators or outcomes are made public  
 Company sets public targets and shares progress to those targets  
 Information is shared/updated annually  
 Information is presented in a formal report that allows comparison to previous time periods  
 Information adheres to a comprehensive third party standard (ex. GRI or B Impact Assessment)  
 A third party has validated the information shared  
 Impact reporting is integrated with financial reporting
- 

## Governance Metrics

---

### Last Fiscal Year Points Earned: of 0.00000

On what date did your last fiscal year end?

*2018-12-31*

---

### Reporting Currency Points Earned: 0 of 0.00000

Reporting currency

*US Dollar - USD*

---

### Revenue Last Year Points Earned: 0 of 0.00000

Total Earned Revenue  
From the last fiscal year

This question will be used for scored calculation questions later in the assessment. Please complete for accurate scoring. The answer to this question affects questions you'll encounter further on in your assessment.

---

**Revenue Year Before Last** Points Earned: 0 of 0.00000

Total Earned Revenue  
From the fiscal year before last

---

**Earnings Before Interest & Taxes Last Year** Points Earned: 0 of 0.00000

EBIT (Earnings Before Interest & Taxes)  
From the last fiscal year

---

**Earnings Before Interest & Taxes Year Before Last** Points Earned: 0 of 0.00000

EBIT (Earnings Before Interest & Taxes)  
From the fiscal year before last

---

**Net Income Last Year** Points Earned: 0 of 0.00000

Net Income  
From the last fiscal year

---

**Net Income Year Before Last** Points Earned: 0 of 0.00000

Net Income  
From the fiscal year before last

---

**Mission Locked**

---

**Mission Lock** Points Earned: 2.5 of 10.00000

Separate from a mission statement, has your company done any of the following to legally ensure that its social or environmental mission will be maintained over time, regardless of company ownership?

- Signed a contract or board resolution to amend or adopt a legal form that requires consideration of employees, community and the environment (i.e. Signed B Corp Term sheet but have not yet adopted stakeholder consideration)
  - Amended corporate governing documents to require the consideration of employees, community and the environment (e.g. Amended Articles of Incorporation)
  - Has a specific legal entity/governance structure that preserves mission (i.e. cooperative)
  - Legal entity/governance structure preserves mission and requires stakeholder consideration (i.e. Benefit Corp or cooperative that has amended governing documents to include stakeholder consideration)
  - Other - Please describe
  - None of the above
- 

**Workers**

---

**Worker Metrics**

---

**Majority Hourly vs. Salaried Workers** Points Earned: 0 of 0.00000

Are the majority of your employees paid on a fixed salary or a daily/hourly wage?

This is a REQUIRED question that determines the set of additional questions your company will respond to regarding your employee impact. The answer to this question affects questions you'll encounter further on in your assessment.

- Fixed Salary
  - Daily/Hourly Wage
-

**# of Full Time Workers** Points Earned: 0 of 0.00000

Number of Total Full-Time Workers  
Current Total Full-Time Workers

The answer to this question affects questions you'll encounter further on in your assessment.

414

**# of Full Time Workers Last Year** Points Earned: 0 of 0.00000

Number of Total Full-Time Workers  
Total Full-Time Workers 12 months ago

The answer to this question affects questions you'll encounter further on in your assessment.

398

**# of Part Time Workers** Points Earned: 0 of 0.00000

Number of Total Part-Time Workers  
Current Total Part-Time Workers

The answer to this question affects questions you'll encounter further on in your assessment.

10

**# of Part Time Workers Last Year** Points Earned: 0 of 0.00000

Number of Total Part-Time Workers  
Total Part-Time Workers 12 months ago

The answer to this question affects questions you'll encounter further on in your assessment.

4

**# of Temporary Workers** Points Available: 0.00000

Number of Total Temporary Workers  
Current Total Temporary Workers

The answer to this question affects questions you'll encounter further on in your assessment.

**# of Temporary Workers Last Year** Points Available: 0.00000

Number of Total Temporary Workers  
Total Temporary Workers 12 months ago

The answer to this question affects questions you'll encounter further on in your assessment.

---

## Compensation & Wages

**Total Wages** Points Available: 0.00000

Total Wages (including bonuses)

**Lowest Paid Wage** Points Earned: 0 of 0.00000

What is the company's lowest wage calculated on an hourly basis?

Please exclude students and interns in this calculation.

17.96

**% Above the Living Wage** Points Earned: 0.770292963 of 2.31111

What % above living wage did your lowest-paid worker (excluding interns) receive during the last fiscal year?

- 0% or below
- 1-14%
- 15-24%
- 25%+
- N/A - No living wage data available for country of operations

**High to Low Pay Ratio** Points Earned: 0 of 2.31111

What multiple is the highest compensated individual paid (inclusive of bonus) as compared to the lowest paid full-time worker?

- >20x
  - 16-20x
  - 11-15x
  - 6-10x
  - 1-5x
- 

**Market Compensation Comparison** Points Earned: 1.5253326 of 2.31111

Based on a company referenced compensation study in the last two years, how does your company's compensation structure (excluding executive management) compare with the market?

- Don't Know: Have not referenced a compensation survey
  - 1st quartile (0-24th percentile)
  - 2nd quartile (25-49th percentile)
  - 3rd quartile (50-74th percentile)
  - 4th quartile (75-100th percentile)
- 

**Bonus Plan Characteristics** Points Earned: 0.57778 of 1.15556

Which of the following are true about the company's bonus plan:

- Bonuses are given but there is no formal plan
  - Formal guidelines on the structure of the bonus plan (e.g. eligibility, profit/revenue target tied to the bonus pool, allocation criteria) are disseminated and accessible to all workers
  - All full-time and part-time workers are eligible in the plan
  - None of the above
- 

**Employees Receiving a Bonus** Points Earned: 1.7333325 of 2.31111

What % of full-time and part-time employees, excluding founders and executives, received a bonus in the last fiscal year?

- 0%
  - 1-24%
  - 25-49%
  - 50-74%
  - 75-99%
  - 100%
  - N/A
- 

**Compensation & Wages (Salaried)**

---

**Non-executive Wage Increases** Points Earned: 0.76659 of 2.30000

Subtracting for inflation increase, what was the average % increase in wage/salary paid to non-executive workers in the last fiscal year?

Select 0% if average increase was at or below inflation rate.

- 0-2%
  - 3-5%
  - 6-15%
  - >15%
  - N/A - No workers last year
-

**Bonus Plan Characteristics** Points Earned: 1.53341 of 2.30000

In the last fiscal year, the company's bonus plan for non-executives represented what % of the company's salary base?

Please select 0% if your company did not have bonuses issued.

- No bonus payout, or no bonus plan
- <1%
- 1-5%
- 6-15%
- >15%

---

**Benefits**

**Healthcare Plan** Points Earned: 2.725 of 2.72500

Does the company's healthcare plan available to all full-time workers include any of the following practices?

Select all that apply.

- Coinsurance of 80%+ covered by healthcare plan
- Company pays 80%+ of individual premium
- Company pays 80%+ of family coverage premium
- Out-of-pocket maximum for individual coverage of \$2000 or less (net of company HSA or equivalent contribution)
- Annual deductible for individual coverage of \$1000 or less (net of company HSA or equivalent contribution)
- Co-payment of \$20 or less per primary care visit paid for by worker
- Prescription drug coverage where workers pay \$10 or less for generic drugs, \$30 or less for brand name drugs and \$50 or less for non-formulary drugs
- Explicit policy of transgender inclusive healthcare coverage
- None of the above

---

**Workers Participating in Healthcare Plan** Points Earned: 1.021875 of 1.36250

What % of full-time workers are enrolled in a health care plan offered by your company?

- <70%
- 70-79%
- 80-89%
- 90-99%
- 100%

---

**Healthcare Eligibility for Part Time Workers** Points Earned: 0.340625 of 1.36250

At what juncture do your part time employees qualify for health care benefits?

- No additional health insurance benefits provided by the company to part time workers
- 30+ hours per week
- 25-30 hours per week
- 20-24 hours per week
- 15-19 hours per week
- <15 hours per week
- N/A - Company has no part-time employees

**Part Time Worker Participation in Healthcare Plan** Points Earned: 0 of 1.36250

What % of part-time workers who work more than 20 hours a week are enrolled in the private healthcare plan offered by your company?

- No additional health insurance benefits provided by the company to part time workers
- 0%
- 1-39%
- 40-59%
- 60-79%
- 80%+
- N/A - No part-time workers working more than 20 hours per week

**Employee Retirement Plan** Points Earned: 1.3625 of 1.36250

Does your company have an Employee Retirement Plan available for workers? If so, which of the following apply?

Retirement plans may include Pensions, Profit sharing, 401(k), etc.

- Retirement plan is not available for all tenured workers
- Retirement plan is available with no company match
- Partially matched of 4% or less
- Partially matched greater than 4%
- Full match of 4% or less
- Full match greater than 4%
- Plan includes Socially-Responsible Investing option

**Supplementary Health Benefits** Points Earned: 2.725 of 2.72500

What additional benefits are offered to full-time tenured workers?

Tenured employees defined as with the company for 1+ years or life of the company.

- No additional benefits
- Dental insurance
- Short-term disability
- Long-term disability
- Structured account mechanism for qualified medical expenses (e.g. HSA, HRA, FSA)
- Domestic partner, civil union, and/or same-sex marriage spousal benefits
- Life insurance
- Other benefits (please describe)

*Professional development plan; Pension; qualified transportation expense plan*

**Worker Benefits (Salaried)**

---

**Number of Paid Days Off** Points Earned: 1.36667 of 1.36667

What is the annual minimum number of paid days off (including holidays) for full-time employees?

- 0-15 work days
- 16-22 work days
- 23-29 work days
- 30-35 work days
- 36+ work days

**Paid Primary Caregiver Leave for Salary Workers** Points Earned: 1.0250025 of 1.36667

What is the minimum number of weeks salaried workers receive paid primary caregiver leave, either through the company or the government?

- 0-5 weeks
- 6-11 weeks
- 12-17 weeks
- 18-23 weeks
- 24+ weeks

**Paid Secondary Caregiver Leave** Points Earned: 0.68333 of 0.68333

What is the minimum paid secondary caregiver leave offered to tenured workers either through the company or the government?

- None
- Up to 2 weeks
- 2 to 5 weeks
- Greater than 5 weeks

**Minimum Severance Provided** Points Earned: 0.227753889 of 0.68333

What is the minimum amount of severance offered in practice and in writing to all full-time tenured workers?

Tenured employees are defined as with the company for 1+ years or life of the company. Exclude employees terminated with cause.

- <2 weeks
- 2-4 weeks
- 5-6 weeks
- 7+ weeks

---

**Training & Education**

**Intern Hiring Practices** Points Earned: 0.34 of 0.34000

Which of the following is true of intern hiring practices?

Check all that apply. If there is no third party living wage calculated for your country of operations, please do not select "payment of a living wage."

- There is a formalized policy/program outlining the objectives of internships or internship programs for participants
- Company partners with education institutions to provide internship opportunities
- Interns are paid a living wage
- Interns receive formal performance reviews
- Interns have a formal opportunity to provide feedback on experience
- Interns have been hired on as full time permanent employees in the past two years
- Intern tenures are restricted to not exceed 1 year if interns are not currently enrolled in school
- None of the above apply to my intern programs
- N/A - Company does not employ interns

**Internal Promotions** Points Earned: 0.085 of 0.34000

What % of positions above entry level have been filled with internal candidates in the last 12 months?

Exclude material owners in your calculation.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75%+

**Internal Promotions** Points Earned: 0.226678 of 0.34000

What % of employees have been internally promoted within the last 12 months?

Exclude material owners in your calculation.

- 0%
  - 1-5%
  - 6-15%
  - >15%
- 

**Paid Professional Development Days** Points Earned: 0 of 0.34000

How many paid days of professional development do the majority of full time workers receive (in a single year)?

- No formal policy
  - 0 days
  - 1-4 days
  - 5-9 days
  - 10+ days
- 

**Management Training** Points Earned: 0.34 of 0.34000

Do new and existing managers get regular training and coaching on the following?

Check all that apply.

- Providing ongoing praise and corrective feedback
- Conflict negotiation and resolution
- Group dynamics and optimal team functioning
- Performance evaluation systems
- Other (please describe)

*also coaching in management skills, public speaking, and professional development plan available*

- None of the above
- 

**Training & Education (Salaried)**

---

**Skills-Based Training Participation** Points Earned: 0.178125 of 0.23750

Excluding newly hired workers, what % of full-time and part-time workers received the following types of formal training during the last 12 months?

Skills-based training to advance core job responsibilities

- 0%
  - 1-24%
  - 25-49%
  - 50-74%
  - 75%+
  - Don't know
-

**Cross-Job Skills Training Participation** Points Earned: 0.059375 of 0.23750

Excluding newly hired workers, what % of full-time and part-time workers received the following types of formal training during the last 12 months?

Skills-based training on cross-job functions (i.e. training beyond regular job responsibilities, e.g. public speaking training or management training for non-managers)

- 0%
  - 1-24%
  - 25-49%
  - 50-74%
  - 75%+
  - Don't know
- 

**Life Skill Training Participation** Points Earned: 0 of 0.23750

Excluding newly hired workers, what % of full-time and part-time workers received the following types of formal training during the last 12 months?

Training on life skills for personal development (i.e. literacy, personal financial planning, etc.)

- 0%
  - 1-24%
  - 25-49%
  - 50-74%
  - 75%+
  - Don't know
- 

**External Professional Development Participation** Points Earned: 0.11875 of 0.47500

What % of full-time workers have participated in external professional development opportunities or lifelong learning opportunities in the past fiscal year?

Include only those that are paid for in advance, reimbursed or subsidized by the company.

- 0%
  - 1-24%
  - 25-49%
  - 50-74%
  - 75%+
- 

**Subsidized Educational Opportunities** Points Earned: 0.1583175 of 0.47500

What % of full-time workers received advancement or reimbursement for continuing education opportunities in the last fiscal year?

Continuing education opportunities include GED, college credits, industry-recognized accreditation, etc.

- 0
  - 1-5%
  - 6-15%
  - >15%
- 

**Outplacement Services** Points Earned: 0.059375 of 0.23750

For what % of terminated full-time employees are formal outplacement services provided?

Exclude employees terminated with cause.

- 0%
  - 1-24%
  - 25-49%
  - 50-74%
  - 75%+
- 

**Worker Ownership**

---

**% Participation in Employee Ownership** Points Earned: 0.5625 of 2.25000

What % of all full-time employees have been granted stock, stock options or stock equivalents (including participation in an ESOP or other qualified ownership plans) in the company?

Select N/A if your company is a consumer/shared services cooperative, a producer cooperative or a nonprofit.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- N/A

**Employee Ownership** Points Earned: 0.5625 of 2.25000

What % of the company is owned or formally reserved as part of a written plan for full-time workers and management (including founders/executives)?

Select N/A if your company is a consumer/shared services cooperative, a producer cooperative or a nonprofit.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- N/A
- Don't Know

**% of Company Owned by Non-Executive Employees** Points Earned: 1.125 of 4.50000

What % of the company is owned by full-time workers who are non-executive employees and non-founders?

Select N/A if your company is a consumer/shared services cooperative, a producer cooperative or a nonprofit.

- 0%
- 1-4%
- 5-24%
- 25-49%
- 50%+
- N/A
- Don't Know

**Management & Worker Communication**

---

**Employee Review Process** Points Earned: 1.06667 of 1.06667

Is there a formal consistent process for providing performance feedback to all tenured employees which includes any of the following?

Check all that apply.

- Is conducted on at least an annual basis
- Includes peer and subordinate input
- Provides written guidance for career development
- Includes social and environmental goals
- Clearly identifies achievable goals
- Follows a 360-degree feedback process
- None of the above

**Employee Handbook Information** Points Earned: 0.26667 of 0.26667

Does your company have a written employee handbook that workers have access to and includes any of the following information?

Check all that apply.

- No written employee handbook
  - A non-discrimination statement
  - An anti-harassment policy
  - Statement on work hours
  - Pay and performance issues
  - Policies on benefits, training and leave
  - Grievance resolution
  - Disciplinary procedures and possible sanctions
  - Statement regarding workers' right to bargain collectively and freedom of association
  - Prohibition of child labor and forced/compulsory labor
- 

**Employee Satisfaction** Points Earned: 0.533335 of 1.06667

What percent of your employees are 'Satisfied' or 'Engaged'?

Select N/A if satisfaction or engagement is not formally surveyed.

- N/A
  - <65%
  - 65-80%
  - 81-90%
  - >90%
- 

**Employee Metric Transparency** Points Earned: 0.26667 of 0.26667

Which of the following employee metrics are regularly collected, monitored and made transparent to all employees?

- Retention and turnover metrics
  - Diversity metrics
  - None
- 

**Termination Policy** Points Earned: 0.53333 of 0.53333

Which of the following is included in your company's termination policy?

Exclude situations requiring immediate dismissal / with cause.

- No written notice required prior to termination
  - Required written notice of worker performance only
  - Required written notice of worker performance and a stated probationary period
  - N/A - No written termination policy
- 

**Management & Worker Communication (Salaried)**

---

**Average Tenure** Points Earned: 0.5 of 0.50000

What is the average tenure of your current workforce?

- <12 months
  - 1-3 years
  - 3-5 years
  - >5 years
- 

**Job Flexibility/Corporate Culture**

---

**Health and Wellness Initiatives** Points Earned: 0.42 of 0.70000

Do company policies support any of the following health and wellness initiatives above insurer-provided programs?

Check all that apply.

- Company does not offer any formal health and wellness initiatives
- Company sponsors and encourages workers to participate in health and wellness activities during the workweek (i.e. walking or steps programs)
- Company offers incentives for workers to complete health risk assessments or participate in health and wellness activities (e.g., a fund for exercise equipment, subsidized gym membership, etc.)
- Over 25% of workers have completed a health risk assessment in the last 12 months
- Employees have access to behavioral health counseling services, web resources or Employee Assistance Programs
- Spouses, partners, or children of employees provided access to behavioral health counseling services, web resources or Employee Assistance Programs
- Company has policies and programs in place to prevent ergonomic-related injuries in the workspace
- Management receives reports on aggregate participation in worker wellness programs
- Other (please describe)

---

**Job Flexibility/Corporate Culture (Salaried)**

**Worker Flexibility Options** Points Earned: 0.333335 of 0.66667

Does the company offer any of the following job flexibility options, whenever feasible, in writing and in practice for the majority of workers?

Please check all that apply.

- Part-time work schedules at the request of workers
- Flex-time work schedules (allowing freedom to vary start and stop times)
- Telecommuting (working from home one or more days per week)
- Job-sharing
- None of the above

---

**Workplace Flexibility in Practice** Points Earned: 0.66667 of 0.66667

Which of the following flexible workplace practices occurred in the past 12 months?

Please check all that apply.

- Managers or executives worked part-time or in a job-share
- Managers or executives are in a telecommuting position
- We hired new people into permanent positions that are telecommuting
- We hired new people into permanent positions that are part-time or job-share
- We have transitioned staff into part-time, job-share, or telecommuting positions
- Other (please describe)
- None of the above

---

**Supplementary Benefits** Points Earned: 1.33333 of 1.33333

Which of the following supplementary benefits are offered to employees?

Please check all that apply.

- Onsite childcare
- Offsite subsidized child care
- Counseling services
- Free or subsidized meal
- Policy to support breastfeeding mothers
- Other (please describe)
- None

**Career Development Policies** Points Earned: 0.222264444 of 0.33333

Which of the following are true of career development and promotion policies and practices?

- Employees who seek to take a short-term leave/sabbatical will have his/her job guaranteed upon return
- Efforts will be made to find a place for employees who seek to take a long-term leave/sabbatical upon return
- Employees are able to make lateral moves or change career direction or pace when possible
- None of the above

---

**Worker Business Models Introduction**

**Workers Impact Business Model Introduction** Points Available: 0.00000

Is your company structured to benefit its employees in the following way?

The answer to this question affects questions you'll encounter further on in your assessment.

- Ownership structures that provide significant equity (>40%) and empowerment to all employees (i.e. employee-owned companies/cooperative)
- No

---

**Community**

---

**Job Creation**

**New Jobs Added Last Year** Points Earned: 0 of 0.00000

Number of full-time and part-time jobs that have been added to your company's payroll. Enter 0 if none or if your company has no workers.

Last 12 months:

24

**New Jobs Added Year Before Last** Points Earned: of 0.00000

Number of full-time and part-time jobs that have been added to your company's payroll. Enter 0 if none or if your company has no workers.

Prior 12 months:

**Job Growth Rate** Points Earned: 2.095344762 of 3.14286

By what % has your worker base grown over the last 12 months?

- 0% (Has not grown on a net basis)
- 1-5%
- 6-15%
- >15%

**Departed Employees** Points Earned: 0 of 0.00000

Number of full-time and part-time workers that departed/left the company during the last 12 months.

Enter 0 if None. Select N/A only if there are no workers.

**Attrition Rate** Points Earned: 0 of 3.14286

What was the attrition rate at the company for full-time and tenured part-time workers for the last 12 months?

Exclude workers terminated with cause.

**Workers from Low-Income Areas** Points Earned: 1.1785725 of 1.57143

What % of workers (including full-time and part-time and temporary workers) are verified/self-identified to be a part of the following groups?

Individuals residing in a low income area

- 0%
  - 1-9%
  - 10-19%
  - 20-29%
  - 30%+
  - Don't Know
- 

**Workers from Underemployed Groups** Points Earned: 0 of 1.57143

What % of workers (including full-time and part-time and temporary workers) are verified/self-identified to be a part of the following groups?

Other chronically underemployed populations (e.g. individuals who are formerly incarcerated or homeless)

- 0%
  - 1-9%
  - 10-19%
  - 20-29%
  - 30%+
  - Don't Know
- 

**Facilities in Low-Income Communities** Points Earned: 0.523757619 of 1.57143

What % of your workers are employed in company facilities located in low-income communities?

- <10%
  - 10-19%
  - 20-29%
  - 30%+
  - Don't Know
- 

**Diversity & Inclusion**

---

**Female Employees** Points Earned: 0 of 0.00000

Number of total full-time and part-time female employees.

Enter 0 if None.

253

---

**Nonprofit Ownership** Points Earned: 0.771965263 of 1.15789

What % of the company is owned by the following groups?

Nonprofit organization(s)

- 0%
  - 1-9%
  - 10-24%
  - 25-49%
  - 50%+
  - Don't know
-

**Ownership Diversity** Points Earned: 0 of 1.15789

What % of the company is owned by the following groups?

Women and/or individuals from underrepresented populations, including low-income communities

- 0%
- 1-4%
- 5-14%
- 15-24%
- 25%+
- Don't know

**Non-accredited Investor Ownership** Points Earned: 0 of 1.15789

What % of the company is owned by the following groups?

Individuals that qualify as non-accredited investors

- 0%
- 1-4%
- 5-14%
- 15-24%
- 25%+
- Don't know

**Female Ownership** Points Earned: of 0.00000

Optional unweighted metrics: Approximately what % of your company's ownership is held by individuals from the following groups?

Women

**Low-income Ownership** Points Earned: of 0.00000

Optional unweighted metrics: Approximately what % of your company's ownership is held by individuals from the following groups?

Low income communities

**Ownership from Underrepresented Groups** Points Earned: of 0.00000

Optional unweighted metrics: Approximately what % of your company's ownership is held by individuals from the following groups?

Other underrepresented populations (e.g. minorities, LGBT community, individuals with disabilities, etc.)

**Board of Directors Diversity** Points Earned: 0.771965263 of 1.15789

What % of the members of your Board of Directors (or equivalent) are women or individuals from other underrepresented populations?

- 0%
- 1-9%
- 10-24%
- 25-49%
- 50%+
- Don't know
- N/A - No board of directors or equivalent

**Female Directors** Points Earned: 0 of 0.00000

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Women

33

**Directors from Low-income Communities** Points Earned: of 0.00000

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Low income communities

---

**Minority Directors** Points Available: 0.00000

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Minority/previously excluded populations

---

**Directors from Underrepresented Populations** Points Earned: 0 of 0.00000

Optional unweighted metrics: Approximately what % of your Board of Directors or other governing body are from the following groups?

Other underrepresented populations (e.g. minorities, LGBT community, individuals with disabilities, etc.)

25

---

**Management from Underemployed Groups** Points Earned: 1.15789 of 1.15789

What % of management are women and/or individuals from underrepresented populations, including low-income communities?

- 0%
  - 1-9%
  - 10-24%
  - 25-49%
  - 50%+
  - Don't know
- 

**Female Management (metric)** Points Available: 0.00000

Optional unweighted metrics: Approximately what % of management is from the following groups?

Women

---

**Managers from Low-Income Areas** Points Available: 0.00000

Optional unweighted metrics: Approximately what % of management is from the following groups?

Low income communities

---

**Managers from Underrepresented Groups** Points Available: 0.00000

Optional unweighted metrics: Approximately what % of management is from the following groups?

Other underrepresented populations (eg - minorities, LGBT community, individuals with disabilities, etc.)

---

**Ethnic Diversity Compared to Area** Points Earned: 1.15789 of 1.15789

Does the % of ethnic minorities employed at your company equal or exceed the % of ethnic minorities in your metro area?

Percentage should be based on census or other government demographic data.

- No
  - Yes
  - N/A- Ethnic data is not available or illegal to be tracked in your area
-

**Managing Gender Pay Equity Managers** Points Earned: 0.57895 of 0.57895

Is average compensation for men and women equal in comparable managerial and non-managerial roles?

Managerial

Allow a 5% margin of error while calculating. For more information on calculating, see Explain.

- Yes
  - No
  - Don't know
  - N/A - Only one gender represented
- 

**Managing Gender Pay Equity for Non-Managers** Points Earned: 0.57895 of 0.57895

Is average compensation for men and women equal in comparable managerial and non-managerial roles?

Non-managerial

Allow a 5% margin of error while calculating. For more information on calculating, see Explain.

- Yes
  - No
  - Don't know
  - N/A - Only one gender represented
- 

**Supplier Ownership Diversity** Points Earned: 0 of 1.15789

What % of your Significant Suppliers are majority owned by women or individuals from underrepresented populations?

- 0%
  - 1-9%
  - 10-19%
  - 20-29%
  - 30%+
  - Don't Know
- 

**Supplier Diversity Policy** Points Earned: 0.57895 of 0.57895

Does the company have a written policy giving preference to suppliers owned by women or individuals from underrepresented populations?

- Yes
  - No
  - N/A: Such policies are illegal in my country of operations
- 

**Diversity and Inclusion Training** Points Earned: 1.15789 of 1.15789

Does the company provide specific content in worker training on inclusion and diversity issues related to any of the following specific underrepresented groups?

Check all that apply.

- Gender inclusiveness
  - Minorities
  - LGBT community
  - Individuals with disabilities
  - Other underrepresented groups (please describe)  
*religion, national origin, Aging employee workers group*
  - None of the Above
- 

**Civic Engagement & Giving**

---

**Corporate Citizenship Program** Points Earned: 1.13043 of 1.13043

Does your company have a formal corporate citizenship program (with allocated resources) in place that includes the following:

- Statement on the intended social or environmental impact of company's charitable contributions
- Cash and in-kind donations (excluding political causes)
- Volunteer and pro bono service
- Formal donations commitment (e.g. 1% for the planet)
- Matching individual workers' charitable donations
- Allowing workers and/or customers to select charities to receive company's donations
- Other (please describe)

*Toy Drive; Amalamated Foundation which receives grant from Amalgamated Bank*

None of the above

---

**Volunteer Service Policies** Points Earned: 1.13043 of 1.13043

Are full-time employees granted in writing any of the following options for volunteer service?

- Non-paid time off
- Paid time off
- 20 hours or more a year of paid time off
- Workers offered incentives for volunteerism (office parties, competitions with prizes, etc.)
- Do not offer paid or unpaid time off

---

**% of Employees Volunteer Service** Points Earned: 0.2826075 of 1.13043

What % of employees took paid time off for volunteer service last year?

- 0%
- 1-24%
- 25-49%
- 50-74%
- >75%
- Don't know

---

**Tracking Volunteer Service** Points Earned: 0 of 0.56522

Does your company monitor and record volunteer hours of company workers?

- We do not currently monitor and record our hours contributed
- Our company monitors and records hours contributed (no increase targets)
- Our company monitors hours contributed and has specific increase targets
- Our company monitors hours contributed and has met specific increase targets during the reporting period

---

**Total Amount of Volunteer Service Hours** Points Earned: of 0.00000

Number of hours volunteered by full-time and part-time employees of the organization during the last fiscal year.

This should include both paid and unpaid time spent volunteering during traditional work hours, either for company-organized events or for employee-initiated activities.

**Volunteer Service Per Capita** Points Earned: 0 of 2.26087

What was the % of per capita worker volunteer, community service, or pro bono time donated in the reporting period?

Calculate by total volunteer hours / total hours worked, generally 2000 hours per FTE.

- 0%
- .1-.9% of time
- 1-2.4% of time
- 2.5-5% of time
- >5% of time
- Don't know / not monitored

**Total Amount of Charitable Donations** Points Earned: 0 of 0.00000

Total amount (in currency terms) donated to registered charities in the last fiscal year.

Report with the currency specified in "Reporting currency" for this metric.

**% of Revenue Donated** Points Earned: 1.808696 of 4.52174

What was the equivalent % of revenue donated to charity during the last fiscal year?

Please include tax deductible in-kind donations but do not include pro bono time.

- No donations last FY
- 0.1-0.4% of revenues
- 0.5-1% of revenues
- 1.1-2.4% of revenues
- 2.5-5% of revenues
- 5%+ of revenues
- Don't know

**Charitable Organizations Supported** Points Earned: of 0.00000

Which organizations does your company support?

1199SEIU Care for Kids Gala 45th Precinct Community Council Breakfast A Better Balance A Greater Good Inc A. Philip Randolph Institute AFGJ/MovementNET African American Real Estate Professionals Afro Latin Jazz Alliance AFT Michigan ALIGN Alliance for Justice Allied Printing Trades Council Amazon Watch America Votes New Venture Fund American Labor Museum American Museum of Tort Law American Prospect American Sustainable Business Council American Sustainable Business Institute (Business for a Fair Minimum Wage) American Vet Dogs ASAAL ASES Solar Conference Association of Benefit Administrators Athlete Ally ATU Local 589 - Boston Carmen's Union Auburn Seminary BAC Local 1 BALLE Shift Capital Summit Bedford Central Community Development Corp Bed-Stuy Campaign Against Hunger Bioneers B'Nai B'Rith International Bonei Olam Brandworkers Breast Cancer Foundation Brennan Center for Justice Bronx Clergy Task Force Bronx River Alliance Bronx Youth Empowerment Program Bronxworks, Inc Brooklyn Hispanic Chamber of Commerce BUILD NYC Building & Construction Trades Council Nassau & Suffolk Building 13 Association Building Associations of Section One Building Trades & Construction Trades Council Advancement Account Byte Back California Reinvestment Coalition (CRC) CAMBA CAMBA Night Out 2018 Center for American Progress Center for Community Change (Progressive Multiplier Fund) Center for Court Innovation Center for Popular Democracy Charlie's Records Chesapeake Climate Action Network Children of the City Citizen Action of NY Citizens Union CityCraft Civil Eats Clara Lemlich Awards Clean Energy Leadership Institute Climate Jobs NY Climate Reality Project CMRAVE (Helmets to Hardhats) Coalition of African American Churches Coalition of Black Trade Unionist Coelho Center for Disability Law, Policy and Innovation, via Loyola Law School Colorado Cleantech Industries Association Communities in Schools Community Resource Center Community Service Agency, Metro Washington CLC Comunilife Confluence Philanthropy Congressional Progressive Caucus Co-Op City Croatan Institute David Brower Center DC 9 Scholarship Fund DC Friends of Ireland DC Vote DC9 Special Events DEA Widows' & Childrens Fund Decolonizing Wealth (Allied Media Projects) Democratic Governor's Association Demos Denver Business Journal Media Company Detectives Endowment Association Directions for Our Youth District Council 1707 Scholarship Fund DLCC Dream Corps Earth Island Institute / Project RFRS Earth Law Center East Bay Stonewall Democratic Club Economic Policy Institute Educational Alliance Eleanor's Legacy Bakers Project EmpowerEd Empowerment WORKS Eugene Debs Foundation Every Voice Fair Housing Justice Center Familias Santuarios Fast Food Justice Firefighters Awards Dinner FoodSystem6 Force For Good Fund Four Freedoms Park Conservancy Freedom for All Americans Friends of St Dominic's Full Circle Fund Funders' Committee for Civic Participation (FCCP) Funders for LGBTQ Issues Future Majority George W. Snyder Jr Memorial Fund Girls Who Invest Good Food Foundation Gracie Mansion Conservancy Graphic Communications Conference /IBT DC 9 - NANC Guide Dogs of America Guns Down, Inc Guttmacher Institute Guyana Unity Movement Habitat for Humanity Habitat for Humanity New York City Harry C Brousaides Charitable Foundation Hartley House Hebrew Free Loan Society Higher Ground Labs Hirshberg Entrepreneurship Institute Hog Island Oyster Company Hot Bread Kitchen Hour Children House Majority PAC Hudson Guild Human Services Council Human Services Council of NY I AM 2018 (AFSCME event) IBEW IBEW 4th District IBEW Construction & Maintenance Conference IBEW Membership Development Conference IBEW Women's Conference ICA Fund Good Jobs IGNITE IMPACCT Brooklyn IMPACT Silver Spring Innovation 4.4 (Buckminster Fuller Institute) Intentional Endowments Network Interfaith Council and Light International Labor Rights Forum

IUOE Local 12 Charity Gold Committee Jacob Riis Settlement House James Jay Dudley Luce Foundation Jericho Foundation Jericho Road, Inc. Jewish Association Serving the Aging (JASA) Jews United for Justice Jobs With Justice Kingsborough Community College Kingsborough Community College Foundation Kitchen Table Advisors Kolot Chayeinu L. I. Federation of Labor LAANE Labor Heritage Foundation Labor Press Larc School Latino Victory Fund LCV Victory Fund League of Conservation Voters Annual Capital Dinner Let America Vote Local 338 Local 372 Scholarship Fund Local 7 Scholarship Fund Local 812 Scholarship Fund Long Island City Partnership Long Island Federation of Labor AFL-CIO Make the Road NY Marty Lions Foundation Maryland State & DC AFL-CIO Mass Building Trades Council, AFL-CIO Mass Building Trades Council, AFL-CIO Massachusetts Coalition of Taft Hartley Trust Funds Mi Familia Vota Education Fund Michigan Education Alliance Scholarship Fund Michigan Education Association Mikva Challenge Mountain Association for Community Economic Development (Appalachia Funders Network) Mutual Housing Assn of NY, Inc NAACP NAACP NAACP New York Chapter National Center for the Study of Collective Bargaining in Higher Education for the Professionals National Committee for Responsive Philanthropy National Institute of Reproductive Health National Kidney Foundation National Labor-Management Cooperation National Wildlife Federation NatureBridge NCCMP NECA/IBEW Neighborhood Funders Group Neighborhood Housing Services of NYC Neighborhood SHOPP Netroots Nation New Jersey AFL-CIO New Jersey Building & Construction Trades New Jersey State AFL-CIO COPE Conference & Labor Awards New Jersey State Council New Jersey Working Families Alliance New Leaders Council New Media Ventures New York Civil Liberties Union New York Labor History Association New York Labor History Association New York Paid Leave Coalition New York State AFL-CIO New York State Public Employee Conference New York Women's Foundation NJ State Building & Construction Trades Nonprofit Coordinating Committee North American Building Trades Unions North American Eastern Conference GCC/IBT North Star Fund North Star Fund North Star Fund Northern Manhattan Coalition for Immigrant Rights Not Looking Back, Inc Numi Foundation NY Communities for Change NY Immigration Coalition NY Regional Conference of Bricklayers NYC & Vicinity District Council of Carpenters NYC Building Trades Council Advancement Account NYC Central Labor Council AFL-CIO NYC District Council Charity Fund NYC Housing Partnership Development Corporation NYC LCLAA NYCLU/ACLU NYCOSH NYS Pipe Trades Association On Site Academy/First Responder Scholarship Fund One Brooklyn Fund One World Play Project Opportunity Agenda Opportunity Finance Network Outreach Project Pachamama Alliance Patriotic Millionaires Research Center Paul Collins Jr Scholarship Fund Penn South Social Services Phipps Neighborhoods PICO National Network Planned Parenthood NYC Pride at Work Primary Care Development Corp (PCDC) Progressive Congress Strategy Summit Project Equity Prosperity Now Puerto Rican Alliance of Florida Queens Center for Progress Queens County Bar Association Race Forward Rainforest Action Network Ravenswood Community Drug Free Coalition Reaching Out Community Services Inc Resource Generation ROC Action ROC United Rockefeller Family Fund Roosevelt Institute Roosevelt Island Day Nursery Roosevelt Island Disabled Association Roosevelt Island Historical Society Roosevelt Island Operating Corporation Roosevelt Island Residents Association Roosevelt Island Seniors Association Rose Community Foundation (Impact Finance Center) Rose Foundation Run for Something Action Fund Safe Haven San Francisco Green Film Festival Sandy Hook Promise Sanitation Officer's Association Sanitation Officers Scholarship Fund Save the Waves Section 4 Partnership of Co-Op City Section Five Association of Co-Op City Senior Housing Crime Prevention Shared Interest Shared Interest Sheet Metal Workers Union Local 25 Sidney Hillman Foundation Silicon Valley Community Foundation Sixth Annual Basil Paterson Scholarship for Home Care Workers SMWI Scholarship Fund SOCAP Social Venture Institute (San Diego Region Small Business Development Corp) Solar Foundation Soul of Peruvian Andes Southern California Grantmakers Southwest Brooklyn Industrial Development Co Steel Valley Authority (Heartland Labor Capital Summer Fellowship) Stonewall Community Foundation Sun Valley Institute Sunset Park BID Sunset Park Business District Management Sunset Park Redevelopment Committee Supportive Housing Network of NY Supportive Housing Network of NY Teamsters Local 639 Golf Outing The Anthony Real Estate Learning Program The Aspen Institute The Child School The Fund for the City of New York - NAL The Good Food Foundation The Money Muscle Campaign The Nation Institute The Outdoor Industry Association The Redford Center The Riverbay Fund The Solutions Project The Workmen's Circle Theater of the Oppressed Thousand Currents Tides Foundation (Springboard Education Fund) Transgender Legal Defense & Education Fund Trinity Lutheran Church Ultraviolet Uniformed Firefighters Association Union Sportsmen Alliance United Hospital Fund United Senior Citizens Center of Sunset Park University Neighborhood Housing Program UPROSE Urban Manufacturing Alliance Urban Upbound Virginia Conservation Network VOCAL-NY Voices for Progress Walkers Legacy Washington Regional Association of Grantmakers Waterbar re: Oysterfest WC&C Association of Wall, Ceiling and Carpentry Industries WFYI-TV re Debs Documentary Women Donors Network Women in Green Forum Women Make Movies Women's Entrepreneurship Day Org Workers Defense League Workers Defense Project Workers Rights Consortium Working America Education Fund Working Families Party National Independent Expenditure Committee YES! World Young Life

**Community Service and Charitable Practices** Points Earned: 1.13043 of 1.13043

Which of the following volunteer and charitable giving practices did your company employ in the last fiscal year?

Check all that apply.

- Company contributed the majority of its cash, service and in-kind donations to local markets it sourced from or operates in
- Company has public facing partnership with a service/charitable organizations
- Company provided facilities for community events or trainings
- Other innovative engagement practices (please describe)

*Amalgamated Foundation is the name used for the programs and services of the Amalgamated Charitable Foundation, an independent nonprofit public charity. Reflecting their shared commitment to positive social change, Amalgamated Foundation receives charitab*

None of the above

**Policy Advocacy for Social and Environmental Standards** Points Earned: 1.13043 of 1.13043

Has your company worked with policymakers and/or stakeholders (including competitors) to develop or advocate for increased adoption of social and environmental standards or voluntary practices in your industry in the past two years?

- Yes, company has offered support in name and/or signed petitions
- Yes, company has provided active staff time or financial support
- Yes, company has directly introduced, testified, made recommendations or provided expertise to advance standards
- Yes, company has worked with other industry players on a cooperative initiative
- Yes, and efforts resulted in a specific institutional, industry or regulatory reform
- Other (please describe)

*Amalgamated is leading the efforts for numerous other financial institutions around the world to measure their financed emissions and ultimately to develop an open and transparent accounting system for measuring the climate impact of our lending.*

None of the above

---

**Local Involvement**

**Geographic Structure and Scope** Points Earned: of 0.00000

We realize that for companies with more than one office, the definition of local involvement is a more complicated one to answer. Please tell us a bit about the structure of your company geographically.

*Amalgamated Bank currently has its headquarters and 12 branch locations in New York City, one branch and regional office in Washington, D.C., a branch and office in San Francisco, CA.*

---

**Local Purchasing and Hiring Policies** Points Earned: 3 of 3.00000

Does the company have the following written local purchasing or hiring policies in place?

- No written local purchasing or hiring policy in place
- Written preference at each facility to purchase from local suppliers
- Ready-to-use lists of preferred local suppliers/vendors for specific facilities
- Written preference for hiring and recruiting local managers
- Incentives for staff to live within 20 miles of local company facility
- Other (please describe)

---

**Spending on Local Suppliers** Points Earned: 3 of 3.00000

What % of your company's expenses (excluding labor) was spent with independent suppliers local to the company's headquarters or relevant production facilities?

- <20%
- 20-39%
- 40-59%
- 60%+
- Don't know

---

**Local Ownership** Points Earned: 3 of 3.00000

Is the majority (over 50%) of the company's ownership located locally to the majority of the company's workforce?

- Yes
- No
- Don't know

## Impactful Banking Services Points Earned: 3 of 3.00000

Is the majority of your company's banking services provided by an institution with any of the following characteristics?

- A certified CDFI or national equivalent social investment organization
- A Certified B Corporation
- A member of the Global Alliance for Banking on Values
- A cooperative bank or credit union
- A local bank committed to serving the community
- An independently owned bank
- None of the above

---

## Suppliers, Distributors & Product

### Significant Supplier Descriptions Points Earned: 0 of 0.00000

Please select the types of companies that represent your Significant Suppliers:

All companies have significant suppliers, which are defined as the largest suppliers of the company amounting to approximately 80% of non-labor costs. Select all that apply.

- Product Manufacturers
- Professional Service Firms (Consulting, Legal, Accounting)
- Independent Contractors
- Marketing/Advertising
- Office Supplies
- Benefits Providers
- Technology
- Raw materials
- Farms
- Other

---

### Social or Environmental Screening of Suppliers Points Earned: 0 of 0.00000

Does your company screen and/or evaluate Significant Suppliers for social and environmental impact?

This question determines the set of supplier-focused questions your company will respond to. The answer to this question affects questions you'll encounter further on in your assessment.

- Yes
- No

---

### Supplier Screen Topics Points Earned: 2 of 2.00000

What is the social and environmental screen that is used for a majority of your company's Significant Suppliers:

- No formal screening process in place
- Screened for negative practices or regulatory non-compliance (e.g. no child labor)
- Screened for positive practices beyond what is required by regulations (environmentally-friendly manufacturing process; excellent labor practices, etc.)

---

### Supplier Evaluation Practices Points Earned: 1 of 2.00000

When monitoring and evaluating the on-going social and environmental performance of the majority of Significant Suppliers, which of the following apply?

- No formal supplier monitoring and evaluation process
- Significant Suppliers are evaluated based on company's own criteria
- Significant Suppliers are evaluated based on social and environmental standards best-in-class third-party certification for your industry (ISO, SA8000, etc.)
- Company visits a majority of Significant Suppliers on-site

## Independent Contractor Practices Points Earned: 1 of 2.00000

Which of the following describe your relationships with all your company's independent contractors?

- Formal routine process for independent contractors to receive post-project/contract performance feedback
- Formal routine process for independent contractors to communicate post-project or post-contract feedback to the company
- Independent contractors are verified to either work on a time-bound basis, or else split their time with work for other clients. Contractors not meeting either criteria have been offered employment.
- Independent contractors are paid a living wage (when calculated as hourly wage when living wage data is available)
- We have independent contractors, but have not engaged in any of these practices
- N/A - We haven't used independent contractors in the last year

## Product Accreditations and Certifications Points Earned: 2 of 2.00000

What % of your services have been reviewed and certified by an accreditation body? Select N/A if industry or service relevant accreditation does not exist.

- 0%
- 1-9%
- 10-24%
- 25-74%
- 75-99%
- 100%
- Don't know
- N/A

## Community Business Models Introduction

---

### Community Oriented Business Models Points Earned: 0 of 0.00000

Is your company structured to benefit community stakeholders in any of the following ways?

The answer to this question affects questions you'll encounter further on in your assessment.

- A producer-owned cooperative structure in which suppliers share control and benefits of company operations (e.g. farmer cooperative, artisanal cooperative)
- Purchasing fair/direct trade to improve livelihoods for underserved groups in your supply chain
- A micro-distribution or micro-franchising model that provides economic opportunities to underserved groups
- A formal standing commitment to donate a significant portion of sales/profits/ownership to charitable causes (>2% sales, >20% profits/ownership)
- Providing high quality jobs and/or professional development for individuals with chronic barriers to employment (workforce development programs)
- A community-focused business model that supports and builds the economic vitality of local communities
- None of the above

## Environment

---

### Land, Office, Plant

---

#### Green Building Standards Points Earned: 0 of 1.04762

What % of company facilities (by area, both owned by company or leased) are certified to meet the requirements of an accredited green building program?

- <20%
- 20-49%
- 50-79%
- 80%+
- N/A - Company has virtual office

**Previously Constructed Buildings** Points Earned: 1.04762 of 1.04762

What % of the square footage of all company facilities is located in previously constructed buildings?

Select N/A if your company utilize virtual office.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- N/A

**Recycling Programs** Points Earned: 0.52381 of 1.04762

What % of your facilities on a square foot basis have a facility-wide recycling program that has ongoing collection of at least all standard materials in your area?

See Explain This for definition.

- <20%
- 21-40%
- 41-60%
- 61-80%
- >80%

**Environmental Management Systems** Points Earned: 1.257144 of 2.09524

Does your company have an environmental management system that includes any of the following?

Please check all that apply.

- Policy statement documenting the organization's commitment to the environment
- Assessment undertaken of the environmental impact of the organization's business activities
- Stated objectives and targets for environmental aspects of the organization's operations
- Programming designed, with allocated resources, to achieve these targets
- Periodic compliance and auditing to evaluate programs conducted
- None of the above

**Chemical Reduction Methods** Points Earned: 1.04762 of 1.04762

Which of the following environmentally preferred products have been purchased for the majority of your corporate facilities?

- Non-toxic janitorial products
- Unbleached / chlorine free paper products
- Soy-based inks or other low VOC inks
- Recycled/environmentally preferred office supplies (paper, pens, notebooks, etc.)
- Other (please describe)
- None of the above

**Environmental Purchasing Policy Topics** Points Earned: 1.04762 of 1.04762

Does the company have a written and circulated environmentally preferable purchasing (EPP) policy that includes any of the following?

- Building and construction
- Carpets
- Cleaning
- Electronics
- Fleets
- Food or food services
- Landscaping
- Meetings and conferences
- Office supplies
- Paper
- Product input materials
- Other (please describe)
- N/A - No environmentally preferable purchasing policy

**Reducing Impact of Travel/Commuting** Points Earned: 1.04762 of 1.04762

Does your company have any programs or policies in place to reduce the environmental footprint caused by travel/commuting?

- Employees are subsidized/incentivized for use of public transportation, carpooling, or biking to work
- Facilities are designed to facilitate use of public transportation, biking, or cleaner burning vehicles (e.g. electric chargers)
- Employees are encouraged to use virtual meeting technology to reduce in person meetings
- Company has a written policy limiting corporate travel
- None of the above

**Indoor Air Quality Monitoring** Points Earned: 0.52381 of 0.52381

Does the company monitor indoor environmental quality to ensure a healthy and comfortable work space, avoiding "Sick Building Syndrome"?

Select N/A if you have no facilities.

- Yes
- No
- NA

**Indoor Air Quality Audits** Points Earned: 0.349276508 of 1.04762

Do you conduct an annual indoor air quality audit of your facilities that includes the following?

Select all options that apply.

- No smoking within 25 feet of building entrances
- Compliance with the following criteria in ASHRAE Standard 62.1 1010, Ventilation for Acceptable Indoor Air Quality: Ventilation rates for applicable spaces meeting combined outdoor air rate in cfm per person shown in Table 6.1 (Compliance may be shown through CO2 measurement, BMS data or volumetric measurements.)
- Compliance with Table 5.1, Air Intake Minimum Separation Distances
- Compliance with Operations and Maintenance Section 8 via documented O&M records
- HVAC Filters - ASHRAE 52.1 2007 MERV rating of at least 8, with no air by pass
- Temperature and relative humidity levels in compliance with ASHRAE Standard 55
- Written IAQ Compliant response policy
- None of the above

**Facility Improvement with Landlord** Points Earned: 0.349276508 of 1.04762

If you lease your facilities, have you worked with your landlord to implement/maintain any of the following?

Select N/A if you do not lease your building.

- Energy efficiency improvements
- Water efficiency improvements
- Waste reduction programs (including recycling)
- None of the above
- N/A - Company does not lease majority of facilities

---

Inputs

**Monitoring Energy Usage** Points Earned: 0.180555 of 0.72222

Does your company monitor, record and/or report its energy usage?

- We do not currently monitor and record our usage
- We monitor and record usage (no reduction targets)
- We monitor and report usage, and have specific reduction targets
- We monitor and record, set reduction targets and report progress on targets annually to a voluntary public reporting program
- We have met or exceeded those targets in the last FY

**Monitoring and Managing Water Use** Points Earned: 0 of 0.72222

Does your company monitor, record and/or report its water usage?

- We do not currently monitor and record our usage
- We monitor and record usage (no reduction targets)
- We monitor and report usage, and have specific reduction targets
- We monitor and record, set reduction targets and report progress on targets annually to a voluntary public reporting program
- We have met or exceeded those targets in the last FY

**Total Energy Use** Points Earned: 0 of 0.00000

Total energy used (Gigajoules) during the last 12 months:

*12600*

**Total Renewable Energy Use** Points Earned: 0 of 0.00000

Total energy used from renewable resources (Gigajoules) during the last 12 months:

*12600*

**Total Water Use** Points Earned: of 0.00000

Total water use (liters) during the last 12 months

**Energy Use Reductions** Points Earned: 0.288888 of 1.44444

Have conservation and efficiency improvements led to energy savings for your facilities? If so, by how much?

Please calculate based on changes from last year or annualized from a base year, referring to electricity use and other energy consumption from heating, hot water, etc.

- 0%
- 1-4%
- 5-9%
- 10-14%
- 15-20%
- >20%
- Don't know

**Low Impact Renewable Energy Use** Points Earned: 0.288888 of 1.44444

What % of energy use is produced from low-impact renewable sources?

Include electricity and other energy consumption from heating, hot water, etc.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- Don't know

**Increasing Renewable Energy** Points Earned: 0.72222 of 0.72222

Has the company increased its % use of low impact renewable energy annually at its corporate facilities?

- Yes
- No
- Already Maximized (100% low impact renewable)

**Facility Energy Efficiency** Points Earned: 0.662131296 of 0.72222

For which of the following systems have you used energy conservation/efficiency measures for each of your corporate facilities/locations (by majority of square feet) in the past year?

- Equipment: Energy Star Appliances / Automatic Sleep Modes / After-Hour Timers / etc.
- Lighting: Natural Light / CF Bulbs / Occupancy Sensors / Daylight Dimmers / Task Lighting / etc.
- HVAC: Programmable Thermostat / Timers / Occupancy Sensors / Shade Sun-Exposed Walls / Double-Paned Windows / etc
- Other (please specify)  
*Printing systems*
- None of the above

**Water Conservation Practices** Points Earned: 0 of 0.72222

Which of the following water conservation methods have been implemented at the majority of your corporate offices:

- Low-flow faucets/taps, toilets/urinals, showerheads
- Grey-water usage for irrigation
- Low-volume irrigation
- Harvest rainwater
- Other (please describe)
- None
- N/A: My company has a virtual office

## Outputs

---

### Monitoring Greenhouse Gas Emissions Points Earned: 0.185168148 of 0.55556

Please select the option that best describes how you monitor and record the following emissions:  
Scopes 1 and 2 greenhouse gas (GHG) emissions

- Company does not currently monitor and record emissions
  - Company monitors and records emissions (no reduction targets)
  - Company monitors emissions and has specific reduction targets
  - Company monitors emissions and has met specific reduction targets during the reporting period
  - Eliminated emissions of this by-product entirely
  - N/A
- 

### Total Waste Disposed Points Earned: of 0.00000

Waste Disposed (metric tonnes) during the last 12 months

---

### Total Waste Recycled Points Earned: of 0.00000

Waste Disposed: Recycled/Reused (metric tonnes) during the last 12 months

---

### Total Scope 1 GHGs Points Earned: 0 of 0.00000

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:  
Scope 1:

0

---

### Total Scope 2 GHGs Points Earned: 0 of 0.00000

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:  
Scope 2:

56.5

---

### Total Scope 3 GHGs Points Earned: 0 of 0.00000

Total Greenhouse Gas Emissions (metric tonnes of CO2 equivalent) in:  
Scope 3:

1394.1

---

### Carbon Intensity Points Earned: 0.55556 of 0.55556

What is your current Carbon Intensity for Scopes 1 and 2 (measured in metric tons of CO2/\$million of revenue), not including the use of carbon credits or offsets?

- >100
  - 81-100
  - 61-80
  - 41-60
  - 21-40
  - 1-20
  - 0
  - Don't know
-

**Greenhouse Gas Emissions Reduced** Points Earned: 0 of 0.55556

What % of Scopes 1 and 2 GHG emissions has been saved due to efficiency improvements implemented by your company?

- 0%
- 1-4%
- 5-9%
- 10-14%
- 15-20%
- >20%
- Don't Know

---

**% GHG Emissions Offset** Points Earned: 0.27778 of 0.27778

If your company purchased certified carbon credits in the reporting period, what % of GHG emissions were off-set?

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-99%
- 100%
- Don't know
- N/A - No carbon offsets purchased

---

**Hazardous Waste Disposal** Points Earned: 0.55556 of 0.55556

Is hazardous waste always disposed of responsibly, in a way that the company can verify?

This includes batteries, paint, electronic equipment, etc.

- Yes
- No
- N/A - We have eliminated hazardous waste

---

**Environmental Models Introduction**

**Environmental Business Model** Points Earned: 0 of 0.00000

Are your company's products or process structured to restore or preserve the environment in any of the following ways?

The answer to this question affects questions you'll encounter further on in your assessment.

- Through a manufacturing, wholesale or agriculture process which is designed to significantly reduce environmental impact compared to typical practices for the industry
- Through a product or service that preserves, conserves, or restores the environment or resources
- None of the above

---

**Environment Products & Services Introduction**

## Environmental Product Benefits Points Earned: 0 of 0.00000

In what way or ways does your product/service conserve the environment?

Please select ONE option per product line. You may select an additional option if your product line has two separate environmental attribute. The answer to this question affects questions you'll encounter further on in your assessment.

- Provides or is powered by renewable energy or cleaner-burning energy than market alternatives (e.g. solar panel manufacturers/installers, hybrid vehicles)
- Conserves or diverts resources (including energy, water, materials, etc.)
- Conserves or preserves the well-being of land and/or animals (e.g. land protection or reforestation services, sustainably harvested agricultural products)
- Reduces or is made of less toxic/hazardous substances (e.g. brownfield remediation services, organic food, non-toxic cleaners)
- Educates, measures, researches, or provides information to solve environmental problems (e.g. environmental consulting auditing)
- None of the above

## Environmental Product/Service Certifications Points Earned: of 0.00000

How would you describe the positive environmental outcome produced for the environment by your product/service? If you have environmental product certifications, please list them here.

To meet the definition of a qualified third-party certification, the certification must be independently verified, be standards-based, and have those standards be transparent.

*Many of our loans are focused on environmental protection and are to companies working to build regenerative food systems, reduce GHG emissions, and protect the planet. We are a GABV member and also SF Green Business member.*

## Green Lending

### Green Lending Products Offered To Organizations Points Earned: 0 of 0.00000

Which of the following lending products does the financial institution offer to businesses and organizations?

- Energy efficiency improvement financing
- Renewable energy project finance
- Conservation loans
- Brownfield loans
- Microloans for environmentally focused businesses, e.g. for working capital and trade finance needs
- Loans for green construction projects
- Other (please describe)

*Loans for environmentally focused nonprofit organizations.*

- None of the above
- N/A

### Green Lending Products Offered To Individuals Points Earned: 0 of 0.00000

Which of the following lending products does the financial institution offer to individuals?

- Loans for purchasing green homes
- Loans for energy efficiency improvements
- Loans for solar installation or other renewable energy upgrades
- Energy Efficient Mortgage
- Other (please describe)

*Low carbon investment funds; Solar HELOC*

- None of the above
- N/A

### Percent Of Loans In Green Lending Points Earned: 5.1 of 30.00000

What % of the institution's total loan portfolio include the previously selected lending products?

17

**CO2 Saved Offset** Points Earned: 0 of 0.00000

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

Metric tons of GHG/CO2 equivalent

73498

**kWh Saved** Points Earned: of 0.00000

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

kWh saved/off-set

**Waste Diverted From Landfill** Points Earned: of 0.00000

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

Metric tons of waste saved from landfill or incineration

**Liters Of Water Offset** Points Earned: of 0.00000

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

Liters of water saved/off-set

**Hectares Protected** Points Earned: of 0.00000

If tracked, what was the total or per use number of metric tons of carbon (CO2) off-set or saved by your loan portfolio during the last 12 months? Also, provide any of the following, if tracked:

Number of hectares protected

## Customers

---

### Customer Models Introduction

---

**Customer Impact Business Model Introduction** Points Earned: 0 of 0.00000

Does your product/service address a social or economic problem for or through your customers?

The answer to this question affects questions you'll encounter further on in your assessment.

- Yes  
 No

### Customer Products & Services Introduction

---

**Positive Impact of Product/Service** Points Earned: of 0.00000

How would you describe the positive outcome for customers created by your product/service?

*Amalgamated Bank is committed to strengthening the communities in which we do business. Together with our union, nonprofit and government partners, the bank offers innovative and affordable solutions to address the specific banking and credit needs of the communities we serve. We accomplish this by offering bank products, programs and services that increase and preserve affordable housing, grow small businesses and help immigrants and working class people to save, reduce debt and participate fully in the American dream. Amalgamated's Community Development team makes available grants, loans and financial literacy education programs to individuals, unions, nonprofit organizations, community-based organizations and developers of affordable housing and other community facilities that benefit low and moderate-income individuals. Our team of professionals draws upon the resources and expertise across Amalgamated Bank's business divisions of Retail Banking, Commercial Banking and Commercial Real Estate to provide innovative and affordable financial solutions.*

**Beneficial Product Type** Points Earned: 0 of 0.00000

Which of the following most closely matches the outcome and/or problem solved for your customers as defined above?

Only select the ONE most relevant option for each product line. This will guide you to a series of questions specific to the type of impact you indicate you are creating. The answer to this question affects questions you'll encounter further on in your assessment.

- Access to products/services that fulfill basic human needs for individuals without prior access (e.g. providers of electricity clean drinking water to rural poor communities, affordable housing projects, waste and sanitation systems or disposal)
- Improved or Maintained Health/Wellness (e.g. medical equipment, medical services and medicines, preventative health services or products, healthy living products, exercise and sporting products, prescription eyeglasses)
- Improved Education or Skills Development (e.g. schools, textbooks, tutoring services, career leadership training, educational tools, games and software)
- Increased economic opportunity for underserved groups (e.g. financial or insurance services or benefits consulting for the underserved, new mechanisms to connect products to market)
- Increased operational success or capital for purpose driven or underserved enterprises (e.g. impact investing or fundraising platforms, non-profit accounting services)
- Increased social and/or environmental impact for businesses or other organizations (e.g. sustainability consulting)
- Increased Access to Arts, Media, or Culture (e.g. independent media, artisanal crafts, photography, information services)
- None of the above

**Total Customer Individuals** Points Earned: 0 of 0.00000

Total Number of Customers  
Individuals:

60177

**Total Customer Organizations** Points Earned: 0 of 0.00000

Total Number of Customers  
Organizations:

5410

**Targeted for Investment**

---

**Microfinance Savings Products Offered** Points Earned: 2 of 2.00000

Which of the following depository products that serve the underbanked does your company offer?

- Matched savings accounts, e.g. Individual Development Accounts (IDAs)
- Accounts with Matricula cards
- Special savings products
- Secured credit cards or prepaid checking
- Other  
*Restart checking & Savings (second chance) plus IDNYC we accept (same idea as matricula cards)*
- None of the above
- N/A

**Banking Loan Products With Benefit** Points Earned: 2 of 2.00000

Which of the following loan products that have a social benefit does your company offer?

- Socially oriented mortgage loans (e.g. rescue mortgage, ITIN mortgage)
- Socially oriented credit enhancements
- Microloans for purpose-driven enterprises and SMEs (e.g. working capital needs, trade finance needs)
- Other  
*affordable housing, multi-family housing, Solar HELOC for individuals*
- None of the above

**Banking Dedicated Deposit Product For Mission** Points Earned: 0 of 2.00000

Does your company offer depositors any dedicated saving products that can enhance your company's ability to deliver on its social or environmental mission?

Examples include impact-oriented CDs, money market accounts, investment funds.

- Yes
- No
- N/A

---

**Leadership & Outreach**

**Banking External Recognition** Points Earned: 1.09091 of 1.09091

Has your company received any external recognition for the excellence of its sustainable banking practices, e.g. member of the Global Alliance for Banking on Values (GABV)?

- Yes
- No

**Banking Percent Of AUM Certified As CDFI Or CDE** Points Earned: 0 of 2.18182

What % of your company by assets under management (including subsidiaries) is certified as CDFI or CDE?

Select N/A if your company does not have operations in the U.S.

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75-100%
- N/A

**Banking Average Current CRA Rating** Points Earned: 0.727309697 of 1.09091

What is your company's average current CRA rating weighted by assets under management?

Select N/A if your company does not have operations in the U.S.

- Substantial Noncompliance
- Needs to improve
- Satisfactory
- Outstanding
- No CRA rating
- N/A

**Banking Weighted Avg Performance NCIF Metrics** Points Earned: 0 of 0.54545

If your company is a bank, in which quadrant is your company's average performance weighted by assets under management according to the NCIF social performance metrics?

- Quadrant 1
- Quadrant 2 or 3
- Quadrant 4
- N/A - Not a regulated bank
- N/A - No operations in the U.S.

**Banking Average Aeris Score** Points Earned: 0 of 0.54545

If your company or subsidiaries has been rated by Aeris (Formerly CARS Inc), what is the average score by assets under management that your company achieved on the Aeris impact rating?

Select N/A if your company does not have operations in the U.S or if you are a bank and are not eligible for a Aeris Rating.

- AAA
- AA
- A
- B
- Not rated by Aeris
- N/A

**Banking Technical Assistance To Borrowers** Points Earned: 0.54545 of 0.54545

Does your company or affiliated non-profit provide your borrowers and potential borrowers with technical assistance or information on any of the following topics?

- Financial literacy
- First time home purchase
- Foreclosure prevention
- Small Business TA
- Other

*Topics include: Improve your credit/borrowing; debt management; financials seminars for high school students, understanding credit & basic banking; insurance awareness; understanding paycheck*

- None of the above

**Investment Criteria**

---

**Banking Underwriting Standards Review Loans** Points Earned: 1.16667 of 1.16667

Does your company have a formal written process to review potential loans according to social and environmental impact criteria that is discussed in your loan underwriting policy or used in loan committee review?

- Yes
- No

**Banking Must Exceed Standard To Receive Loan** Points Earned: 0 of 1.16667

If your company is not a regulated bank, does this process set minimum standards for social and environmental performance that companies must exceed in order to receive a loan?

- Yes
- No
- N/A

**Banking Percent Of Loan Portfolio With Loan Perform Standards** Points Earned: 0 of 1.16667

For what % of your company's loan portfolio by loan volume (commercial, personal, and residential) does the previous process apply?

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75%+

**Banking Percent Borrowers In Person Pre Loan** Points Earned: 0.8750025 of 1.16667

What % of potential borrowers does your company's lenders meet with in person or through a video conference prior to issuing a loan?

- 0%
- 1-24%
- 25-49%
- 50-74%
- 75%+

**Banking Underwriting Standards Provide Lower Interest Rates** Points Earned: 1.16667 of 1.16667

Do your company's underwriting standards go beyond conventional credit ratios to provide loans or lower interest rates to borrowers based on the environmental performance of their home or business?

- Yes
- No

**Banking Underwriting Measure Willingness To Pay** Points Earned: 1.16667 of 1.16667

For a credit impaired individual, does your company consider factors beyond conventional credit scoring to assess a borrower's willingness to repay?

Factors may include: 1. Rental payment history 2. Marital, health, or employment history 3. Utility payment history. Select N/A only if your company does not make consumer loans.

- Yes
- No
- N/A

**Portfolio Management**

---

**Banking 3 Year ROA** Points Earned: 0 of 0.00000

Please report your company's three-year average Return to Assets ratio:

*0.42*

**Banking EOA Ratio** Points Earned: 0 of 0.00000

Please indicate your company's Equity to Assets ratio:

*8.89*

**Banking Pc Impaired Assets** Points Earned: 0 of 0.00000

Please indicate the asset quality of your company in terms of percentage of impaired assets and loans past due for 90+ days.

*1.27*

**Banking Annual Loan Review** Points Earned: 0 of 1.33333

Does your company use the same formal process for measuring the social and environmental performance of its commercial loans on at least an annual basis as it does for underwriting a loan in the first place?

Select N/A only if your company does not make commercial loans.

- Yes
- No
- N/A

**Banking Pc Assets Committed To Real Economy** Points Earned: 1.33333 of 1.33333

What % of your company's assets are committed to supporting the real economy? That is, what percentage of loans, share, bonds and other assets are devoted to activities that generate goods and services as opposed to financial market activities.

- 0%
  - 1-29%
  - 30-49%
  - 50-69%
  - 70%+
  - Don't Know
- 

**Banking Pc Revenues Derived From Real Economy** Points Earned: 1.33333 of 1.33333

What % of your revenues are derived from the real economy?

- 0%
  - 1-29%
  - 30-49%
  - 50-69%
  - 70%+
  - Don't know
- 

**Banking Pc Deposits To Assets** Points Earned: 1.33333 of 1.33333

What is the percentage of total client deposits to the company's assets?

- 0%
  - 1-29%
  - 30-49%
  - 50-69%
  - 70%+
  - Don't know
- 

**Banking Percent Loan Originations Serviced** Points Earned: 1.33333 of 1.33333

What % of your company's loan originations does your company service?

- 0%
  - 1-24%
  - 25-49%
  - 50-74%
  - 75%+
- 

**Banking Pc Clients Sourced Serviced** Points Earned: 1.33333 of 1.33333

What percentage of your company's clients are directly sourced and serviced by your company?

See explain this for definition.

- 0%
  - 1-24%
  - 25-49%
  - 50-74%
  - 75-94%
  - 95%+
  - Don't know
- 

**Portfolio Reporting**

---

**Banking Borrower Surveys Required** Points Earned: 0 of 3.00000

Does your company require its borrowers or loans officers to fill out any of the following surveys regarding the social or environmental performance of the companies in your company's loan portfolio?

- External Survey
- Internal Survey
- Do not survey

---

**Serving in Need Populations**

**Banking Serves Individuals Or Businesses** Points Earned: 0 of 0.00000

Does the financial institution target any of the following underserved clients/customers?

- Microenterprise, SME or other commercial borrowers that have been historically under-banked
- Individual borrowers who have been historically under-banked
- None of the above

---

**Banking Description Clients Beneficiaries Of Products Or Services** Points Earned: of 0.00000

Describe the beneficiaries or end-users of your products or services and how you characterize them as underserved.

*The Bank offers affordable banking products and services, such as our Restart and Affordable Checking Account (with no minimum balance, no monthly fee, and free online and mobile with bill pay) in order to make opening and maintaining checking accounts more accessible to unbanked and underbanked residents. Additionally, our no-fee checking, Restart savings accounts is designed for people who have had financial challenges in the past and we provide first-time homebuyers program that features low down payments, adjustable rates and no cost for mortgage insurance. Along with our first-time homebuyer seminars, the Bank is an approved lender under the NYC Department of Housing Preservation and Development's (HPD) downpayment assistance program, which allows qualified first-time homebuyers to receive up to \$25K in downpayment assistance. Additionally, Amalgamated Bank became an approved lender for Federal Home Loan Bank (FHLB 1st Home Club) and Veteran's Administration (VA) loans. Our services expand access to the underserved community as 30% of our branches are in neighborhoods that are in low-to moderate-income areas. Our products and services include our Affordable Housing Construction Loan program which helps fund the development and rehabilitation of thousands of affordable housing units in New York. In addition, we have provided grants and loans to non-profits and community-based organizations that benefit this underserved community. We've helped fund food banks, community centers, women's health centers and many women and minority-owned businesses.*

---

**Banking Underserved Populations Served** Points Earned: 0 of 0.00000

Which of the following client groups does the financial institution target?

Please check all that apply. The answer to this question affects questions you'll encounter further on in your assessment.

- Low-income, poor or very poor (including low-income minorities and other underserved populations)
- Minority, disabled, and other underserved (but not low-income)
- Individuals living in rural communities
- Purpose-driven enterprises (e.g. microfinance institutions, fair trade retailers, affordable housing developers, community development nonprofits)

---

**Banking Pc Loans To Underserved** Points Earned: 0 of 0.00000

What % of the total portfolio represents loans made to the previously selected underserved individuals?

The answer to this question affects questions you'll encounter further on in your assessment.

7

---

**In-Need Individuals Served** Points Earned: 0 of 0.00000

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable  
Individuals

43

---

**Underserved Households** Points Earned: of 0.00000

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable  
Households

**In-Need Communities Served** Points Earned: 0 of 0.00000

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable

Communities

20

**In-need Organizations Served** Points Earned: of 0.00000

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable

Businesses/Non-Profits

**Underserved Government Entities** Points Earned: of 0.00000

How many customers/clients served qualify as the previous selected underserved populations during the last 12 months? Do not duplicate individuals and households. Estimates within +/- 5% are acceptable

Governments

## Disclosure Questionnaire

---

### Disclosure Industries

---

**Illegal Products or Subject to Phase Out** Points Earned: 0 of 0.00000

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Any product or activity deemed illegal under host country laws or regulations or international conventions and agreements

- Yes  
 No

**Gambling** Points Earned: 0 of 0.00000

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Gambling

- Yes  
 No

**Internationally Banned Pharmaceuticals** Points Earned: 0 of 0.00000

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Pharmaceuticals subject to international phase-outs or bans

- Yes  
 No

**Payday, Short Term, or High Interest Lending** Points Earned: 0 of 0.00000

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Payday lending

- Yes  
 No

**Disclosure Pornography** Points Earned: 0 of 0.00000

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Pornography

- Yes  
 No

**Disclosure Wildlife Regulated Under CITES** Points Earned: 0 of 0.00000

Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply. Wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)

- Yes  
 No

**Company Explanation Of Disclosure Item Flags** Points Available: 0.00000

If you selected "Yes" previously, please provide a detailed explanation of the company's involvement here.

If this does not apply to you, please enter "Does not apply" in the text area below.

**Disclosure Practices**

---

**No formal Registration Under Domestic Regulations** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."  
Company is not formally registered in accordance with domestic regulations

- Yes  
 No

**Tax Reduction Through Corporate Shells** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."  
Company has reduced or minimized taxes through the use of corporate shells or structural means

- Yes  
 No

**Facilities located in sensitive ecosystems** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."  
Company facilities are located adjacent to or in sensitive ecosystems

- Yes  
 No

**Company/Suppliers Employ Under Age 15 (Or Other ILO Minimum Age)** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."  
Company employs workers under the age of 15 (or other minimum work age covered by the International Labour Organization Convention No. 138 ) and/or company does not keep personnel records that include evidence of the date of birth of each

- Yes  
 No

**Overtime For Hourly Workers Is Compulsory** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."  
Overtime work for hourly workers is compulsory

- Yes  
 No

**Company workers are prisoners** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company uses workers who are prisoners

- Yes  
 No

**Company prohibits freedom of association/collective bargaining** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company prohibits workers from freely associating and bargaining collectively for the terms of one's employment

- Yes  
 No

**Conduct Business in Conflict Zones** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company exploitatively operates in conflict zones

- Yes  
 No

**Employs Individuals on Zero-Hour Contracts** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."

Company employs individuals on zero-hour contracts

- Yes  
 No

**Company Explanation Of Disclosure Item Flags** Points Available: 0.00000

If you selected "Yes" previously, please provide a detailed explanation of the company's engagement in these practices here.

If this does not apply to you, please enter "Does not apply" in the text area below.

---

Disclosure Outcomes

**On-Site Fatality** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".

Company has had an operational or on-the-job fatality

- Yes  
 No

**Hazardous Discharges Into Air/Land/Water (Past 5 Yrs)** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".

Company sites have experienced accidental discharges to air, land or water of hazardous substances

- Yes  
 No

**Large Scale Land Conversion, Acquisition, or Relocation** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".  
Construction or operation of company facilities resulted in physical resettlement or economic displacement involving 5,000 or more people near your facility

- Yes  
 No
- 

**Litigation or Arbitration** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".  
Material litigation or arbitration against company

- Yes  
 No
- 

**Company has filed for bankruptcy** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".  
Company has filed for bankruptcy

- Yes  
 No
- 

**Breaches of Confidential Information** Points Earned: 0 of 0.00000

Please indicate if the following statements are true regarding if the company has experienced any of the following in the past 5 years. Check all that apply. If the statement is true, select "Yes" If false, select "No".  
Company has had material breaches of individual's confidential information

- Yes  
 No
- 

**Company Explanation Of Disclosure Item Flags** Points Available: 0.00000

If you selected "Yes" previously, please provide a detailed explanation of the company's experience related to the previous statement here.

If this does not apply to you, please enter "Does not apply" in the text area below.

---

**Disclosure Penalties**

---

**Penalties Assessed Regarding Diversity/Equal Opportunity** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.  
Diversity and equal opportunity

- Yes  
 No
- 

**Penalties Assessed Regarding Company's Employee Safety** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.  
Employee safety or workplace conditions

- Yes  
 No
-

**Penalties Assessed For Environmental Issues** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Environmental issues

- Yes  
 No
- 

**Financial Reporting, Taxes, Investments, or Loans** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Financial reporting

- Yes  
 No
- 

**International Affairs Penalties** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Geographic operations or international affairs

- Yes  
 No
- 

**Penalties Assessed Regarding Investments Or Loans** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Investments or Loans

- Yes  
 No
- 

**Labor Issues** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Labor issues (internal and supply chain)

- Yes  
 No
- 

**Penalties Assessed Regarding Company's Marketing** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Marketing

- Yes  
 No
- 

**Political Contributions or International Affairs** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Political contributions

- Yes  
 No
-

**Penalties Assessed Pertaining To Company Taxes** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Taxes

- Yes
- No

**Bribery, Fraud, or Corruption** Points Earned: 0 of 0.00000

Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.

Bribery, fraud or corruption

- Yes
- No

**Company Explanation Of Disclosure Item Flags** Points Earned: of 0.00000

If you selected "Yes" previously, please provide a detailed explanation of the complaint/fine/sanction here.

If this does not apply to you, please enter "Does not apply" in the text area below.

*Three EEOC complaints from former employees. Settled.*

**Supplier Disclosure**

---

**Workers Under the Age of 15** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.

Significant Suppliers employ workers under the age of 15 (or other minimum work age covered by the International Labour Organization Convention No. 138 )

- Yes
- No
- Don't Know

**Workers Who are Prisoners** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.

Significant suppliers use any workers who are prisoners

- Yes
- No
- Don't Know

**Operational Fatality** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.

Significant Suppliers have had an operational or on-the-job fatality

- Yes
- No
- Don't Know

**Accidental Hazardous Substances** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.

Significant Suppliers' sites have experienced accidental discharges to air, land or water of hazardous substances

- Yes
- No
- Don't Know

**Resettlement or Economic Displacement** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.  
Construction or operation of Significant Suppliers' facilities resulted in physical resettlement or economic displacement involving 5,000 or more people near their facility

- Yes
- No
- Don't Know

**Land Acquisition** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.  
Construction or operation of Significant Suppliers involved large scale land acquisition

- Yes
- No
- Don't Know

**Land Conversion or Degradation** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.  
Construction or operation of Significant Suppliers involved large scale land conversion and/or degradation

- Yes
- No
- Don't Know

**Construction or Refurbishment of Dams** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.  
Construction or operation of Significant Suppliers involved the construction or refurbishment of dams

- Yes
- No
- Don't Know

**Material Fines or Sanctions** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.  
Significant Suppliers have had material fines or sanctions in the last five years regarding the issues indicated in the goal Disclosure Penalties.

- Yes
- No
- Don't Know

**Business in Conflict Zones** Points Earned: 0 of 0.00000

Please indicate if any of the following statements are true regarding your company's significant suppliers.  
Significant Suppliers exploitatively operate in conflict zones

- True
- False
- Don't Know

**Other Disclosures**

---

**Other Disclosures** Points Earned: of 0.00000

Are there any other sensitive aspects of the business that are necessary to disclose?

If this does not apply to you, please type "does not apply" in the area below.

*Does not apply*