Who We Are Contact Locations Login

amalgamated bank

Personal Banking | Organizational Banking | Business Banking | Commercial Lending | Institutional Investing

- Bank
- Borrow
- Invest
- Learn

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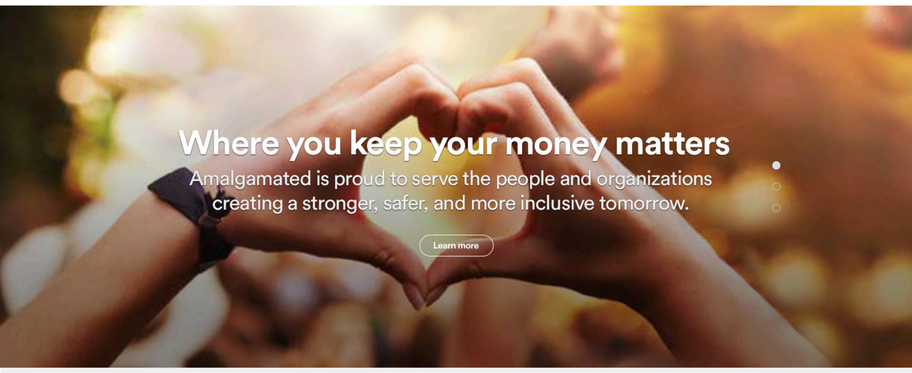
- Open an Account
- Enroll in Online Banking



# Where you keep your money matters

Amalgamated is proud to serve the people and organizations creating a stronger, safer, and more inclusive tomorrow.

Learn more

Log in to your account

Username | Password | Login

Forgot User ID or password?
Register for online access
Activate a card

How can we help you do good, better?

## I am in charge of an organization and I'm looking for a union.

Learn more

## Why Amalgamated

**4 Billion**
in commercial assets

**$40 Billion**
in trust and investment assets

**94 Years**
of making a difference

## Products and Services

- Lorem Ipsum
- Ipsum Lorem
- Minim Veniam
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- Veniam Quis Nostrud Exerci

## Things we care about

### Thought leadership

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### Case Study

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### Amalgamated Impact Report

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## Stay updated

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Equal Housing Lender | Member FDIC
Amalgamated Bank NMLS ID# 898791

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Investment and insurance products

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global alliance for banking on values



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Organizational Banking

# Helping those who do good, do better

Watch Now

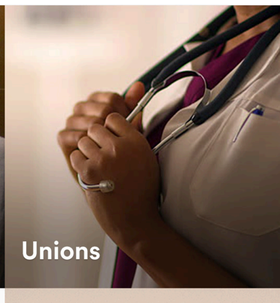


## Why we help organizations

Our vision is to be the financial institution for progressive people and organizations that are living and working to make the world more just, more compassionate and more sustainable.

We believe in supporting the common good, being fair and equitable, passionately involved and putting the customer first.

> Amalgamated Bank truly understands the demands of the political world. Their team provides the highest possible level of advice and service for our organization —day in, day out, around the clock.
>
> – Jon Carson
> Former Executive Director, Organizing for Action



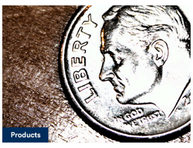
## Why Amalgamated

**93 Years**
of supporting financial equity through access to banking products and services

**B Corp**
meeting high standards of social and environmental performance, accountability, and transparency

**$1.5M+**
in donations to progressive causes and non-profits

## Things we care about




### Treasury management

Conduct business more efficiently, move funds easily and securely so you could meet more of your business needs.

### Organization lending

A full range of financing solutions that give you the support you need to stay focused on running your organization.

### World-class custody services

Providing institutional custody services for more than 40 years, we have grown to over $35 billion in assets.

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Commercial Lending

# Responding to the financial needs of businesses



## Short blurb on commercial lending starts here.

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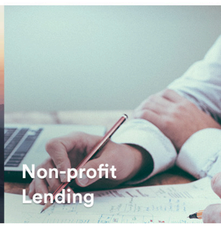
– Jon Carmichael
Executive Director, Lorem Ipsum Dolor Sit




## Why Amalgamated

**14 Deals**
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**Lucky Strike**
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**Big Deal**
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## Products and Services

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## Things we care about

### Thought leadership

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### Case Study

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### Amalgamated Impact Report

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## Stay updated

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# Affordable and accessible banking for everyone.

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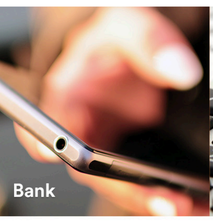
## Log in to your account

Username

Password

Login

Forgot User ID or password?
Enroll in online banking
Activate a card



## Why Amalgamated

**93 Years**
helping those who do good, do better

**$1.5M+**
donations to progressive causes and nonprofits

**100%**
committed to renewable energy in 2017

## Products and Services

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## Things we care about

### Thought leadership

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### Case Study

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### Amalgamated Impact Report

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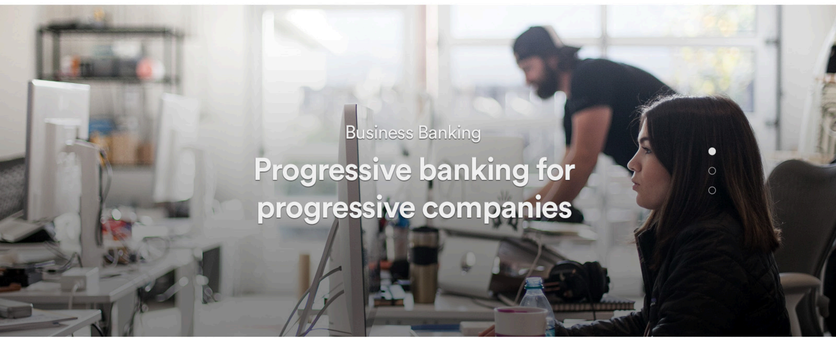




## A short blurb about Business Banking.

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>
> – Anna Hoffmanship
> CEO, Lorem Ipsum Dolor

## Why Amalgamated

**93 Years**
helping those who do good, do better

**$40 Billion**
in trust and investment assets

**B Corp**
high standards of accountability and transparency

## Products and Services

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## Things we care about

### Thought leadership

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### Case Study

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### Amalgamated Impact Report

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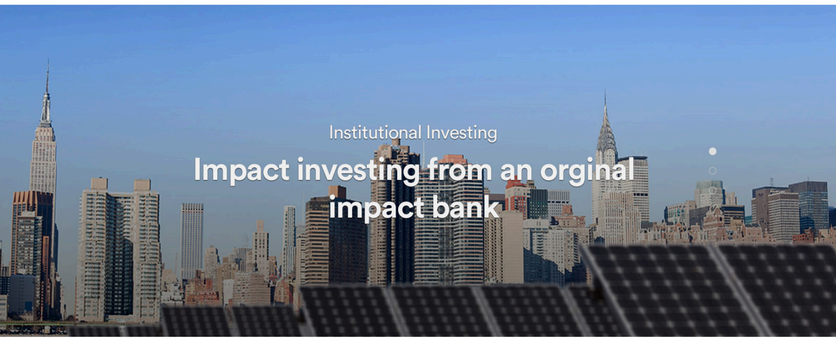

Institutional Investing

# Impact investing from an orginal impact bank



## A short blurb about Institutional Investing.

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>
> – Anna Hoffmanship
> CEO, Lorem Ipsum Dolor

Investment Management

Custody Services

Investment Philosophy

## Why Amalgamated

**93 Years**
helping those who do good, do better

**$40 Billion**
in trust and investment assets

**B Corp**
high standards of accountability and transparency

## Products and Services

- Lorem Ipsum
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## Things we care about

Perspective

### Thought leadership

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Case Study

### Case Study

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Perspective

### Amalgamated Impact Report

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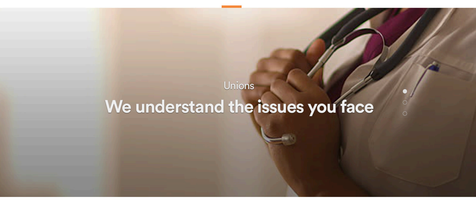


Unions

# We understand the issues you face



## Union banking from a bank that stands with Labor

Amalgamated Bank knows how unions work and what's important. Founded by a union nearly a century ago, we are the largest majority owned bank in the nation. We are mission-aligned with a deep commitment to make an impact for our shared cause: support working families while moving America forward.

### Contact us

**Kevin Collins**
FVP, Union Banking

**Let's do better together**
Email Kevin
123-333-4566

Pledge Up

## A new way to organize

- A unique union mobile offering
- Allows your organization to better connect
- Allows members to automate dues collections
- Cut turf to sign up new members.

Learn more

Union Banking

## Founded by labor, for labor

- Convenient everyday banking solutions
- Checking accounts
- Cash management services
- Lines of credit and term loans

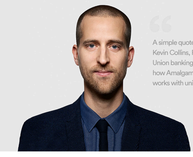
Start now

Investment Management

## Helping unions succeed

- We are committed to the highest of standards.
- Full range of Equity, Alternatives and Fixed Income funds.
- Custody services include asset safekeeping, corporate actions, income collections, proxy services, account transition, asset transfer and conversion management.

Learn more



A simple quote from Kevin Collins, FVP of Union banking about how Amalgamated Bank works with unions.

### Kevin Collins

FVP, Union Banking

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**Let's do better together**
kevincollins@amalgamatedbank.com
123-333-4566

## Why Amalgamated

**4 Billion**
in commercial assets

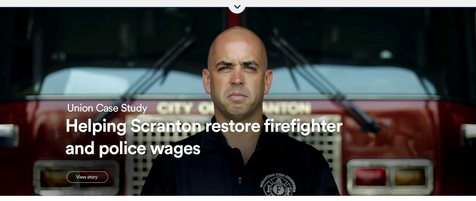
**$40 Billion**
in trust and investment assets

**94 Years**
of making a difference

## Unions we help

AFSCME | SEIU | UFT | IBEW | NBPA | Local

See more Unions we help



Union Case Study

## Helping Scranton restore firefighter and police wages

View story

## Things we care about

Products

### Pledge Up

An all-in-one tool that allows unions to process payments, manage member payment data, and effectively organize.

Products

### Workforce Housing Fund

A new investment fund that will provide real affordable workforce housing for middle income earners.

Perspective

### Unions and finances in 2017

Highlights and key expectations for the year 2017.

## It's not hard to switch to Amalgamated

"SEIU is proud to do business with the only union-owned and organized bank in the United States. Amalgamated Bank provides our union with top-notch customer and financial service while staying committed to our progressive ideals.

- Mary Kay Henry
President, Service Employees International Union

Start now

## Unions in the news

### 10 Questions any ACA replacement bill must answer

With changes happening everyday, here are ten questions Congress must answer for me and my cancer patients.

From SEIU

### Amalgamated's efforts in the Fight for $15

Amalgamated Bank announced today that it will raise all employee wages to a minimum of $15 an hour.

From Amalgamated

### Amalgamated LongView shareholder advocacy wins

Amalgamated Bank is proud to accomplish a historic settlement that will benefit all Freeport shareholders.

From Amalgamated

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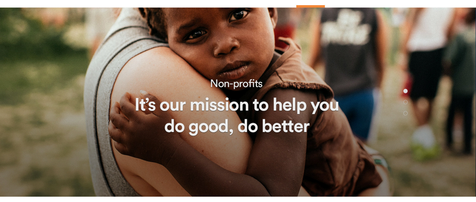


Non-profits

# It's our mission to help you do good, do better



## What do so many non-profits see in us? Themselves.

We support those who support others. We invest in progressive and impactful causes while seeking true financial opportunity for all. We promote workers' rights and corporate responsibility while proudly advocating for and serving immigrant populations. Most importantly, we are intent upon doing the most good for the most people.

### Contact us

**Anna Fink**
FVP, Philanthropy

**Let's do better together**
Email Anna
123-333-4566

**Amir Kirkwood**
FVP, Business Development

**Let's do better together**
Email Amir
123-333-4566

Pledge Up

## Increase donations

- A unique non-profit organization mobile offering
- Allows your organization to better connect
- Helps to streamline member donations
- Enables sign up of new members in the field

Learn more

Non-profit Banking

## Mission-aligned services

- Receive personal attention and support
- Convenient everyday banking solutions
- Cash management services
- Lines of credit and term loans

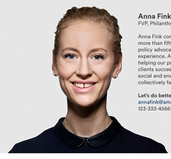
Start now

Manage Funds

## Effective financial solutions

- Process donations quickly and securely with treasury management and fraud protection
- 24/7 cash management solutions to streamline incoming and outgoing payments
- Unique loans and lines of credit tailored to meet your needs and incoming donation streams

Learn more



**Anna Fink**
FVP, Philanthropy

Anna Fink comes to the bank with more than fifteen years of public policy advocacy and philanthropy experience. Anna deeply believes in helping our progressive organization clients succeed on the important social and environmental issues we collectively face.

**Let's do better together**
annafink@amalgamatedbank.com
123-333-4566

**Amir Kirkwood**
FVP, Business Development

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in commercial assets

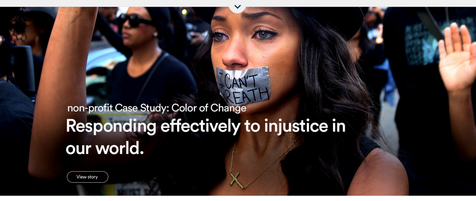
**$40 Billion**
in trust and investment assets

**94 Years**
of making a difference

## Non-profits we help

Color of Change | Jobs with Justice | OFA | ultraviolet | NextGen Climate | Rock the Vote

See more Non-profits we help




non-profit Case Study: Color of Change

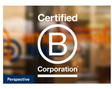
## Responding effectively to injustice in our world.

View story

## Things we care about

**Habitat for Humanity NYC**
Building quality homes for families in need and uniting all New Yorkers around the cause of affordable housing.

**How UltraViolet takes action**
An organization dedicated to promoting the rights of women in politics, government, pop-culture and media.



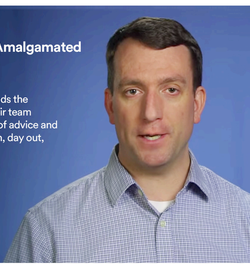

**We're a B Corp. certified bank**
Our unending commitment to proving it is possible to be both a strong financial institution, and a force for positive change.

## It's not hard to switch to Amalgamated

"Amalgamated Bank truly understands the demands of the political world. Their team provides the highest possible level of advice and service for our organization—day in, day out, around the clock.

– Jon Carson
Former Executive Director, Organizing for Action

Start now



## Non-profits in the news

**10 Questions any ACA replacement bill must answer**
With changes happening everyday, here are ten questions Congress must answer for me and my cancer patients.
From SEIU

**Amalgamated's efforts in the Fight for $15**
Amalgamated Bank announced today that it will raise all employee wages to a minimum of $15 an hour.
From Amalgamated

**Amalgamated LongView shareholder advocacy wins**
Amalgamated Bank is proud to accomplish a historic settlement that will benefit all Freeport shareholders.
From Amalgamated

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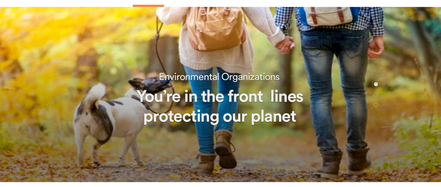

Environmental Organizations

# You're in the front lines protecting our planet



## Environmental organizations love our environment.

Amalgamated Bank strives to provide the best possible financial support to our clients on the front lines protecting our planet. We provide the day to day banking services, donation receivables management and clean finance solutions that environmental organizations need to succeed.

### Contact us

**Ivan Frishberg**
Sustainability Banking Chief

**Let's do better together**
Email Ivan
123-333-4666

Financing Solutions

## Effective and impactful

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- Lorem ipsum dolor sit amet

Learn more

Treasury Management

## Safe and sound

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Impact Investing

## Sophisticated solutions

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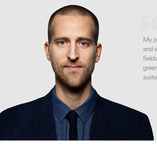
Learn more



> My passion is in growing and serving clients in the fields of environmental, green banking and sustainability.

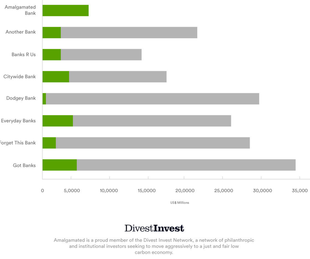
**Ivan Frishberg**
Sustainability Banking Chief

Ivan has more than 25 years of public interest advocacy, organizing and policy experience and is a sustainability expert. Before joining Amalgamated consultancy, Ivan is a Senior Advisor on Climate for Organizing for Action, was the director of the State Climate Hub and worked with the Climate Briefing Service on the intersection of US Climate Advocacy and international climate negotiations.

**Let's do better together**
ivanfrishberg@amalgamatedbank.com
123-333-4666

## Why Amalgamated

Where your money sits is important. We'll only invest your resources, and ours, in tobacco-free and carbon-free funds.




DivestInvest

Amalgamated is a proud member of the Divest Invest Network, a network of philanthropic and institutional investors seeking to move aggressively to a just and fair low carbon economy.

## Environmental Organizations we help

LEAGUE OF CONSERVATION VOTERS

NEXTGEN CLIMATE

BLUEGREEN ALLIANCE

non-profit Case Study: Nextgen Climate

## Responding effectively to save our world.

View story

## Things we care about

### We're a B Corp. certified bank

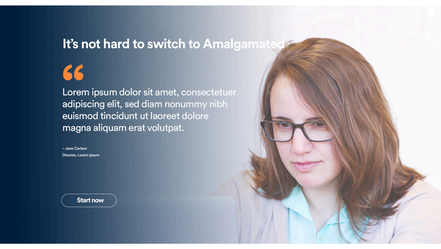
Our unending commitment to proving it is possible to be both a strong financial institution, and a force for positive change.

### Ecofriendly in every way

We're going green and empowering our customers to do the same by investing in tobacco-free and carbon-free funds.

### Solar HELOC

Put your home's equity to work to lower your utility bill and your carbon footprint.



## It's not hard to switch to Amalgamated

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– Jane Carlson
Director, Lorem Ipsum

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From BDG

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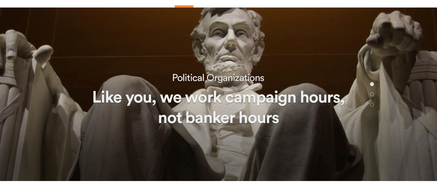

Political Organizations

# Like you, we work campaign hours, not banker hours



## Former campaign leaders serving your campaigns.

Amalgamated empowers your organization with unique political loans, fast processing of donations, and the ability to make late wire payments for last-minute media buys. Our political banking team is made up of former campaign leaders and banking experts who know what it means to be part of a political family and- like you- are 100% committed to moving America forward.

### Contact us

**Molly Culhane**
SVP, Political Banking

**Let's do better together**
Email Molly
123-333-4566

Banking Solutions

## Personal attention

Choose the bank that provides loans and banking services to campaigns, PACs and state and national party committees.

Learn more

Cash Management Services

## Full service

Control your accounts with our secure online system and conduct business more efficiently with direct deposit, ACH, positive pay and more.

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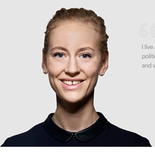
Extended Wire Transfers

## Here for you

We keep our wire transfers open past other banks, giving you the freedom to make media buys later.

Learn more



I live and breathe politics, it's what I know and what I love.

**Molly Culhane**
SVP, Political Banking

Prior to Amalgamated, Molly served as White House Chief of Operations Services in the Office of Administration for President Obama. Molly also served as a senior financial official in President Obama's and Senator Barbara Boxer's campaign committee. Whether it's working at midnight to make sure a wire for a media buy is in place or helping get the vote out on election-day, she knows what's at stake. Molly will do everything in her power to help our clients win.

**Let's do better together**
mollyculhane@amalgamatedbank.com
123-333-4566

## 100% Client-focused

**Regulation and compliance**
Our team has valuable experience working with leading industry professionals well-versed in FEC & state regulatory compliance.

**Support 24/7/365**
We work campaign hours, not banker's hours. You can count on 24/7/365 concierge services and no hotlines.

**An experienced ally**
Our team has years of experience in campaign finance leadership positions and can help you confront the changing needs of your organization.

## Political Organizations we help

DEMOCRATS | DGA DEMOCRATIC GOVERNORS ASSOCIATION | DSCC | AMERICA VOTES | CORY BOOKER FOR U.S. SENATE

See more Political Organizations we help

## Why Amalgamated

**4 Billion**
in commercial assets

**$40 Billion**
in trust and investment assets

**100%**
giving to Democratic candidates

Learn more

Political Organization Case Study: America Votes

## The coordination hub of the progressive community.

View story

## Things we care about

Perspective

### Democratic National Committee

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Perspective

### Moving America forward

See how one company is empowering the progressive movement, and how Amalgamated has helped along the way.

Perspective

### Amalgamated Impact Report

Making a positive impact on the world has always been a core value that drives us. Find out how and why we do it.

## A letter from Barack Obama

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– Barack Obama
44th President of the United States

Read More

## Political Organizations in the news

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From SEIU

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## Empowering progressive philanthropies to move the world forward.

With Amalgamated, you can be assured that you'll be served by experienced, mission-aligned philanthropy banking and investing teams that like you, are committed to making a more just, compassionate and sustainable world- it's truly banking with an impact.

### Contact us

**Anna Fink**
FVP, Philanthropy

**Let's do better together**
Email Anna
123-333-4566

Non-profit Account Management Expertise

## Personal attention

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Impact Investing

## Full service

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Manage funds more effectively

## Knowledge and experience

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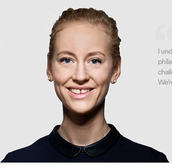

"I understand philanthropies and the challenges you face. We're here to help.

**Anna Fink**
FVP, Philanthropy

Anna Fink comes to the bank with more than fifteen years of public policy advocacy and philanthropy experience. Anna led the Women's Equality Program at the Ways Foundation, was a senior advisor for philanthropy and innovation at the AFL-CIO, and worked at the New World Foundation overseeing grant-making initiatives as a senior program officer. Anna deeply believes in helping our progressive organization clients succeed on the important social and environmental issues we collectively face.

**Let's do better together**
annafink@amalgamatedbank.com
123-333-4566

## Why Amalgamated

**4 Billion**
in commercial assets

**$40 Billion**
in trust and investment assets

**B Corp**
certified bank

## Philanthropic Organizations we help

HERON

THE NATHAN CUMMINGS FOUNDATION

BEND THE ARC for justice

## Things we care about

Perspective

### Thought leadership

Anna Fink shares her thoughts on where the financial landscape is headed for philanthropies in this new administration.

Podcast

### Workforce Housing Fund

A new investment fund that will provide real affordable workforce housing for middle income earners.

Perspective

### Amalgamated Impact Report

Making a positive impact on the world has always been a core value that drives us. Find out how and why we do it.

## It's not hard to switch.

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– Stacy Patterson
CIO, Lorem Ipsum

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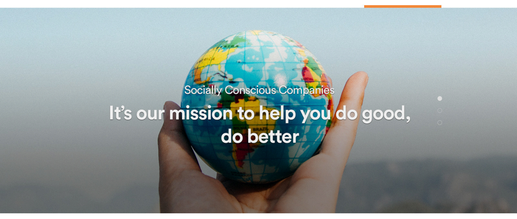

Socially Conscious Companies

# It's our mission to help you do good, do better



## Mission-aligned banking to help businesses doing good, do better

With Amalgamated, you can be assured that you'll be served by an experienced, mission-aligned banking team that like you, is committed to making our world a more just, compassionate and sustainable world.

### Contact us

**Amir Kirkwood**
FVP, Business Development

**Let's do better together**
Email Amir
123-333-4566

Account Management Expertise

## Knowledge and experience

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Financing Solutions

## Manage funds effectively

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Impact Investing

## Full service

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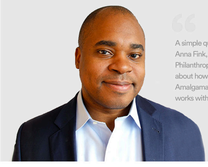

A simple quote from Anna Fink, FVP of Philanthropy banking about how Amalgamated Bank works with non-profits.

**Amir Kirkwood**
FVP, Business Development

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amirkirkwood@amalgamatedbank.com
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## Why Amalgamated

**4 Billion**
in commercial assets

**$40 Billion**
in trust and investment assets

**94 Years**
of making a difference

Socially Conscious Business Case Study: Blue Labs

## Enabling clients to create positive change with data

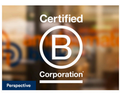
View story

## Things we care about

Perspective

### Thought leadership

Anna Fink shares her thoughts on where the financial landscape is headed for philanthropies in this new administration.




Perspective

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Perspective

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– Steve Patterson
CEO, Lorem Ipsum

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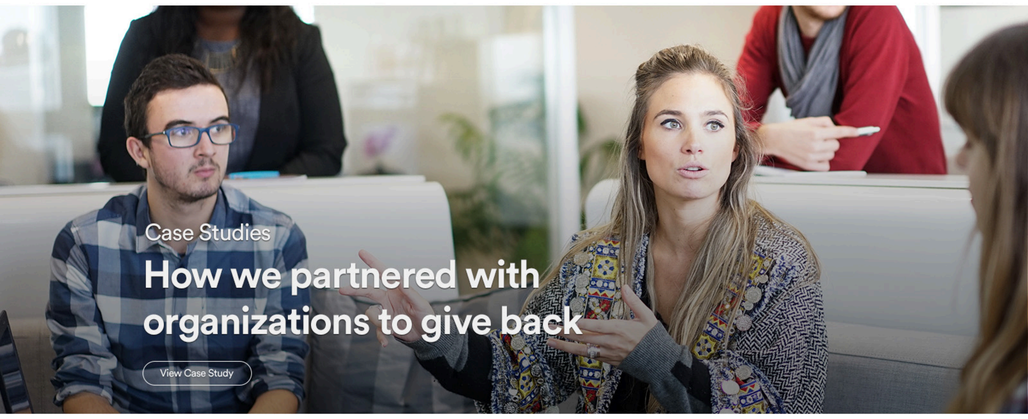

Case Studies

# How we partnered with organizations to give back

View Case Study



## All Case Studies

All Topics ▾ | All Organizations ▾ | A to Z ▾

Unions

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Unions

### Helping Scranton restore firefighter and police wages

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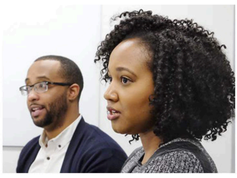

Political

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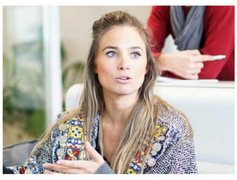

Non-profits

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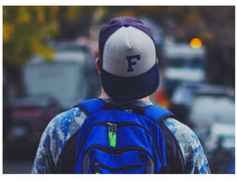

Socially Conscious Companies

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Philanthropic

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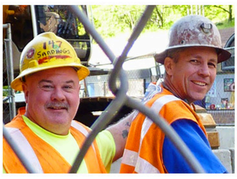

Unions

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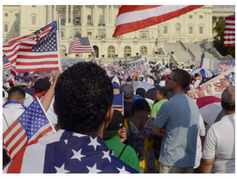

Political

### Case study a

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Environmental

### Case study a

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Non-profits

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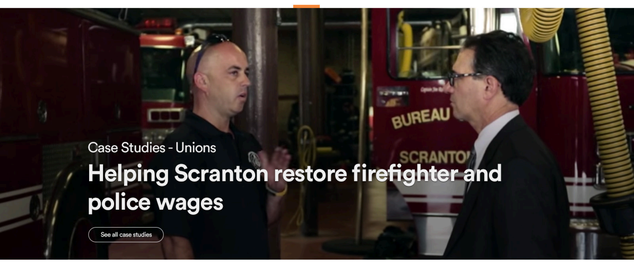


Case Studies - Unions

# Helping Scranton restore firefighter and police wages

See all case studies



## Key takeaways

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**Kevin Collins**
PVP, Union Banking

**Let's do better together**
Email Kevin
123-333-4566

March 18, 2017 Topics: Workers' rights, Fair pay

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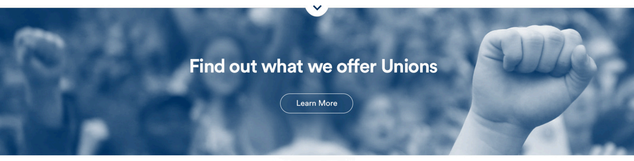
Continue case study



## Find out what we offer Unions

Learn More

## Things we care about

Products

### Pledge Up

An all-in-one tool that allows unions to process payments, manage member payment data, and effectively organize.

Products

### Workforce Housing Fund

A new investment fund that will provide real affordable workforce housing for middle income earners.

Perspective

### Unions and finances in 2017

Highlights and key expectations for the year 2017.

## Related case studies

Unions

### Case study g

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Unions

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Political Organizations

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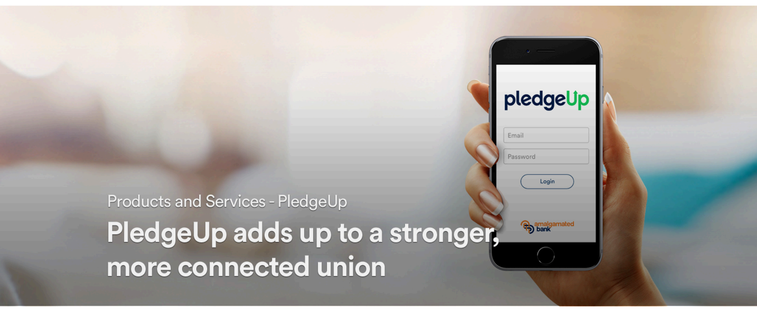



Products and Services - PledgeUp

# PledgeUp adds up to a stronger, more connected union



## About this product

A new political reality demands a new way to collect dues and organize. For unions, the unprecedented threat to employer dues deduction is a pivotal problem. PledgeUp is a pivotal solution. It's an all-in-one tool that allows unions to process payments, manage member payment data, and effectively organize.

To view a demo and learn more about what PledgeUp has to offer, contact Sean Searby.

### Contact us

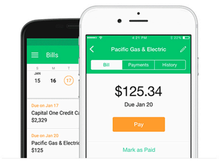
**Sean Searby**
FVP, Business Development

**Let's do better together**
seansearby@amalgamatedbank.com
123-333-4566

Power up:

## Streamline dues collection

- Invite members to pay dues through a secure website
- Set up payment schedules for recurring and one-time payments
- Process credit card, debit card, and automated bank draft transactions



Tune up:

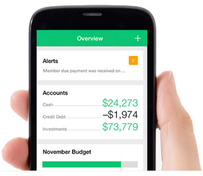
## Improve data management

- Store member profiles in a simple and secure database
- Access member payment status and history
- Collect digital pledge cards with customized messages

Build up:

## Cultivate connections

- Create digital or canvass campaigns
- Apply advanced turf-cutting technology developed to target homes and work sites
- Review and analyze campaign efforts

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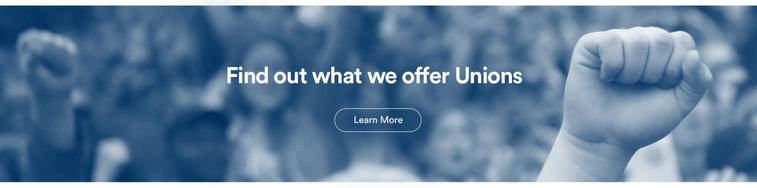


## Things we care about

### Solar HELOCs

Turn sunshine into savings and put your home's equity to work to lower your utility bill and your carbon footprint.

### Workforce Housing Fund

A new investment fund that will provide real affordable workforce housing for middle income earners.

### Unions and finances in 2017

Highlights and key expectations for the year 2017.

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# We are the progressive bank for the progressive community

Our bank is specifically designed for organizations, companies and individuals who want to make an impact on society. Our customers include thousands of labor unions, non-profits, socially responsible businesses, political organizations and foundations –who are active, involved and committed to making our communities stronger, smarter, fairer, cleaner and safer.

Learn more

## 417 Political Organizations

We're political animals…
banking hundreds of progressive political organizations, campaigns and candidates (417, as of this morning).

Not just because we share visions and values,
but because we work campaign hours, not bankers' hours.

So we've arranged wire transfers to media outlets while other ban ks slept, and opened new lines of credit from an airport at 3am.

To us, that's politics as usual.

Learn more

## 1000+ Unions

We work side-by-side with over 1000 unions…
to get what's best for teachers, steelworkers, firefighters and others keeping us safe, smart and strong.

We manage $40 billion in retirement investments…
have Workforce Housing Funds to help vital community workers afford the community…even give strike loans to workers walking picket lines.

And yes, you just might see us out there walking with them.

Learn more

## Environmental organizations love our environment

They love the solar panels we're installing on our buildings…
and the special lines of credit we'll give homeowners to do the same thing.

They love that we'll only invest their resources… and ours…
in tobacco-free funds. And carbon-free funds.

And they love that our commitment to a greener, more sustainable planet is as clear and uncompromising as theirs.

Learn more



## Things we care about

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Products and Services

# Introducing the Amalgamated Give-Back Savings Account



## About this product

Now you can support a cause you're passionate about just by doing your everyday banking. With the Give-Back Savings account* from Amalgamated Bank, we'll donate to a participating organization of your choice an amount equal to half the interest you earn.

Open a

**0.60%** APY[1]

FDIC Insured Online Savings account today

Earn a competitive variable interest rate plus Amalgamated will match half of the interest you earn and donate it to a participating organziation of your choice.

Get started

## How it works

Step 1
**Open a savings account**
So you can support a participating organization.

Step 2
**You earn interest**
The more you save, the more interest you earn.

Step 3
**We'll donate**
Amalgamated will donate the equivalent of half the interest that you earn.

- Earn a competitive variable interest rate of 0.60% APY[1] plus Amalgamated will match half of the interest you earn and donate it to the participating organization you choose
- No minimum balance required to open or earn interest
- No monthly maintenance fee
- Get an ATM card that proudly displays your support every time you take out your wallet
- Surcharge-free access to more than 40,000 Allpoint® ATMs3 nationwide
- Free Online and Mobile Banking2 with state-of-the-art features like Touch ID® login and Mobile Check Deposit

You save, we donate[4]

Enter your balance $10,000 Reset balance
Your yearly earning will be $60.
Our yearly donation will be $30.

## Join Amalgamated and give back to a cause that matters to you

Choose an organization below to support with your Give-Back Savings account, enter your email address, and click "Open an account" to begin.

### The Roosevelt Institute

The Roosevelt Institute is dedicated to the belief that all Americans deserve equal consideration in policy making in this country. Inspired by the legacy of Franklin and Eleanor Roosevelt, the organization works to create an America where hard work is rewarded, and everyone is entitled to a fair share of our collective prosperity.

ROOSEVELT INSTITUTE
REIMAGINE THE RULES

Enter your email | Open account

### UltraViolet

UltraViolet is is an organization dedicated to promoting the rights of women in politics, government, pop-culture and media. A strong and rapidly growing community of people, UltraViolet focuses on a range of issues, including health care, violence, economic security, racial justice, and LGBTQ rights.

ultraviolet

Enter your email | Open account

1. APY means Annual Percentage Yield. Rates effective as of January 7, 2017.
2. Your mobile carrier's message and data rates may apply.
3. Fees may apply for non-Amalgamated, non-Allpoint and international ATM transactions.
4. This is a hypothetical calculation based on current rates and annual cumulative interest earned and donations made on a monthly basis

Special Rules for Give-Back Savings Accounts – When you open your Give-Back 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 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 APY for your account. As the Give-Back contribution is made the Bank, there may be no tax implications to you. Consult your tax advisor with any questions. There is no substitute for this contribution, and you cannot opt to receive it directly.

If you close your Give-Back 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, nor stop Bank contributions to the current Participating Organization, unless you close your Give-Back 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. Advertised rate and APY are offered at the bank's discretion and may change daily.

All accounts are subject to the bank's terms and conditions.

For a complete list of fees, please click here to view the Fee Schedule.

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The Blog: Featured Post

# Environmental Protection: Now a Private Sector Responsibility

View Blog Post



## What's the big idea?

Welcome to the Amalgamated blog, a space for leaders and contributors from inside and outside Amalgamated Bank to share thoughts, opinions, and musings about topics relevant to our bank's mission and customers, the financial industry at large, and national and international affairs. Check back in for new content weekly.

### Most Popular

Socially Conscious Companies
Urban Housing and Economic Growth

Environmental Organizations
Environmental Protection: Now A Private Sector Responsibility

Non-profits
A Plea for Fair and Inclusive Immigration Policy

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Perspective
Where do we go from here? Progressive Banking in a New Political Era

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March 20, 2017 By John Smithfield

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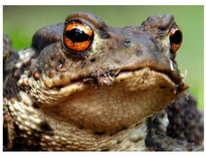

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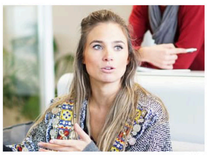

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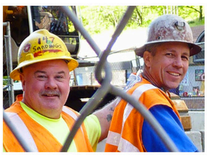

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The Blog

# Urban Housing and Economic Growth

See all blog posts



March 18, 2017 Topics: Fair housing, Economic growth

Living in the same city where you work fosters a critically important connection to the community and people you serve. Yet for firefighters, police officers, teachers, nurses and millions of other low- and moderate-income workers in urban areas, it can be a herculean challenge to find safe, affordable housing near where they work. Since the housing and economic crash of 2008, cities have failed to keep pace with the demand for housing for low- and moderate-income renters and owners, forcing too many workers to live away from the communities that need them most. In its Housing Finance at a Glance Monthly Chartbook, the Urban Institute reports that, for the majority of the nation's largest metropolitan areas, home sales prices are less affordable in 2016 that they were in 2003.

**Amir Kirkwood**
FVP, Business Development

**Let's do better together**
Email Amir
123-333-4566

The private market is doubling down on amenity-rich, city-center housing, which is simply too expensive for all but the highest paid workers to afford. And many municipalities and state governments are taking laudable steps to invest in subsidized housing to serve the homeless or those living in poverty. Unfortunately, low- and moderate-income workers still face a dearth of affordable housing options and continue to be priced out of the cities where they work. Even without any further cuts to federal housing support by the Trump Administration, the Center on Budget and Housing Priorities projects that due to the 2011 Budget Control Act, rental vouchers for 25,000 low income households will lose funding in 2017.

Housing insecurity also means urban centers are losing potential for economic growth. Without middle-income earners living in or near our largest population centers, the economy quickly becomes constrained and sometimes even incapable of growth. These middle-class families are critical drivers of local businesses, spending income on transportation, child-care, and retail goods for their households. They contribute to the region's tax base, helping to fund local schools and public services. Without these members of the labor force living within the cities they serve, the culture and vitality of cities themselves begin to suffer.

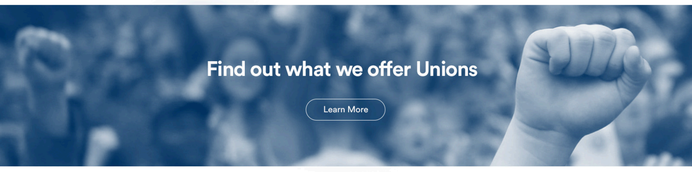
> As the bank with values, we take our role in addressing the nation's housing shortage seriously.

Amalgamated Bank understands this critical gap in the urban housing market, and has been working to help fix it for more than 80 years. Back in the 1940s, Amalgamated Bank helped fund the first union-supported housing development in the country, housing 700 moderate-income families at first, and eventually growing to house over 1,400 families. In 1957, we offered home loans to the shareholders of the Park Reservoir Housing Cooperative in the Bronx, the state's first affordable development created under the Mitchell-Lama Housing Program.

Our work to create affordable housing options continues to this day. Today, more than half of our commercial real estate loans are made in low- and moderate-income neighborhoods, helping workers afford to keep living in the communities they serve. Amalgamated Bank now has a loan program to fuel construction of up to $100MM in affordable multifamily housing in New York across all five boroughs, Nassau County, and the Hudson Valley. And our work doesn't stop in New York. In 2015, a 25-unit affordable housing development for seniors broke ground in Washington, D.C.

As private housing construction has turned away from affordable and moderate housing over the past several decades, it has created opportunities for Amalgamated and others to use our assets to build a stronger, more accessible economy for all. Recently, we've redoubled our efforts to finance the development of multifamily and mixed use properties located in areas and priced at a level that will allow middle income households to return to the cities where they work. Additionally, through a Responsible Contractor Policy, we will work to ensure that we increase job opportunities for low and moderate income workers.

As the bank with values, we take our role in addressing the nation's housing shortage seriously. Working families are the backbone of our nation's economy and, unless they are given the opportunities they need to succeed, we will continue to watch cities become unaffordable to all but the very affluent. We take pride in our ability to offer financing for affordable housing to help counter this trend. Every member of the workforce should have the opportunity to live in the city in which they work and a chance to feel invested in a neighborhood they've helped to create.

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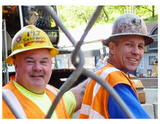

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March 20, 2017 By John Smithfield

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