

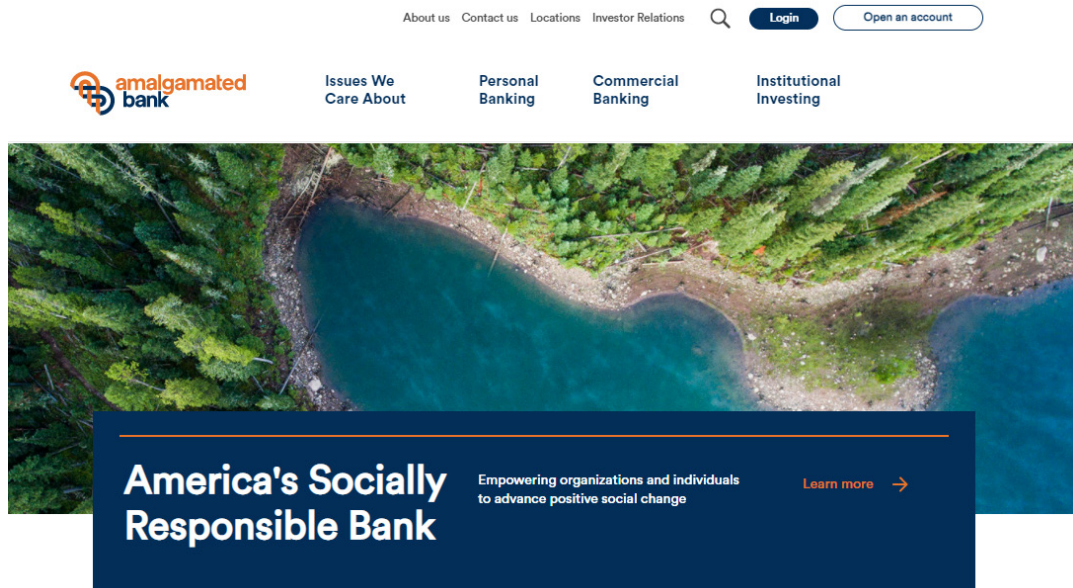
# ONLINE ACCOUNT OPENING QUICK REFERENCE GUIDE



## STEP 1 Initiate Account Opening

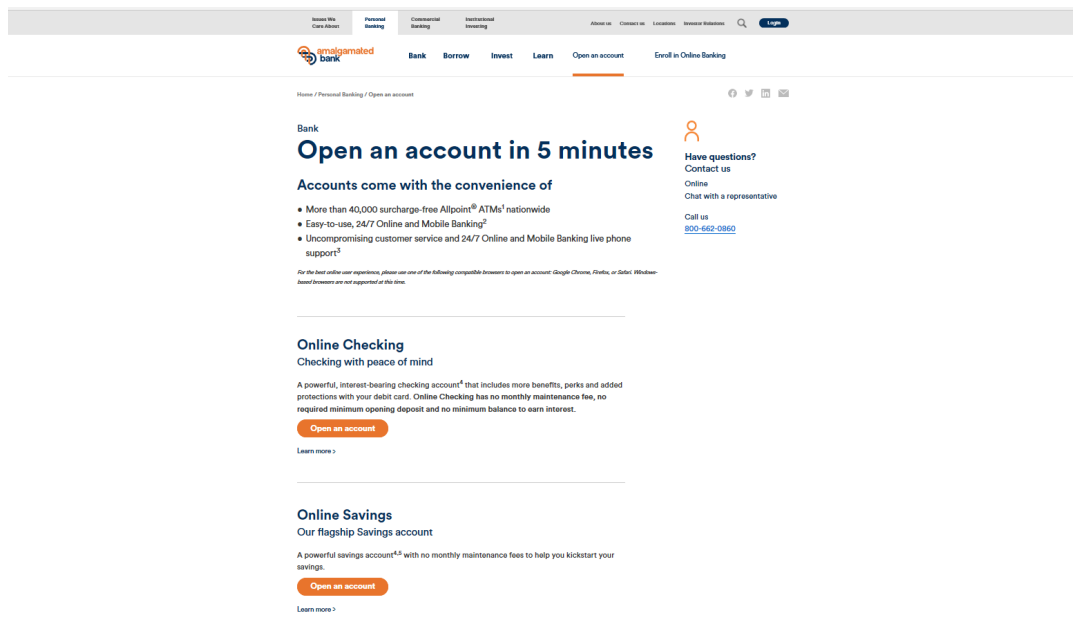
Go to [www.amalgamatedbank.com](http://www.amalgamatedbank.com)

Top right of the Page. Click “Open and Account”



## Select Accounts

- Online Checking
- Online Savings



## STEP 2 Let's get Started!

There are three options to open a new account

1. I'm a new customer
2. I'm already a customer
3. I already have an application

The screenshot shows the 'Let's get started!' page on the Amalgamated Bank website. It features three main options for opening an account: 'I'm a new customer', 'I'm already a customer', and 'I already have an Application'. A 'Cancel' button is located at the bottom left of the main content area. On the right side, there is a 'Shopping Cart' section with 'Online Checking' selected. Below this, a 'What you'll need to apply' section lists requirements: Social Security Number, Driver's License or State ID, You must be 18 or older, and Opening Deposit. At the bottom right, a 'Need Help? Contact Us.' section provides contact information: (800) 662-0860, Mon - Fri, 8am-8pm ET, Sat 9am-2pm ET, and AB-ONLINE@AmalgamatedBank.com. The footer includes the Amalgamated Bank logo, 'Security | Privacy | Terms and Conditions', and an FDIC logo.

## STEP 3 Who is opening the account? Individual or Joint Account

The screenshot shows the 'Who is opening the account?' page on the Amalgamated Bank website. At the top, a progress bar indicates the current step (2) and previous steps (1, 3, 4, 5). The main content area asks 'Who is opening the account?' and provides two options: 'Just Me' and 'Me and a Co-applicant'. Below this, a section titled 'Important Information About Procedures for Opening a New Account' explains the requirements for opening an account, including the need to provide identifying information. At the bottom, there are 'Continue' and 'Cancel' buttons. On the right side, there is a 'Shopping Cart' section with 'Online Checking' selected. Below this, a 'Need Help? Contact Us.' section provides contact information: (800) 662-0860, Mon - Fri, 8am-8pm ET, Sat 9am-2pm ET, and AB-ONLINE@AmalgamatedBank.com.



## STEP 4 Add Personal Details

- Name
- Email Address
- Primary Phone Number
- Address
- Personal Identification

The screenshot shows the 'Personal Identification' step (Step 4) of the Amalgamated Bank online account opening process. A progress bar at the top indicates the sequence: Products (1), Applicants (2), Features (3), Disclosures (4), and Deposit (5). The 'Personal Identification' section includes fields for 'Identification Type' (a dropdown menu), 'ID Number', 'Issued By', 'Issue Date (MM/DD/YYYY)', and 'Expiration Date (MM/DD/YYYY)'. To the right, there is a 'Shopping Cart' section with 'Online Checking' selected, and a 'Need Help? Contact Us.' section with contact information: (800) 662-0860, Mon - Fri, 8am-8pm ET, Sat 9am-2pm ET, and AB-ONLINE@AmalgamatedBank.com. At the bottom, there are 'Continue', 'Back', and 'Save for Later or Cancel' buttons. The footer includes 'Amalgamated Bank', 'Security | Privacy | Terms and Conditions', and the FDIC logo.

## STEP 5 Order Your Debit Card

The screenshot shows the 'Features' step (Step 5) of the Amalgamated Bank online account opening process. A progress bar at the top indicates the sequence: Products (1), Applicants (2), Features (3), Disclosures (4), and Deposit (5). The 'Features' section includes a heading 'Features' and a subheading 'Debit Card Order' with a 'Learn more' link. Below this, it states 'A card will be issued for each eligible account.' and has a checkbox labeled 'Issue for Liz'. To the right, there is a 'Shopping Cart' section with 'Online Checking' selected, and a 'Who is eligible for a new debit card?' section with text: 'New customers opening an Amalgamated Bank checking account. Existing customers will have their current debit card linked to their new account or may contact us to order a new card if you currently do not have one.' Below this is a 'Need Help? Contact Us.' section with contact information: (800) 662-0860, Mon - Fri, 8am-8pm ET, Sat 9am-2pm ET, and AB-ONLINE@AmalgamatedBank.com. At the bottom, there are 'Continue', 'Back', and 'Save for Later or Cancel' buttons.



## STEP 6 Acknowledging Account Terms & Conditions

You'll have to acknowledge:

- Electronic Signature and Electronic Disclosure Agreement
- Truth in Savings Disclosures
- Privacy Policy
- Consumer Account Opening Disclosure

The screenshot shows the 'Terms and Conditions' step of the account opening process. At the top, a progress bar indicates the steps: Products, Applicants, Features, Disclosures (current step, highlighted with a blue circle and number 4), and Deposit (5). Below the progress bar, the title 'Terms and Conditions' is followed by a paragraph: 'Please review the account disclosures and agreements by clicking on each link below. These documents contain the terms and conditions that will apply to your account. You can save or print these disclosures and retain them for your records.' Below this text are two links: '1 Electronic Consent' and '2 General Account Disclosures', both marked as 'Complete' with a green checkmark and a dropdown arrow. At the bottom left are three buttons: 'Continue' (blue), 'Back', and 'Save for Later or Cancel'. On the right side, there is a 'Shopping Cart' section with a blue header and a white body containing 'Online Checking'. Below that is a 'Need Help? Contact Us.' section with a phone icon and the number '(800) 662-0860', the text 'Mon - Fri, 8am-8pm ET, Sat 9am-2pm ET', an email icon, and the address 'AB-ONLINE@AmalgamatedBank.com'.

## STEP 7 Ready to Fund Your New Account

You can fund your account by moving money from another bank. In order to do so, you will need:

- An Opening Deposit of \$100
- External Bank Routing Number
- External Bank Account Number

**Note:** If you are an existing customer, you can fund your account with your existing Amalgamated Bank Account.

The screenshot shows the 'Opening Deposit' step of the account opening process. At the top, a progress bar indicates the steps: Products, Applicants, Features, Disclosures, and Deposit (current step, highlighted with a blue circle and number 5). Below the progress bar, the title 'Opening Deposit' is followed by three options: 'Transfer money from your account' with a double-headed arrow icon, 'Move money from another bank' with a double-headed arrow icon, and 'Mail In Check' with an envelope icon. On the right side, there is a 'Shopping Cart' section with a blue header and a white body containing 'Online Checking'. Below that is a section titled 'Where do I find my account and routing number for my funding account?' with the text 'This information is available from your financial institution on their website, or on your statements or checks.'



Application Next Steps

Print

>

There is one more step to complete your application, verify your external account.

1

In the next 1-2 business days, two small deposits and corresponding withdrawals (less than \$1.00) will appear in your external account. Make note of those two dollar amounts.

2

You will receive an email with a verification code and instructions; follow the instructions to complete your application.

You will also receive an email with the above instructions and link to verify your account.

Need Help? Contact Us.

(800) 662-0860

Mon - Fri, 8am-8pm ET, Sat 9am-2pm ET

AB-ONLINE@AmalgamatedBank.com

## STEP 8 Validate the two small deposits and click Continue.

Verify External Account Deposits

Once the below steps have been completed and validation of your small deposits has been verified, we will then transfer your initial deposit amount you requested in your new account.

Verification Number

?

What is this?

Enter amount of each deposit in any order

Test deposit \$0.00 (Example \$0.04)

Test deposit \$0.00 (Example \$0.11)

Continue

Shopping Cart

Online Checking

Need Help? Contact Us.


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Mon - Fri, 8am-8pm ET, Sat 9am-2pm ET

AB-ONLINE@AmalgamatedBank.com

Your account is successfully opened!

Please enroll in online banking by creating a Username and Password.

**Success - You are Finished!**

Your Account Info

**LIZ** (Primary Owner)

Online Checking  
805XXXXXX

Opening Deposit : \$1.00

Rate : 0.100%


APY : 0.10%


Next Steps

1

 Look for an email at **LIZXXXXXX@GMAIL.COM** with details regarding your new account.

**Need Help? Contact Us.**

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Mon - Fri, 8am-8pm ET, Sat 9am-2pm ET

 [AB-ONLINE@AmalgamatedBank.com](mailto:AB-ONLINE@AmalgamatedBank.com)

Enroll in Online Banking

Create your username and password to access your account online. This can be done below or at a later time at Amalgamated Bank website.

Username

Password


Please read and accept our [Amalgamated Bank Online Service Agreement](#). We recommend that you print a copy for your records.


☐ I have read and agree to the terms of Amalgamated Bank Online Service Agreement.

Continue

Back

**Need Help? Contact Us.**

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