

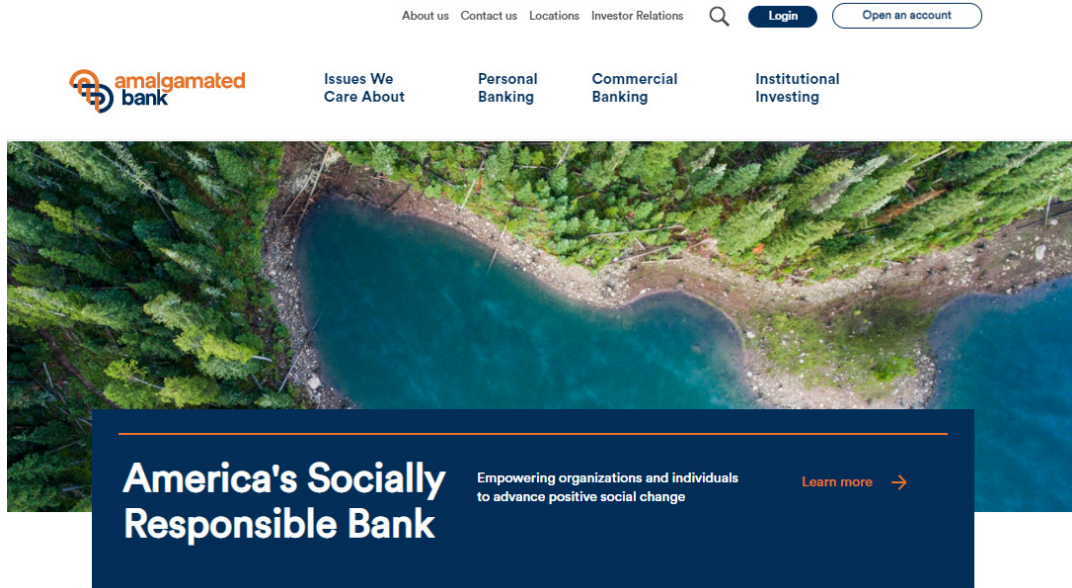
ONLINE ACCOUNT OPENING QUICK REFERENCE GUIDE



STEP 1 Initiate Account Opening

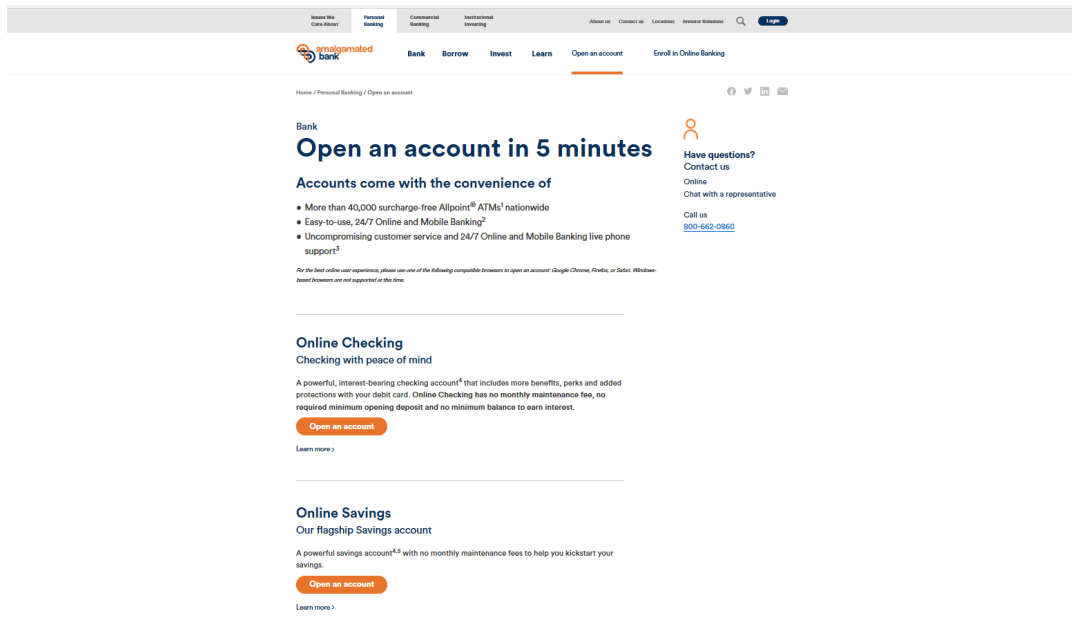
Go to www.amalgamatedbank.com

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

Let's get started!

I'm a new customer

I'm already a customer

I already have an Application

Cancel

Shopping Cart

Online Checking

What you'll need to apply

- ✓ Social Security Number
- ✓ Driver's License or State ID
- ✓ You must be 18 or older
- ✓ Opening Deposit

Need Help? Contact Us.

(800) 662-0860
Mon - Fri, 8am-8pm ET, Sat 9am-2pm ET

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Amalgamated Bank
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FDIC

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

Products Applicants Features Disclosures Deposit

Who is opening the account?

Your ownership selection applies to all accounts within this application.

Just Me

Me and a Co-applicant

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask you to provide your driver's license or other identifying documents.

Continue Cancel

Shopping Cart

Online Checking

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STEP 4 Add Personal Details

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

The screenshot shows the 'Personal Identification' step in a five-step process. The progress bar indicates steps 1 (Products), 2 (Applicants), 3 (Features), 4 (Disclosures), and 5 (Deposit). The current step, 4, is highlighted. The form includes a dropdown for 'Identification Type' with the instruction 'Select an option', followed by input fields for 'ID Number', 'Issued By', 'Issue Date (MM/DD/YYYY)', and 'Expiration Date (MM/DD/YYYY)'. A 'Shopping Cart' sidebar on the right shows 'Online Checking' and 'Need Help? Contact Us.' 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 contains 'Amalgamated Bank Security | Privacy | Terms and Conditions' and the FDIC logo.

STEP 5 Order Your Debit Card

The screenshot shows the 'Features' step in a five-step process. The progress bar indicates steps 1 (Products), 2 (Applicants), 3 (Features), 4 (Disclosures), and 5 (Deposit). The current step, 3, is highlighted. The form includes a 'Debit Card Order' section with a 'Learn more' link and a checkbox for 'Issue for Liz'. A 'Shopping Cart' sidebar on the right shows 'Online Checking' and 'Who is eligible for a new debit card?' 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 'Need Help? Contact Us.' 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 a progress bar at the top with five steps: Products, Applicants, Features, Disclosures (highlighted with a '4'), and Deposit (highlighted with a '5'). Below the progress bar, the title 'Terms and Conditions' is displayed. A paragraph of text reads: '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'. At the bottom left are three buttons: 'Continue', 'Back', and 'Save for Later or Cancel'. On the right side, there is a 'Shopping Cart' section with 'Online Checking' 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'.

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 a progress bar at the top with five steps: Products, Applicants, Features, Disclosures, and Deposit (highlighted with a '5'). Below the progress bar, the title 'Opening Deposit' is displayed. There are three options for funding: 'Transfer money from your account', 'Move money from another bank', and 'Mail In Check'. On the right side, there is a 'Shopping Cart' section with 'Online Checking' and 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.

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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](#)


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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

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

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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.

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