

A man and a woman are riding bicycles on a city street. The man is in the foreground, wearing a black jacket and a black helmet. The woman is behind him, wearing a blue denim jacket, dark jeans, and a red helmet. She has a black backpack on her back. They are both looking forward, and the background shows a cityscape with buildings and a bridge railing.

**TOGETHER
WE MAKE
A BIGGER
DIFFERENCE**



**amalgamated
bank**

You want a better world? Choose the bank with the same mission.

Banking as usual just isn't enough anymore — not when banks can do so much more to help the people they serve and the organizations that are working to make our world a better place.

Amalgamated started as a bank for union members almost a century ago, delivering affordable banking to working people and their families. Over the years, we have grown to support a much wider range of social impact causes, from environmental sustainability to gender equality, immigrants' and LGBTQ rights, affordable housing, social justice, and economic opportunity for all.

Today Amalgamated is the largest certified B Corp Bank in America. We are also a member of the Global Alliance for Banking on Values (GABV), adhering to the highest standards of social and environmental performance, transparency, and accountability.

Welcome to Amalgamated Bank! We look forward to helping you build your future and support the causes you care about the most.

EVERYDAY BANKING

Convenient, affordable accounts with impactful ways to make a difference.

As a leader in social responsibility, at Amalgamated we are a financial ally dedicated to using the money you deposit to work toward the greater good. Through programs like Donate the Change® and Give-Back Banking (described to the right), you can leverage your personal banking relationship to support organizations creating a positive impact.

In addition, you will find that our accounts are economical and very easy to use:

- With our Convenience Checking² accounts, we will waive up to two non-Amalgamated or non-Allpoint ATM surcharges each statement cycle, and the monthly maintenance fee can be waived with direct deposit.³
- With no monthly maintenance fees and variable tiered interest rates, Convenience Savings^{2,4} will help you get the most out of every dollar on deposit.
- You will have access to more than 40,000 surcharge-free Allpoint® ATMs nationwide,¹ including at convenient locations like Walgreens, CVS, and Target. Visit amalgamatedbank.com/find-branchatm to find locations near you.
- And, with our online and mobile banking services,⁵ you will have 24/7 access to your accounts, as well as mobile check deposit.

SUSTAINABLE BANKING

We are the **first U.S. bank** to endorse the UN Principles for Responsible Banking, a framework for a sustainable banking system of the future dedicated to demonstrating how the banking industry can lead the charge in building a better world.



RESIDENTIAL LENDING⁷

Competitive rates, flexible choices, and the confidence of working with a lender you can trust.

If you are thinking of buying or refinancing a home, it's good to be a customer of Amalgamated Bank. We are residential lending experts, and our commitment to personal service will help simplify every step of the process. With easy prequalifications and special opportunities like our first-time homebuyer program, we help reduce the stress of home-buying.

We also offer home equity lines of credit, including a line of credit to provide financing for the installation of solar panel systems.

IMPACT BANKING PROGRAMS

Opportunities to help the people and organizations who are working to move our communities and society forward.

Donate the Change[®]

Want to start making a bigger difference with your everyday banking? Add the Donate the Change[®] Program to one of our Convenience Checking accounts, and each time you use our Donate the Change[®] Enhanced Debit Mastercard[®] to make a purchase of \$10 or more, we will donate ten cents to a select nonprofit. Currently we are donating to The Solutions Project to help accelerate the transition to 100% clean, renewable energy.

Give-Back Banking⁹

Here's an opportunity to channel your financial support to the cause you're most passionate about. When you open a Give-Back Checking or Savings account and start earning a competitive rate of interest, Amalgamated will match half of that interest and donate it to the participating organization of your choice. The more you deposit, the more you help give back.

INVESTMENT SERVICES*

Maximize your collective impact with opportunities that can deliver attractive returns.

Through Amalgamated Investment Services, we are proud to integrate environmental, social, and corporate governance criteria into our investment solutions and recommendations. From the divestment from tobacco or weapons, to helping to promote and protect sustainable agriculture, we can work closely with you to help create a customized portfolio of impact investments that are aligned to your values and tailored to your income targets and your preferred levels of risk.

And now, with our 100% Fossil Fuel Free Portfolio we're giving customers even more ways to amplify their voices and their impact by divesting from fossil fuels and supporting environmentally responsible companies. Our fund managers rigorously screen investments in our dedication to building a cleaner, greener world. Join us by visiting amalgamatedbank.com/fossil-fuel-free-portfolio.



To learn more about any of the opportunities in this brochure:
Contact your banker, visit amalgamatedbank.com or call us at 800.662.0860

* Consumer investment and consumer insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. Amalgamated Investment Services is a trade name of Amalgamated Bank. Infonex and Amalgamated Bank are not affiliated. Investment products and services made available through Infonex are:

Not Guaranteed by the Bank	Not FDIC Insured	Not a Deposit
Not Insured by any Federal Government Agency	May Lose Value Including Loss of Principal	

All accounts are subject to the Bank's Terms and Conditions. Please refer to the Bank's Account Opening Disclosure and Fee Schedule for more details.

1 Fees may apply for non-Amalgamated, non-Allpoint, and international ATM transactions.

2 This account can only be opened at an Amalgamated Bank branch. It cannot be opened online.

3 A qualifying direct deposit is an electronic deposit of your salary, pension, Social Security, or other recurring monthly income to your account. Transfers from one account to another, or deposits made at a branch location, ATM, or through a mobile device, do not qualify as a direct deposit. The monthly service fee will be waived for the first statement cycle to allow you to receive direct deposit to your account. After the first statement cycle, the monthly service fee will be assessed unless your account received direct deposit.

4 Excess transaction fees for more than the number of permitted transactions apply.

5 Your mobile carrier's standard message and data rates may apply.

6 All applications are subject to the Bank's terms and conditions, credit and collateral verification, review, and approval standards. This is not a commitment to lend.

7 The nonprofit organization that will receive a donation under the Donate the Change® program will be selected by Amalgamated Bank (within its sole discretion) from time to time. We reserve the right to change the nonprofit organization that will receive donations under the Donate the Change® program at any time without notice. Only debit card purchases of ten dollars (\$10) or more using a Donate the Change® debit card ("qualifying debit card purchase") will be counted. We will donate up to \$200 to a nonprofit organization per year, per customer based on your qualifying debit card purchases. Additional terms and restrictions may apply. Please speak to a branch representative or call 800.662.0860 for more details about eligible accounts.

8 Special Rules for Give-Back and Give-Back Platinum Checking and Savings accounts: When you open your Give-Back or Give-Back Platinum Checking or Savings account, you designate the Participating Organization to which you want the Bank to contribute. In addition to the interest paid to you, the Bank will make a contribution to that Organization following the end of each month. The amount of the contribution will be equal to one-half of the total interest paid to your Give-Back or Give-Back Platinum Checking or Savings account during that month.

This contribution is paid directly to the Participating Organization by the Bank, at no cost to you, and is not part of the Annual Percentage Yield for your account. As the Give-Back contribution is made by the Bank, there may be no tax implications to you. Consult your tax advisor to fully understand the tax implications for you. There is no substitute for this contribution, and you cannot opt to receive it directly.

If you close your Give-Back or Give-Back Platinum Checking or Savings account, the Participating Organization will no longer receive a contribution based on your balance. If the Bank terminates its agreement with the Organization, we will no longer make a contribution to that Organization based on your balance. You may not designate a different Participating Organization, or stop Bank contributions to the current Participating Organization, unless you close your Give-Back or Give-Back Platinum Checking or Savings account and open a new account.

This is a variable rate account. The rates may change after the account is opened. Fees may reduce earnings.

This account can only be opened online. It cannot be opened at an Amalgamated Bank branch.

Donate the Change® is a registered trademark of Amalgamated Bank. Mastercard and the Mastercard Brand Marks are registered trademarks of Mastercard International Incorporated.

