

[Personal  
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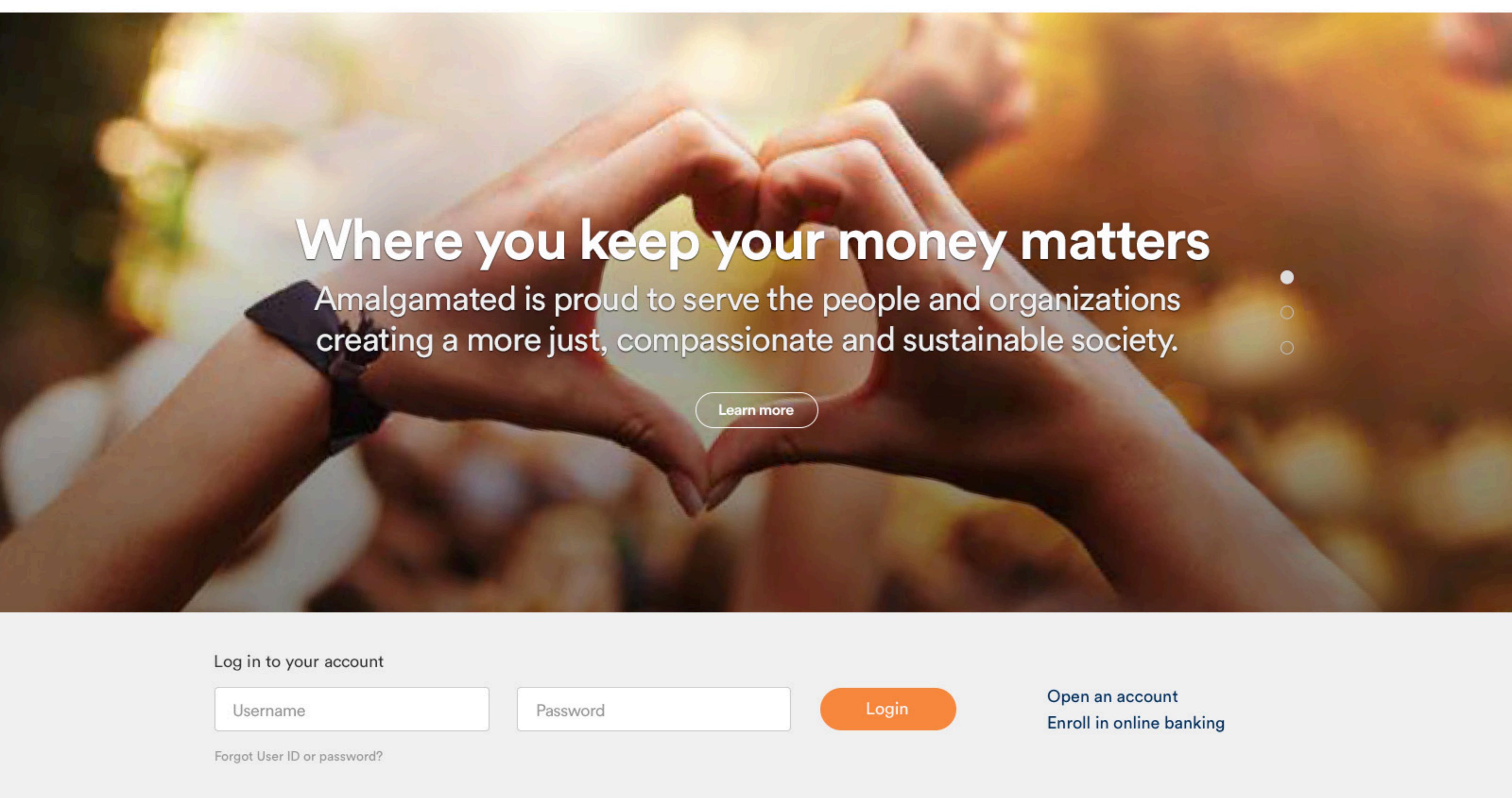
Personal Banking

Organizational Banking

Business Banking

Commercial Lending

Institutional Investing



## Where you keep your money matters

Amalgamated is proud to serve the people and organizations creating a more just, compassionate and sustainable society.

[Learn more](#)

Log in to your account

Username

Password

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Forgot User ID or password?

How can we help you do good, better?

I am in charge of a union ~  
and I'm looking for investment management ~

[Learn more](#)

Organizational Banking



Business Banking



Commercial Lending



Institutional Investing

## Why Amalgamated?

**\$4 Billion**

in commercial assets

**\$40 Billion**

in trust and investment assets

**94 Years**

of making a difference

## Products and Services

**Personal Banking**

Give-Back Banking

Checking and Savings accounts

Consumer Loans

**Business Banking**

Commercial Banking

Treasury Management

Small Business Banking

**Lending**

Commercial &amp; Industrial

Commercial Real Estate

Nonprofit Lending

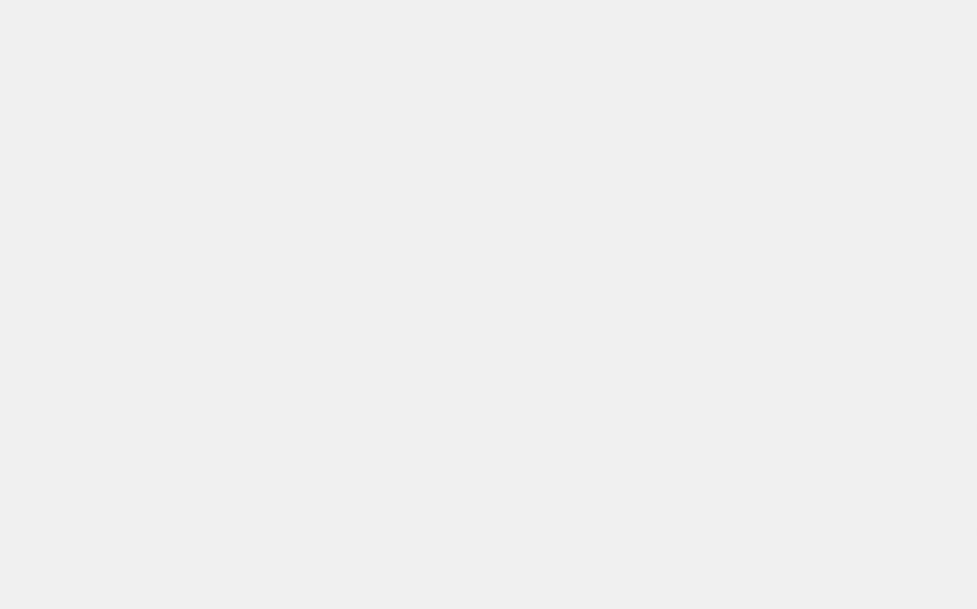
**Institutional Investing**

Investment Management

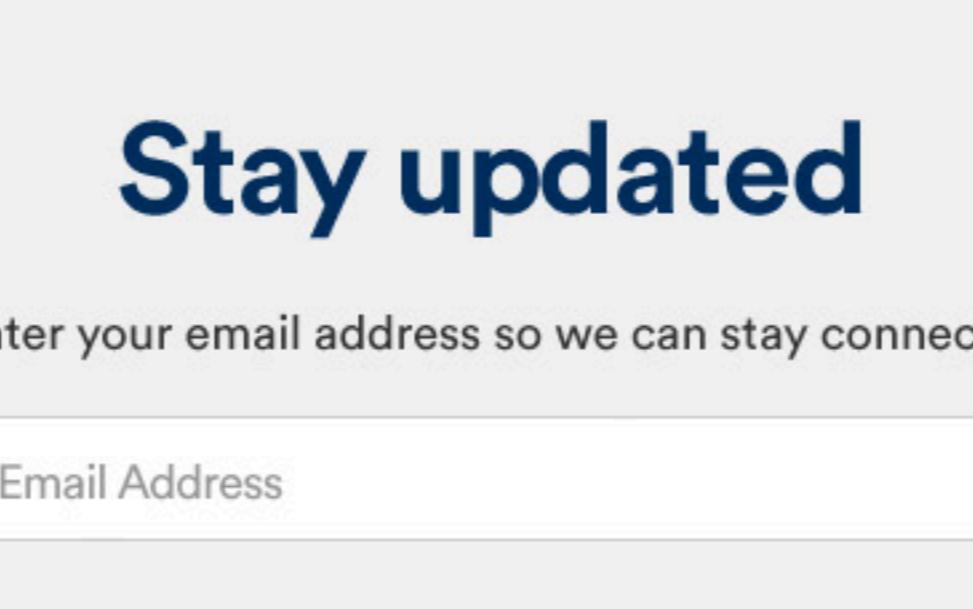
Custody Services

Investment Philosophy

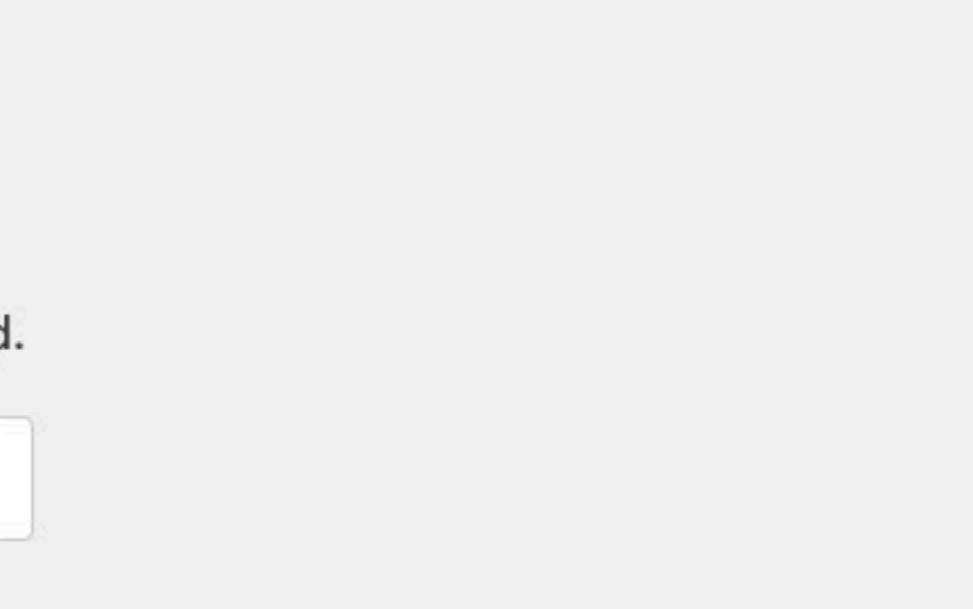
## How we're different

**Insights**

The Amalgamated Blog is a space for leaders to share their expert take on the events and trends shaping finance and global affairs.

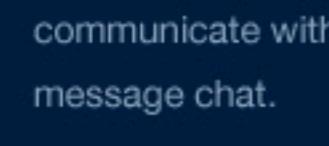
**What it means to "B" responsible**

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

**Amalgamated Impact Report**

Read our Impact Report and see how we're helping those who do good, do better.

Enter your email address so we can stay connected.

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Equal Housing Lender | Member FDIC 

Amalgamated Bank NMLS ID# 898791

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Investment and insurance products

Not a deposit

Not FDIC Insured

Not Guaranteed By the Bank

May Lose Value Including Loss of Principal

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global alliance for banking on values 

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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 banks slept, and opened new lines of credit from an airport at 3am.

To us, that's politics as usual.

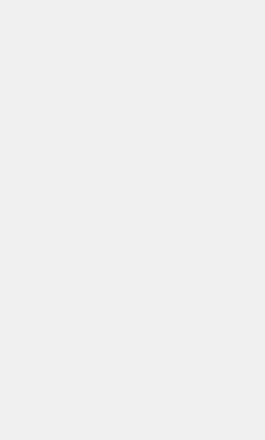
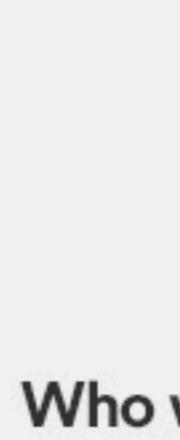
[Learn more](#)

## 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](#)

## More about us

### Who we are

- [Our Story](#)
- [Our Clients](#)
- [Executive Team](#)
- [Board of Directors](#)

### What we stand for

- [Mission & Values](#)
- [Our Five Principles](#)
- [Community Impact](#)

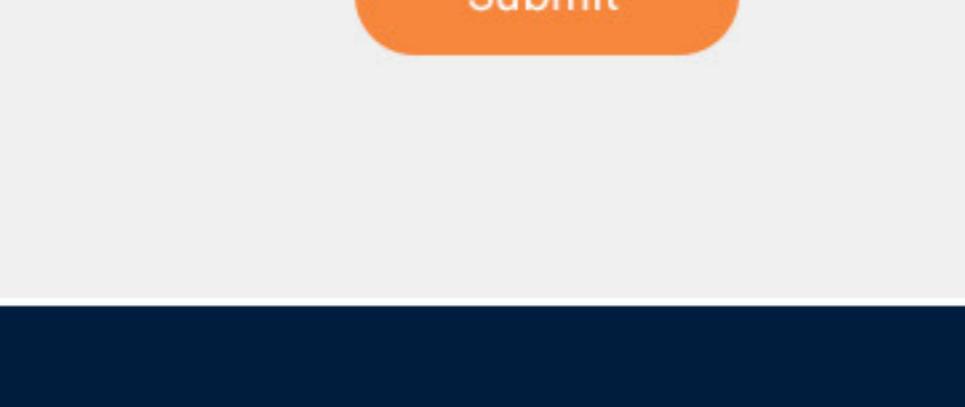
### What we're doing

- [Corporate Responsibility](#)
- [Educational Events](#)

### Resources

- [Careers](#)
- [News](#)

## Things we care about

[Products](#)[Products](#)[Perspective](#)

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Amalgamated Bank NMLS ID# 898791

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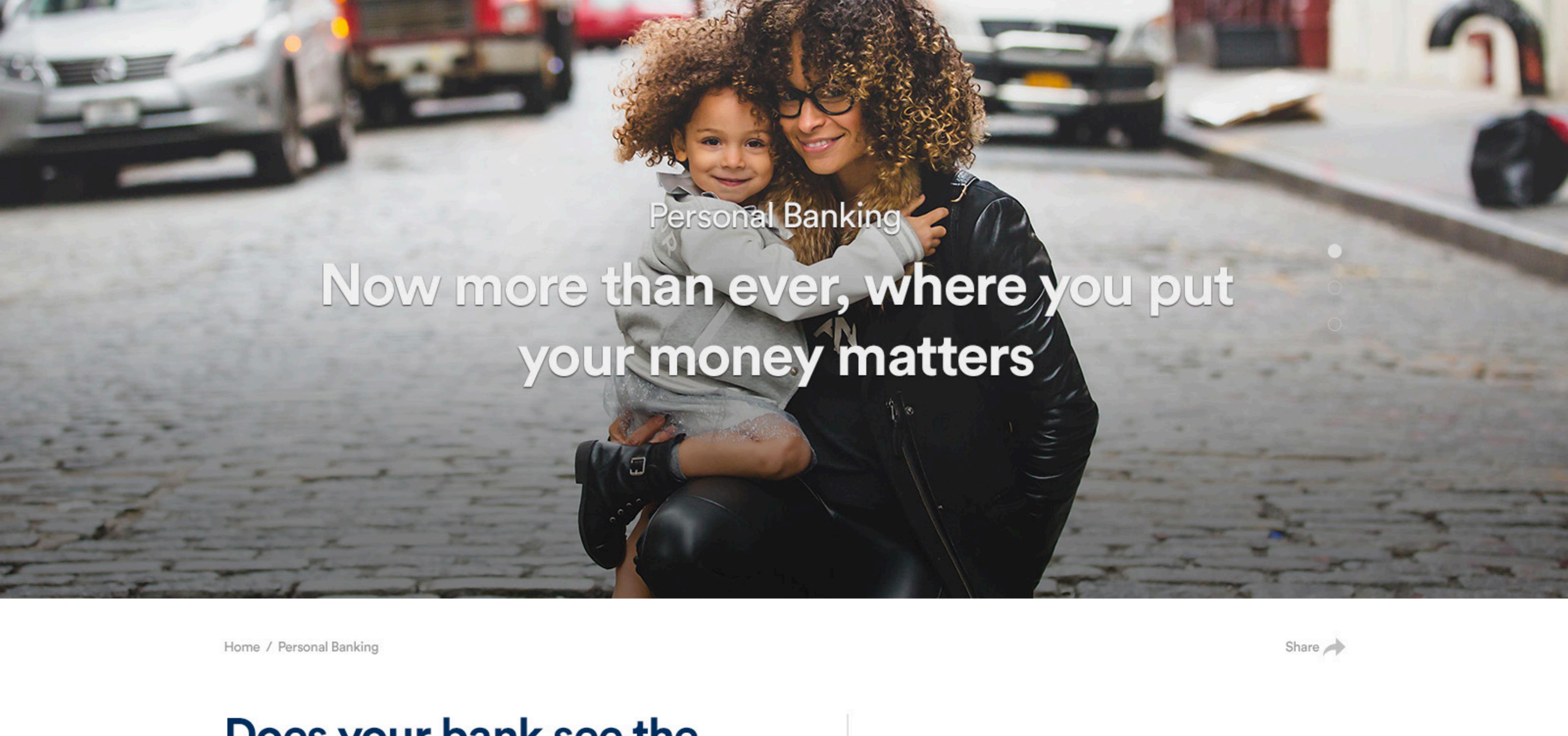
Borrow

Invest

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Personal Banking

Now more than ever, where you put  
your money matters

Home / Personal Banking

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## Does your bank see the world the way you do?

We do. We're on a mission to create a more just, compassionate, sustainable planet. For all of us.

So if you'd like your money working for environmentally-friendly organizations, non-profits, progressive candidates and socially-responsible businesses... join the movement moving to Amalgamated.

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Borrow

Invest

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## Why Amalgamated

**94 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

### Personal Banking

Give-Back Banking

Checking and Savings accounts

Consumer Loans

### Borrow

Mortgages Home Equity

Lines of Credit

### Invest

Planning

Products

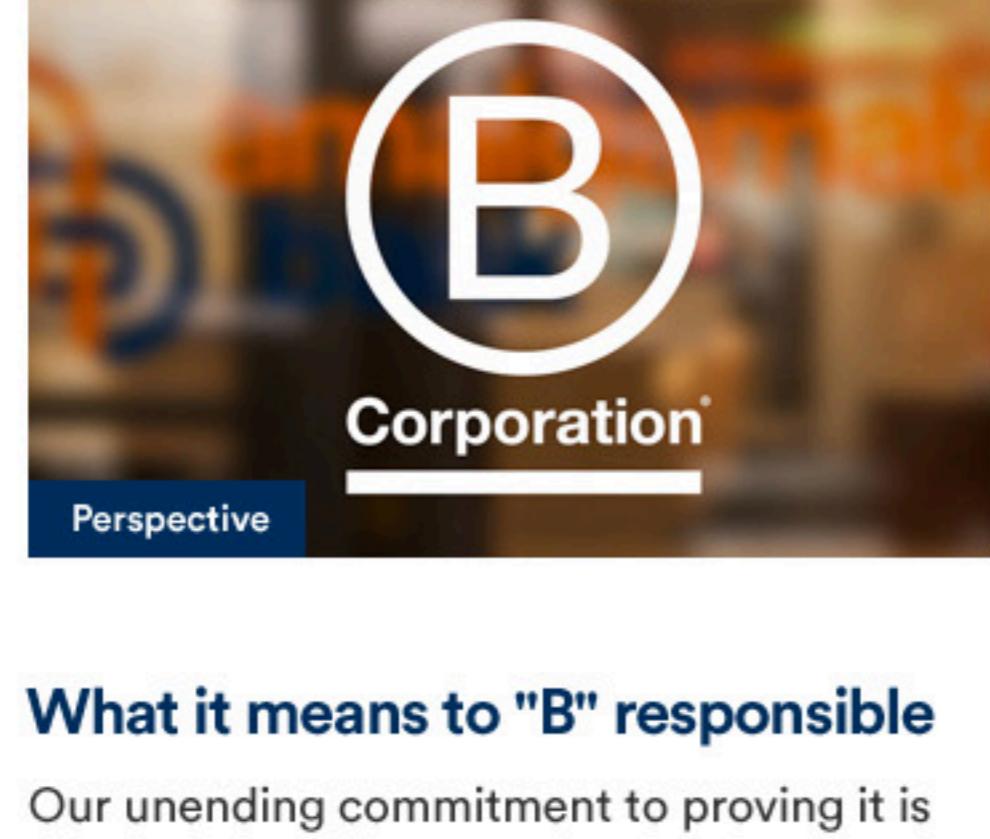
### Learn

Financial Learning Center

Educational Events

Our Story

## How we're different



### What it means to "B" responsible

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### Insights

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Read our Impact Report and see how we're helping those who do good, do better.

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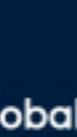
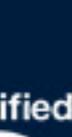
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May Lose Value Including Loss of Principal

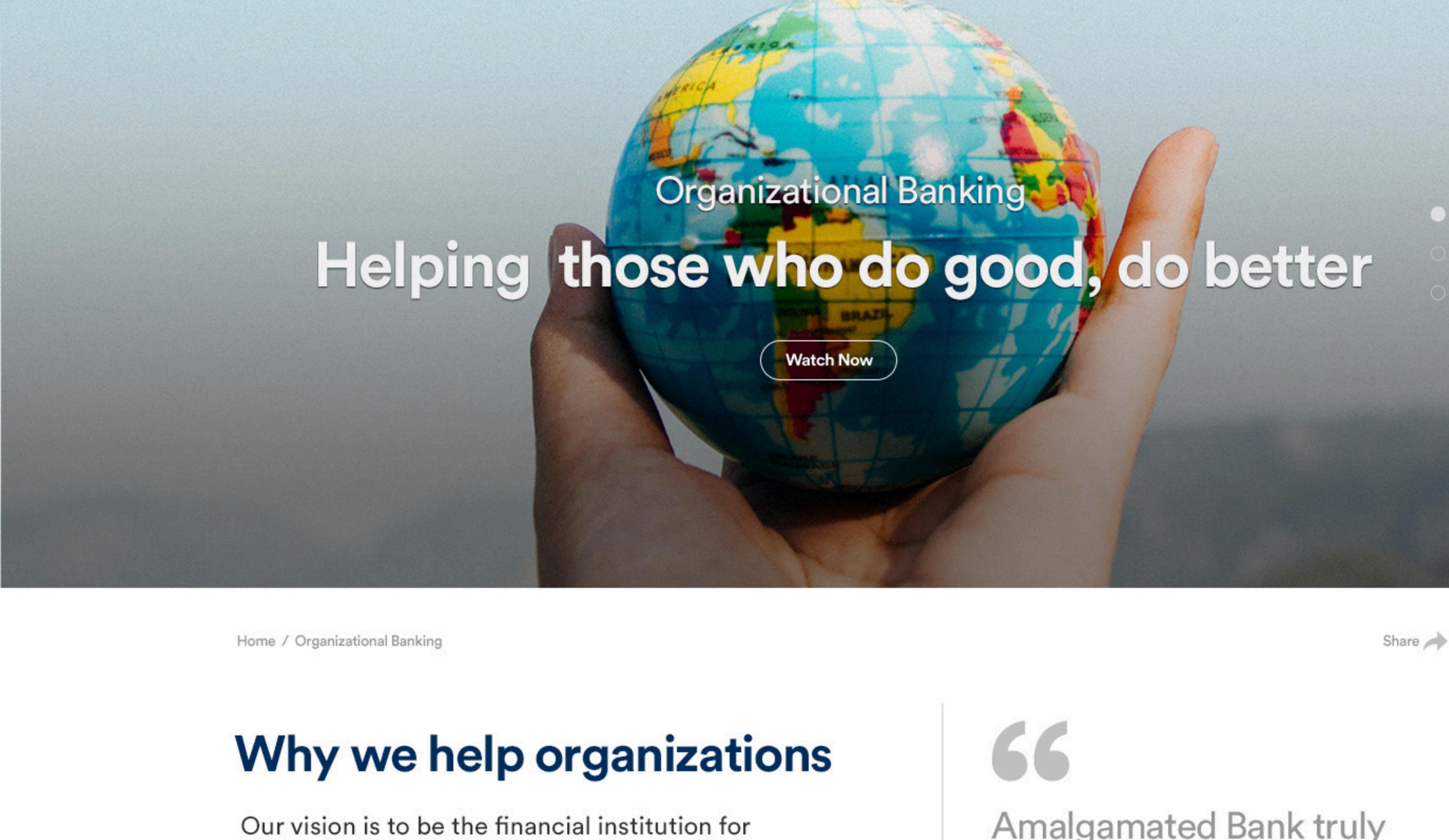
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Environmental      Political      Unions      Philanthropic      Non-profits      Socially Conscious Companies



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## 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



### Environmental Organizations

### Political Organizations

### Unions

### Philanthropic Organizations

### Non-profits

### Socially Conscious Companies

## Why Amalgamated

### 94 Years

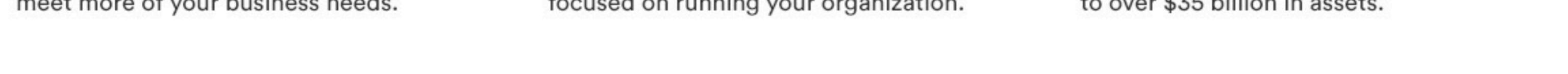
of supporting financial equity through access to banking products and services

### B Corp

meeting high standards of social and environmental performance, accountability, and transparency

### \$1.5M+

in donations to progressive causes and non-profits



#### Treasury management

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

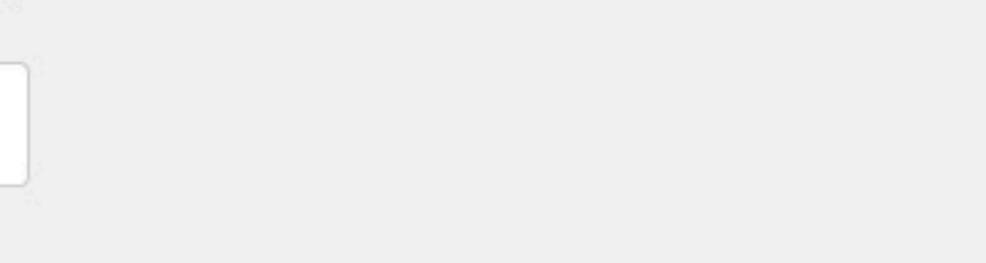
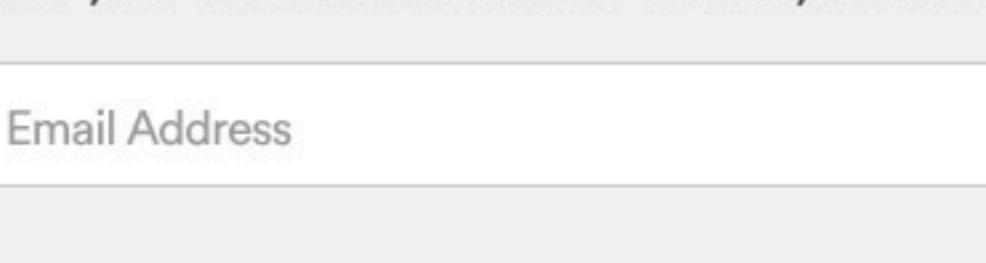
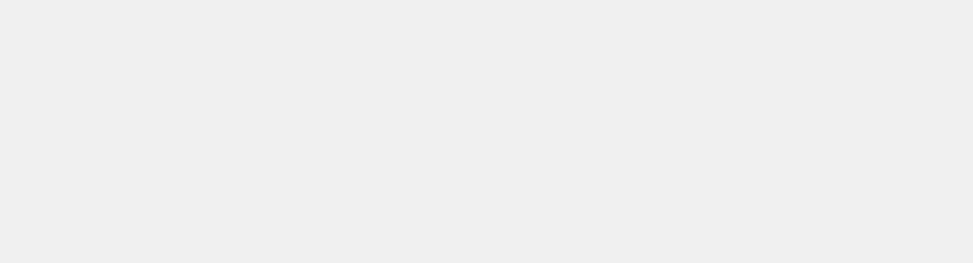
#### Organization lending

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.

## How we're different



#### Treasury management

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

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#### World-class custody services

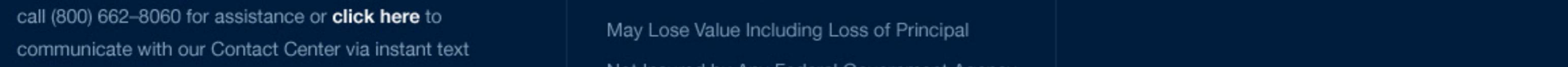
Providing institutional custody services for more than 40 years, we have grown to over \$35 billion in assets.

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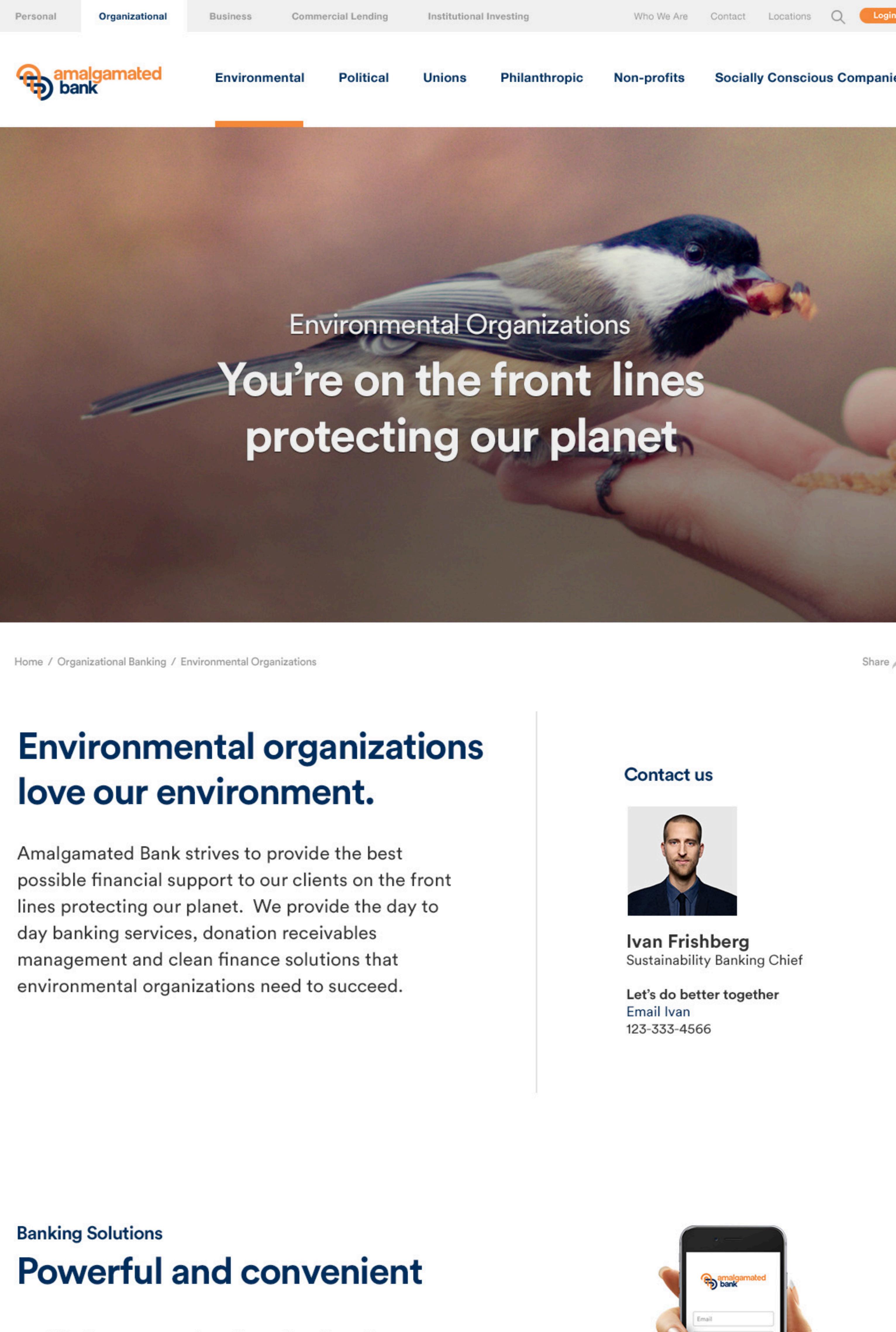
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## Environmental organizations love our environment.

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  
123-333-4566

### Banking Solutions

## Powerful and convenient

- Offering a comprehensive suite of services
- Banking, investing and financing designed to meet your needs

[Learn more](#)



### Cutting edge technology

## Safe and sound

- With AmalgamatedOnline® Treasury Manager, our secure online system, you'll enjoy secure account access and seamless connectivity with your in-house accounting system
- Conduct business more efficiently with Cash Management Services like Remote Deposit Capture, ACH, Positive Pay and more

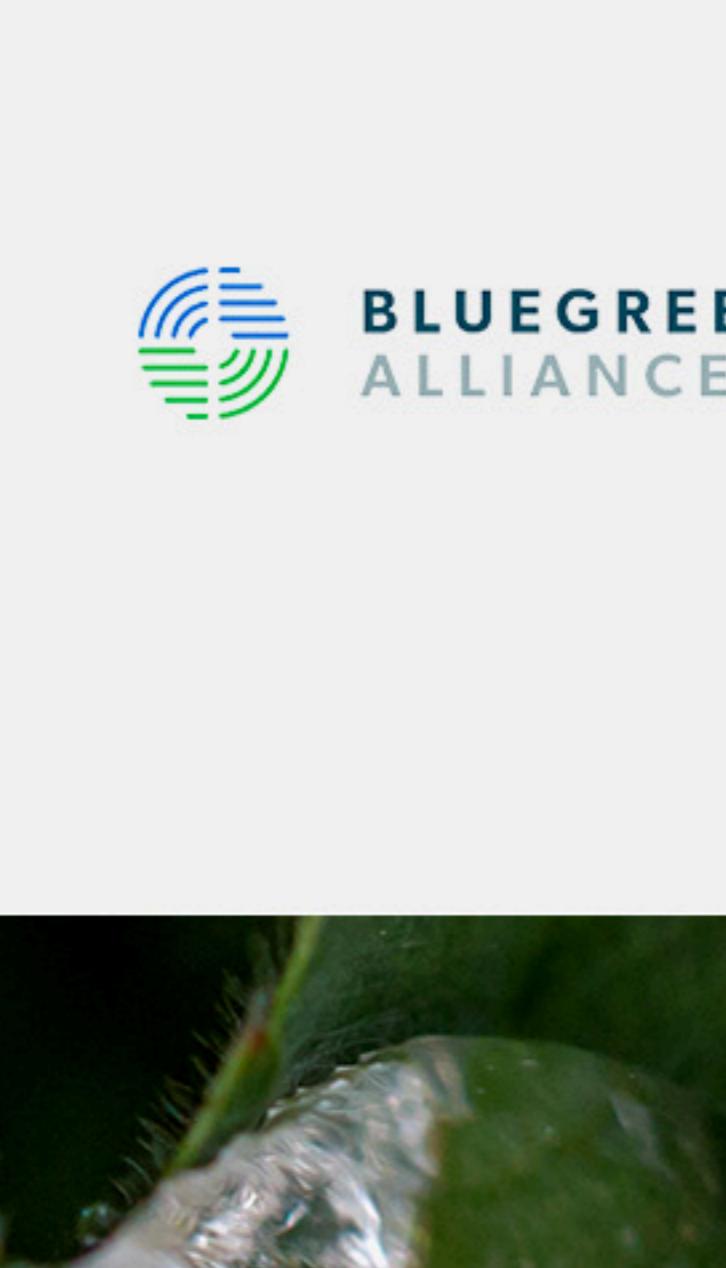
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### Concierge client services

## Personal attention you deserve

- High-touch service
- Direct access to an experienced person who will navigate your unique needs

[Learn more](#)

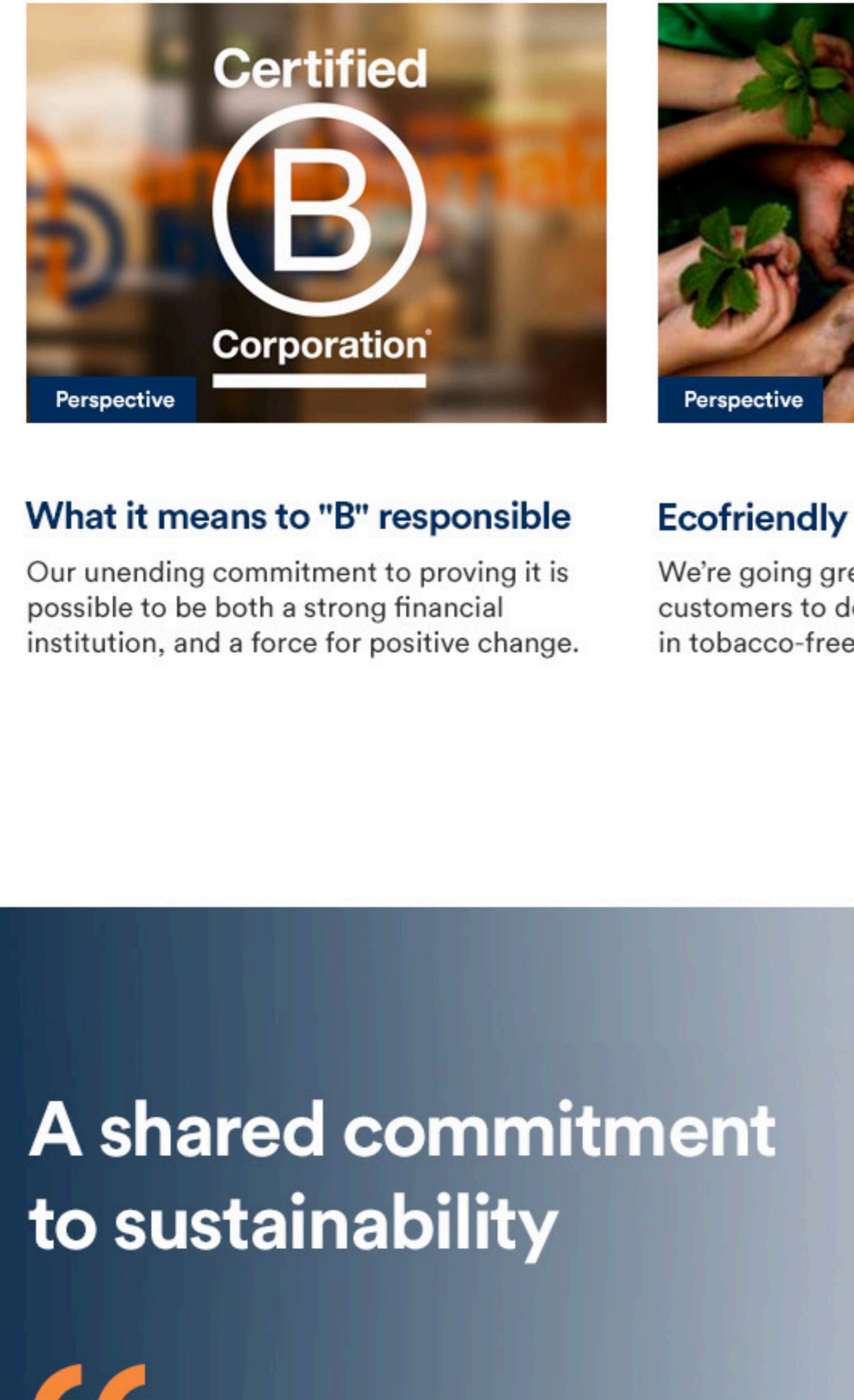


### A committed ally

## Banking on a safer climate

- We're committed to net-zero energy in our operations, using renewable energy, and divesting from climate risk
- As the first American bank to divest from carbon risks across our own lending and investment holdings, we're proudly fossil-free

[Start now](#)



**Ivan Frishberg**  
Sustainability Banking Chief

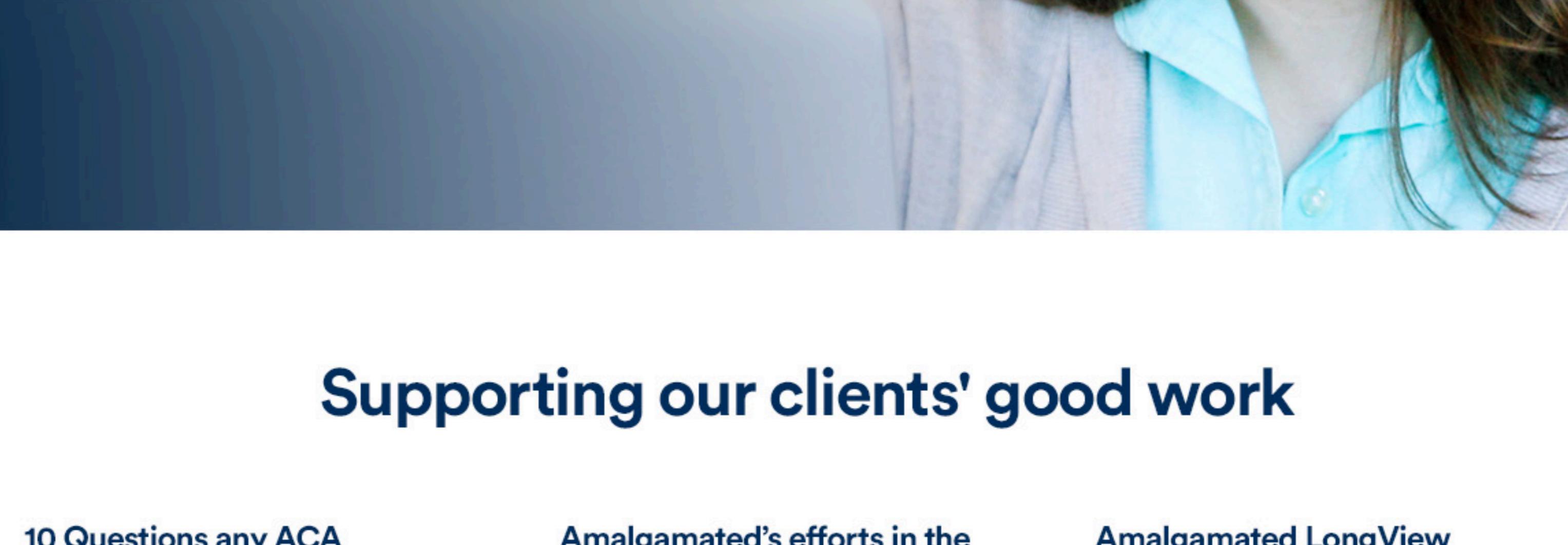
Ivan has more than 25 years of public interest advocacy, organizing and policy experience and is a founding partner of FSC Partners, a climate consultancy. Ivan is a Senior Advisor on Climate for Organizing for Action, was the director of the State Climate Hub and worked with the Climate Briefing Service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

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

## Why Amalgamated?

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

Green Bonds    Coal Financing



### 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



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From SEIU

From Amalgamated

From Amalgamated

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

Certified

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From Amalgamated

## Political Organizations

We work campaign hours,  
not banker hours

[Home](#) / [Organizational Banking](#) / [Political Organizations](#)

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### 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

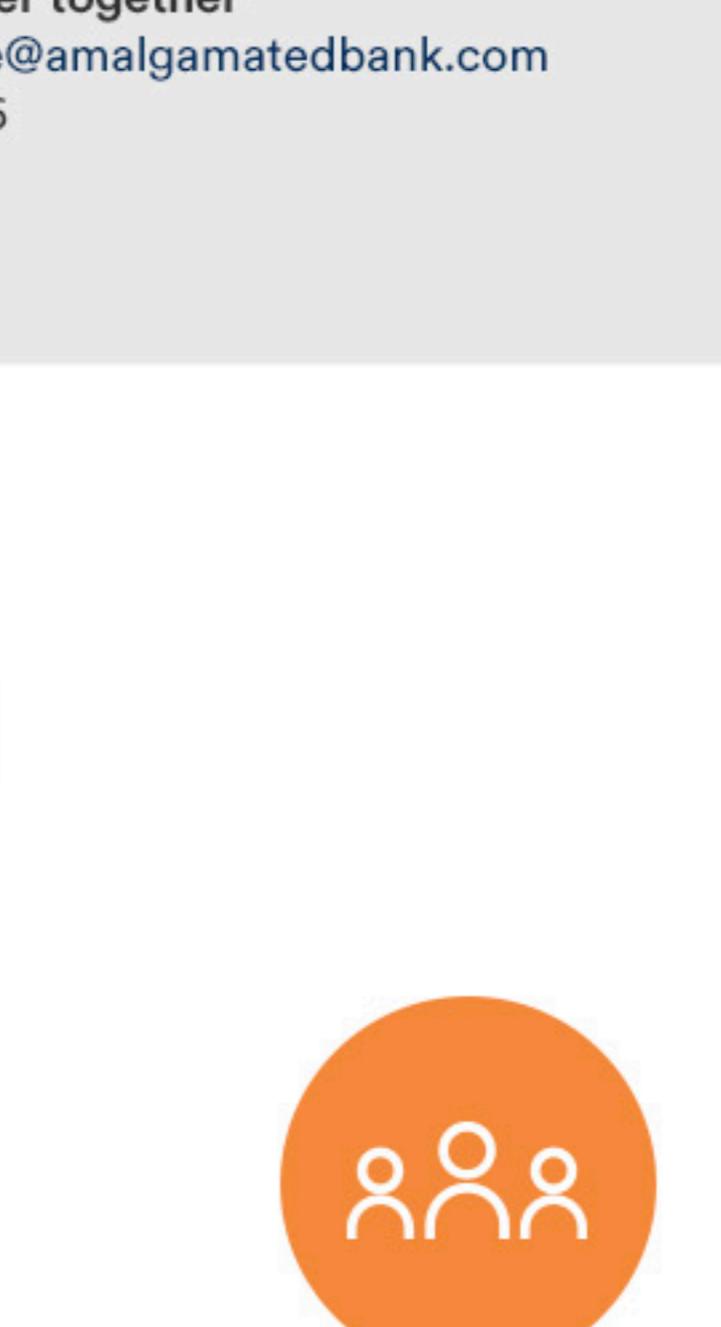
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#### Banking Solutions

### 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.

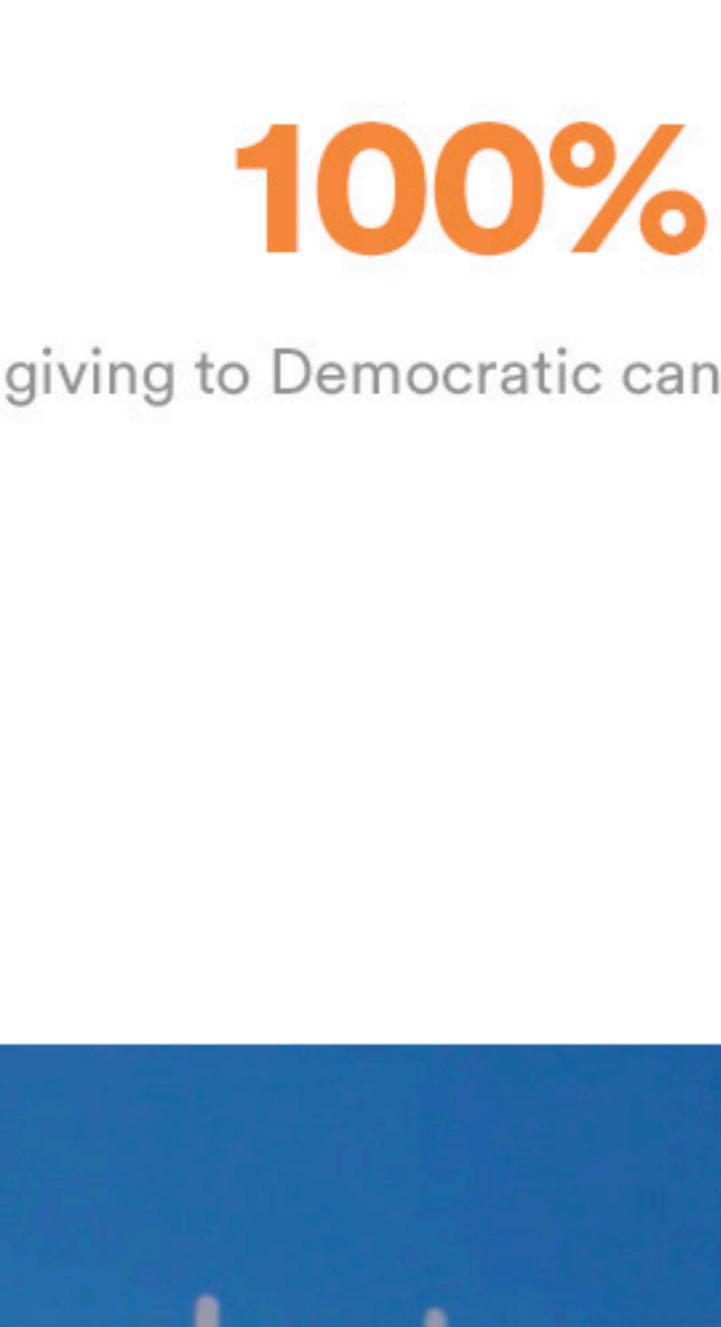
[Learn more](#)

#### 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](#)



**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 re-election campaign and inaugural 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

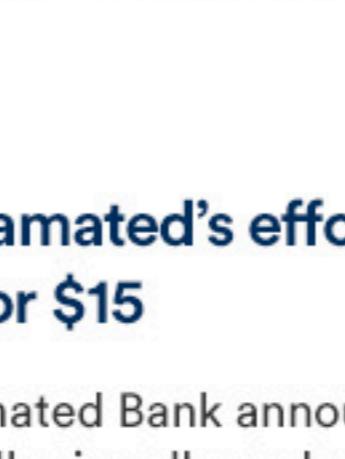
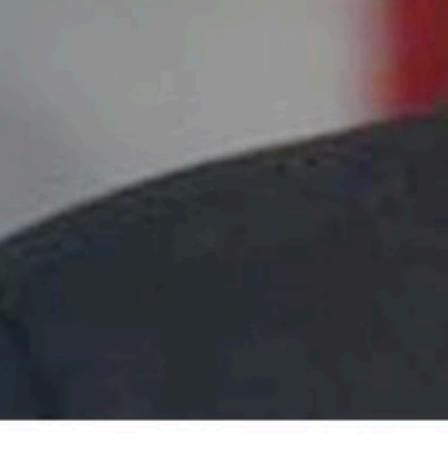
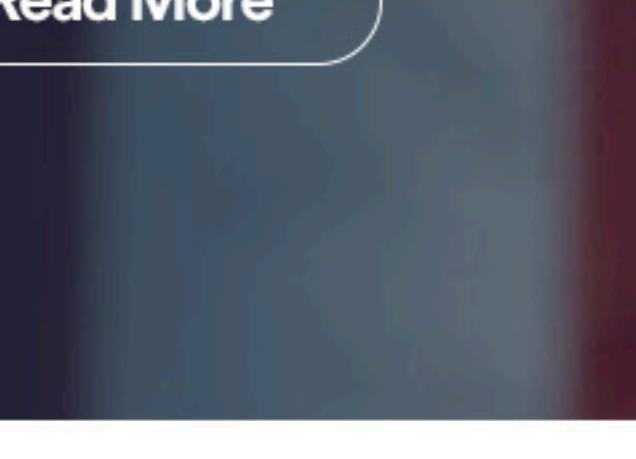
We work campaign hours, not banker's hours. You can count on 24/7/365 concierge services and no hotlines.



#### 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.

### We help 400+ Political Organizations



[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](#)

Case Study: Bluelabs

### Moving America forward by creating positive change on important issues

[View story](#)

### Perspective

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### Perspective

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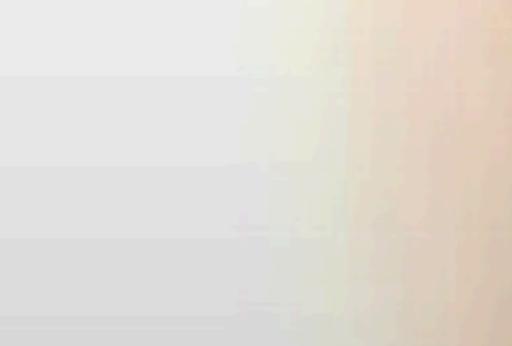
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## Unions

# We understand the issues you face

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## 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

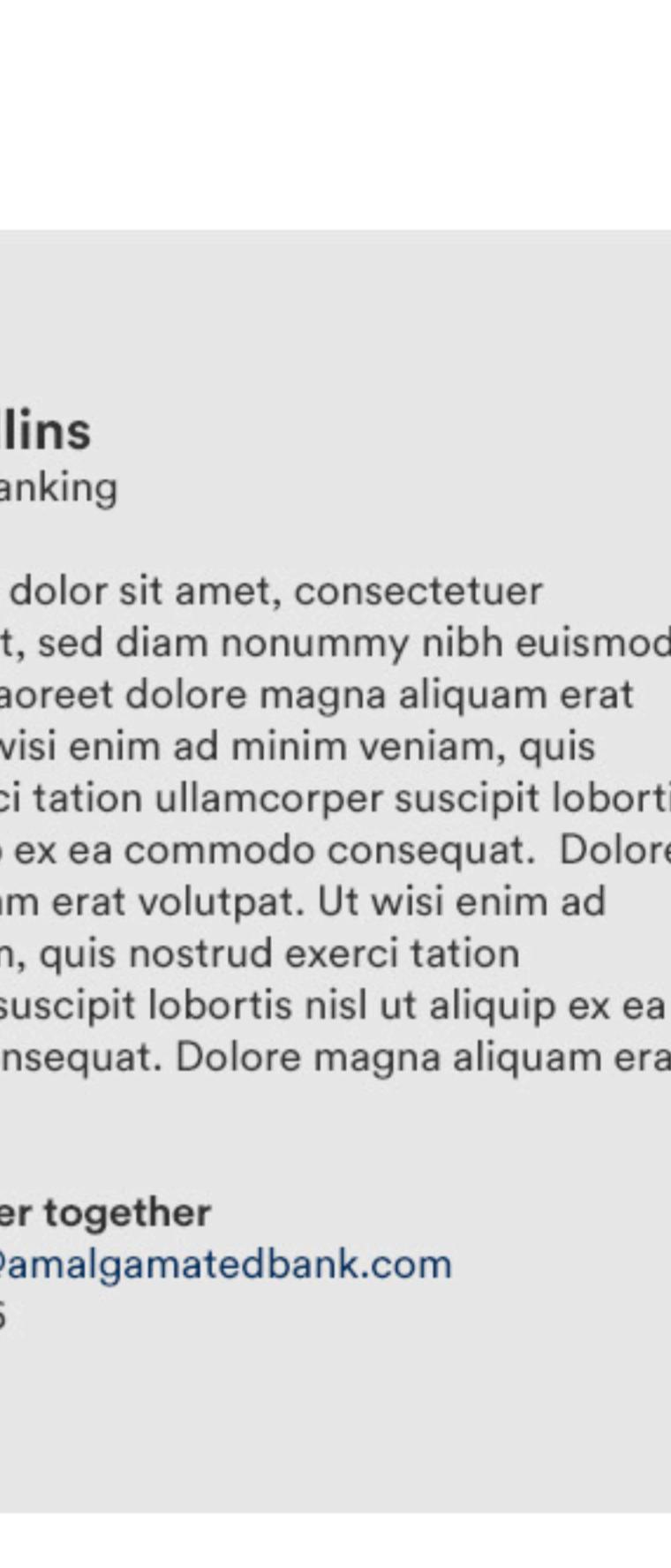
Let's do better together  
Email Kevin  
123-333-4566

### 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](#)



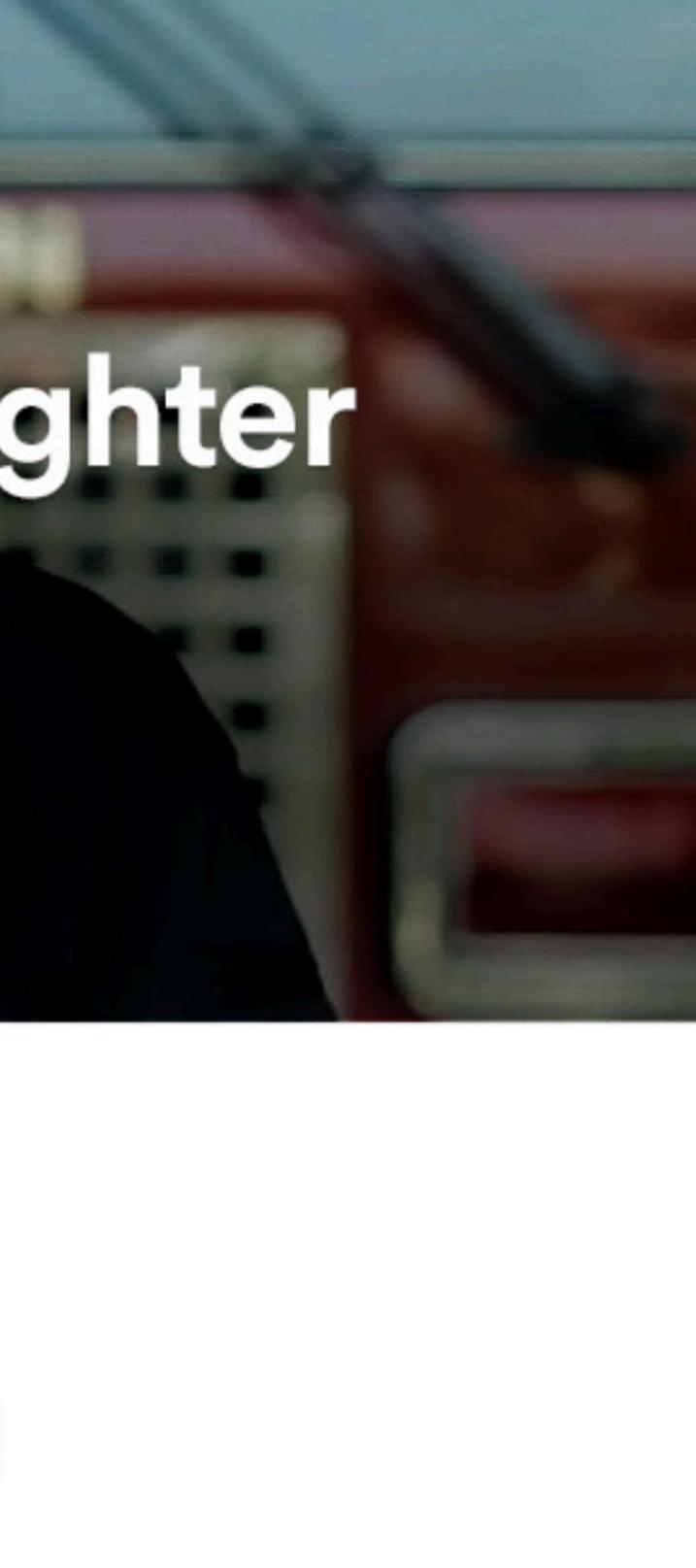
### Union Banking

## 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](#)

### Kevin Collins

FVP, Union Banking

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kevincollins@amalgamatedbank.com  
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## Why Amalgamated?

### \$4 Billion

in commercial assets

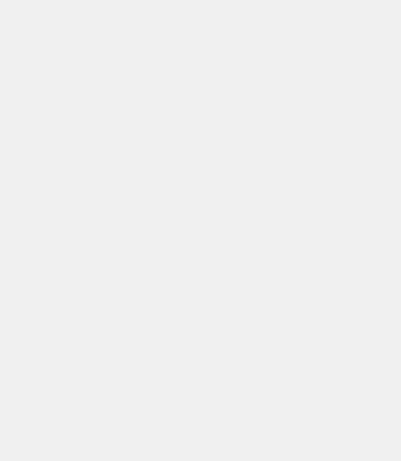
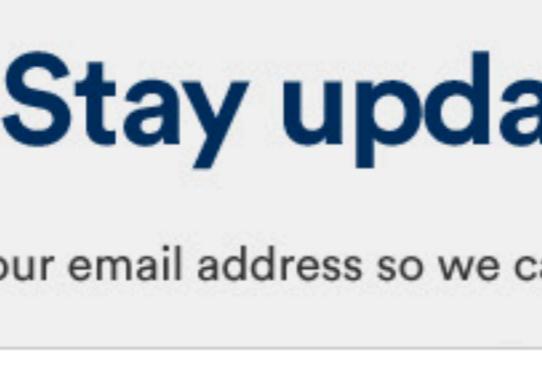
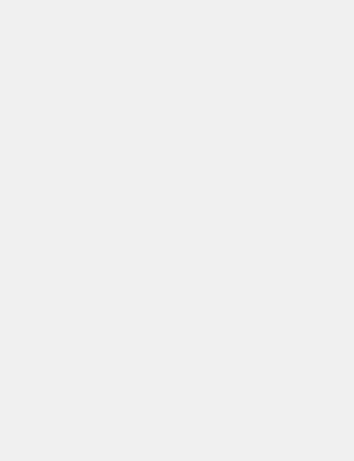
### \$40 Billion

in trust and investment assets

### 94 Years

of making a difference

## We help over 400+ Unions



[See more Unions we help](#)

### Union Case Study

## Helping Scranton restore firefighter and police wages

[View story](#)

[Products](#)

[Perspective](#)

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](#)

## A bank for labor, by labor

“

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

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[Investment and insurance products](#)

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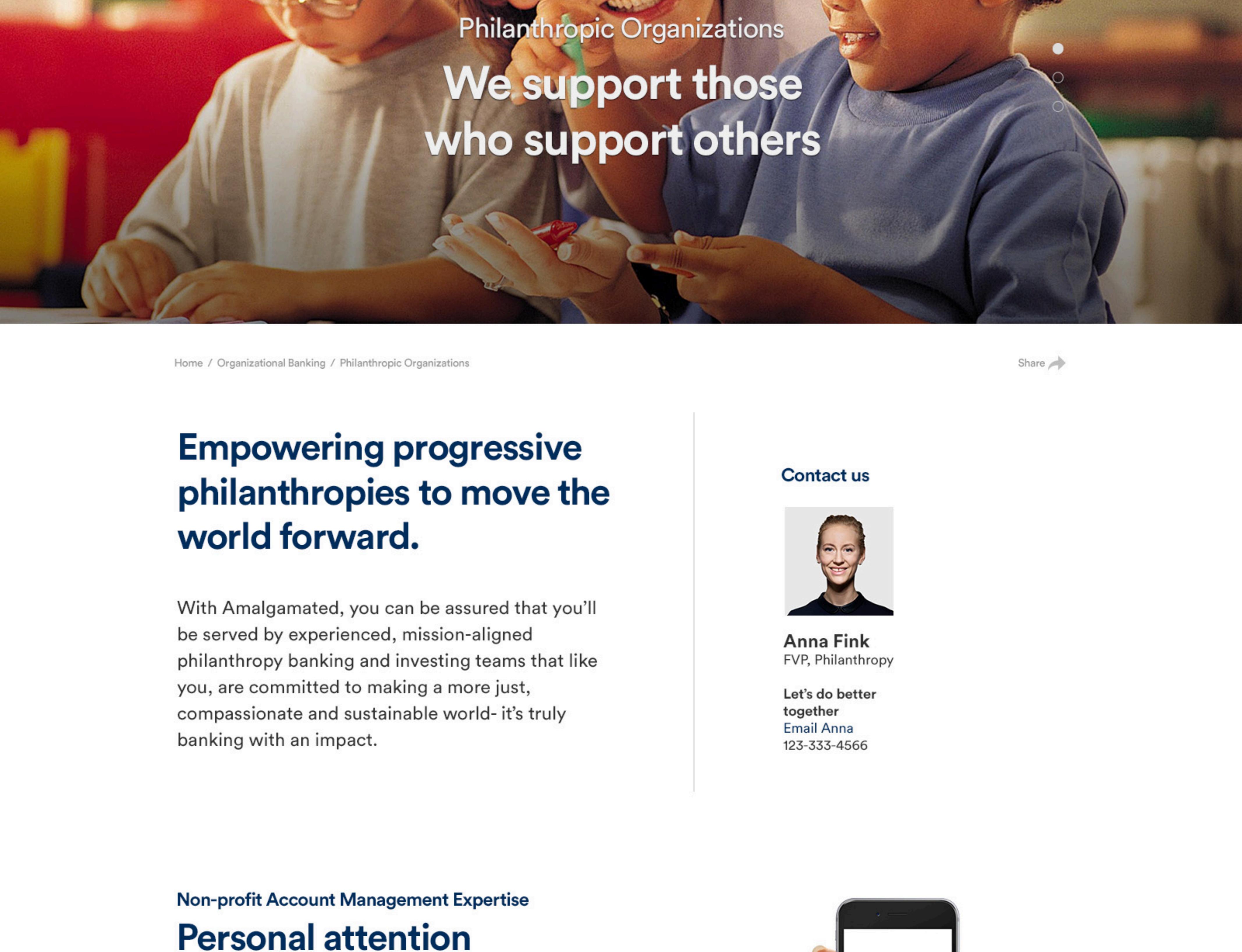
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Environmental      Political      Unions      Philanthropic      Non-profits      Socially Conscious Companies



Philanthropic Organizations

We support those  
who support others

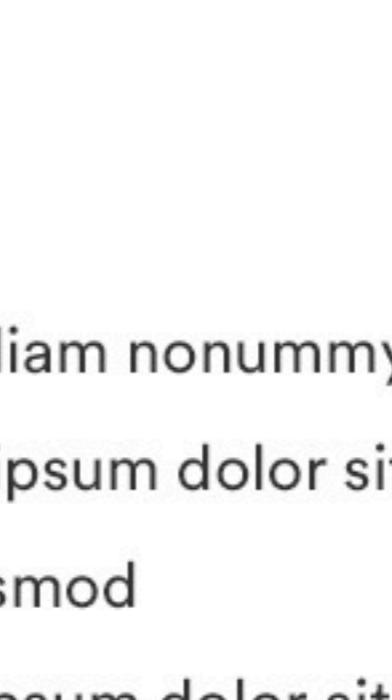
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## Empowering progressive philanthropies to move the world forward.

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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Manage funds more effectively

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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 Wyss 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

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THE NATHAN CUMMINGS FOUNDATION

**BEND THE ARC**  
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- A. Client

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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.

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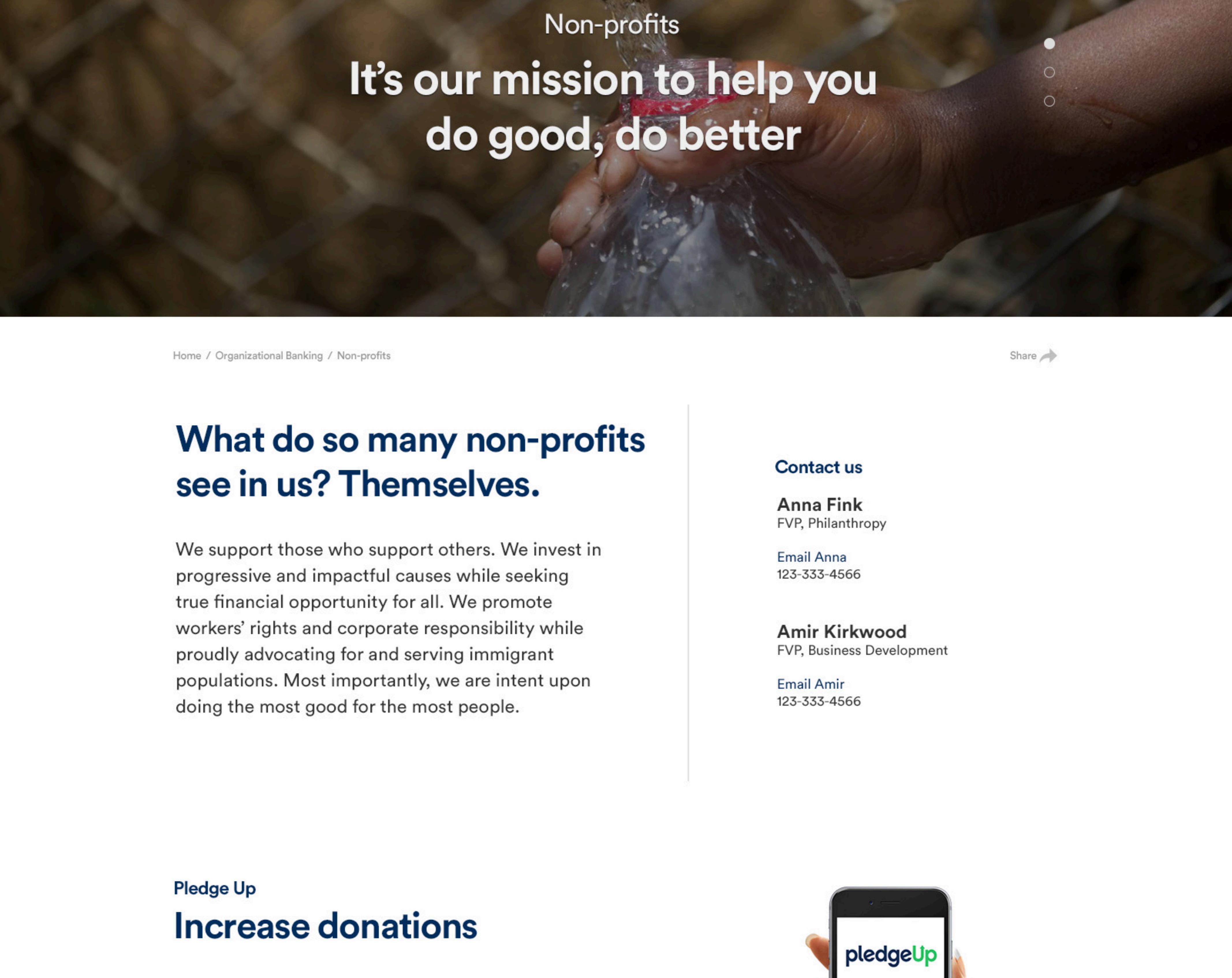
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Non-profits

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

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## 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

Email Anna  
123-333-4566

**Amir Kirkwood**  
FVP, Business Development

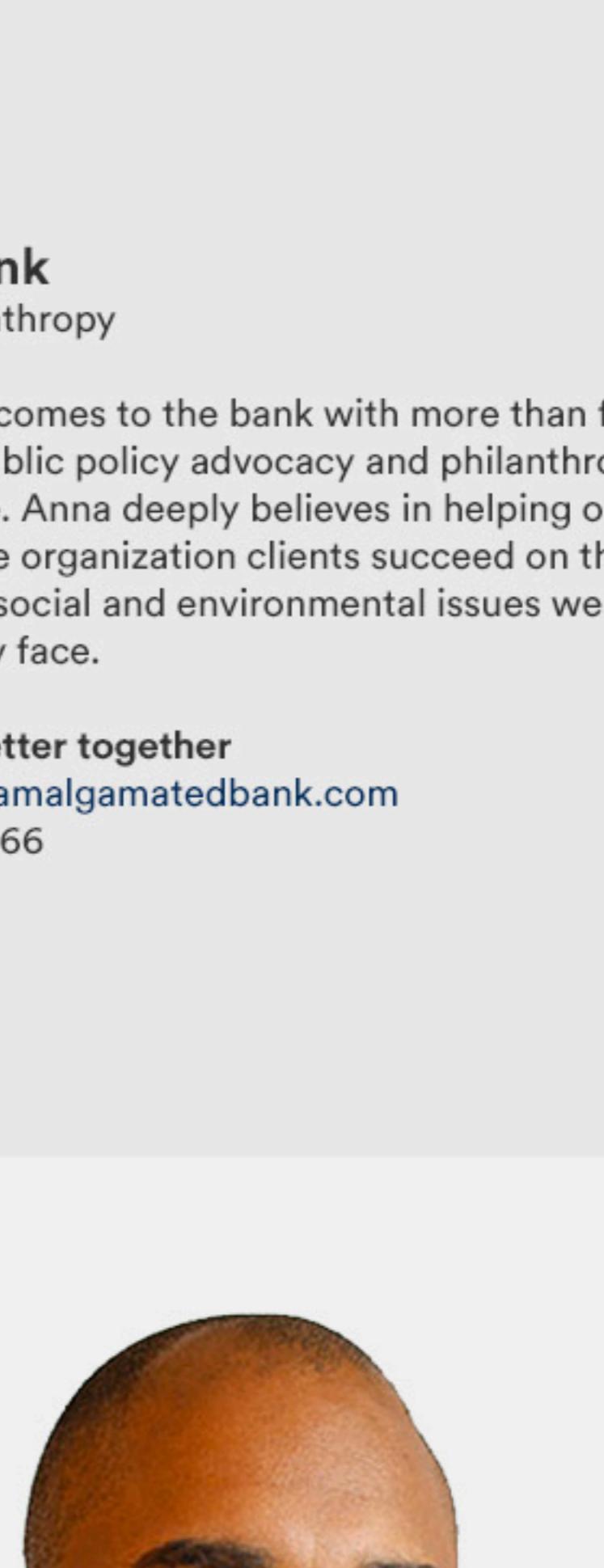
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Pledge Up

### 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](#)



**Amir Kirkwood**

FVP, Business Development

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in commercial assets

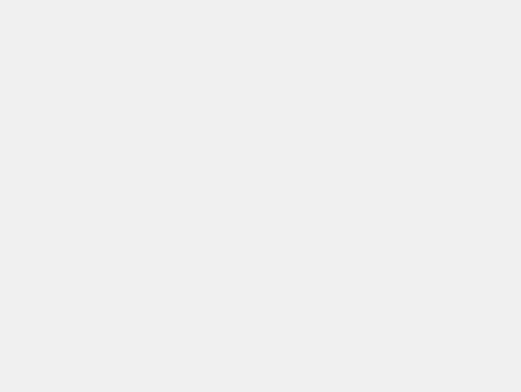
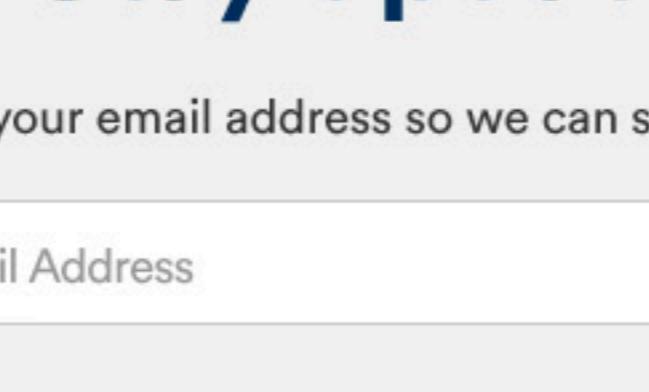
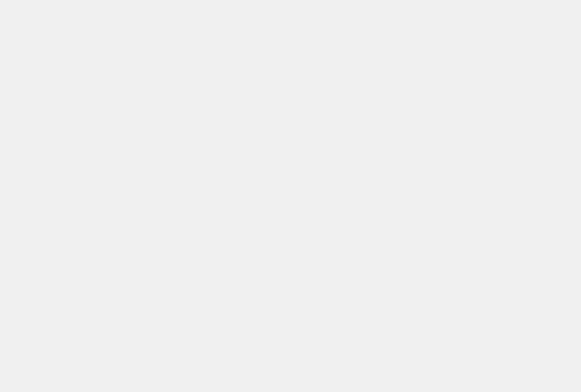
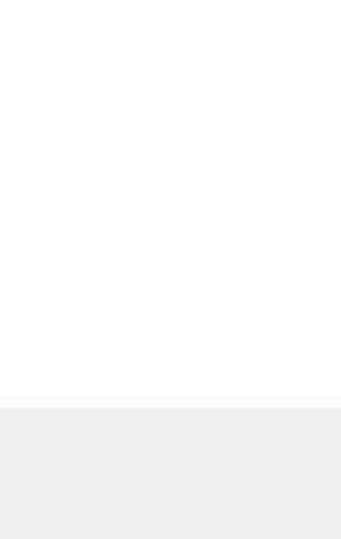
**\$40 Billion**

in trust and investment assets

**94 Years**

of making a difference

We help over 100+ Non-profits



See more Non-profits we help

Case Study: Color of Change

### Responding effectively to injustice in our world.

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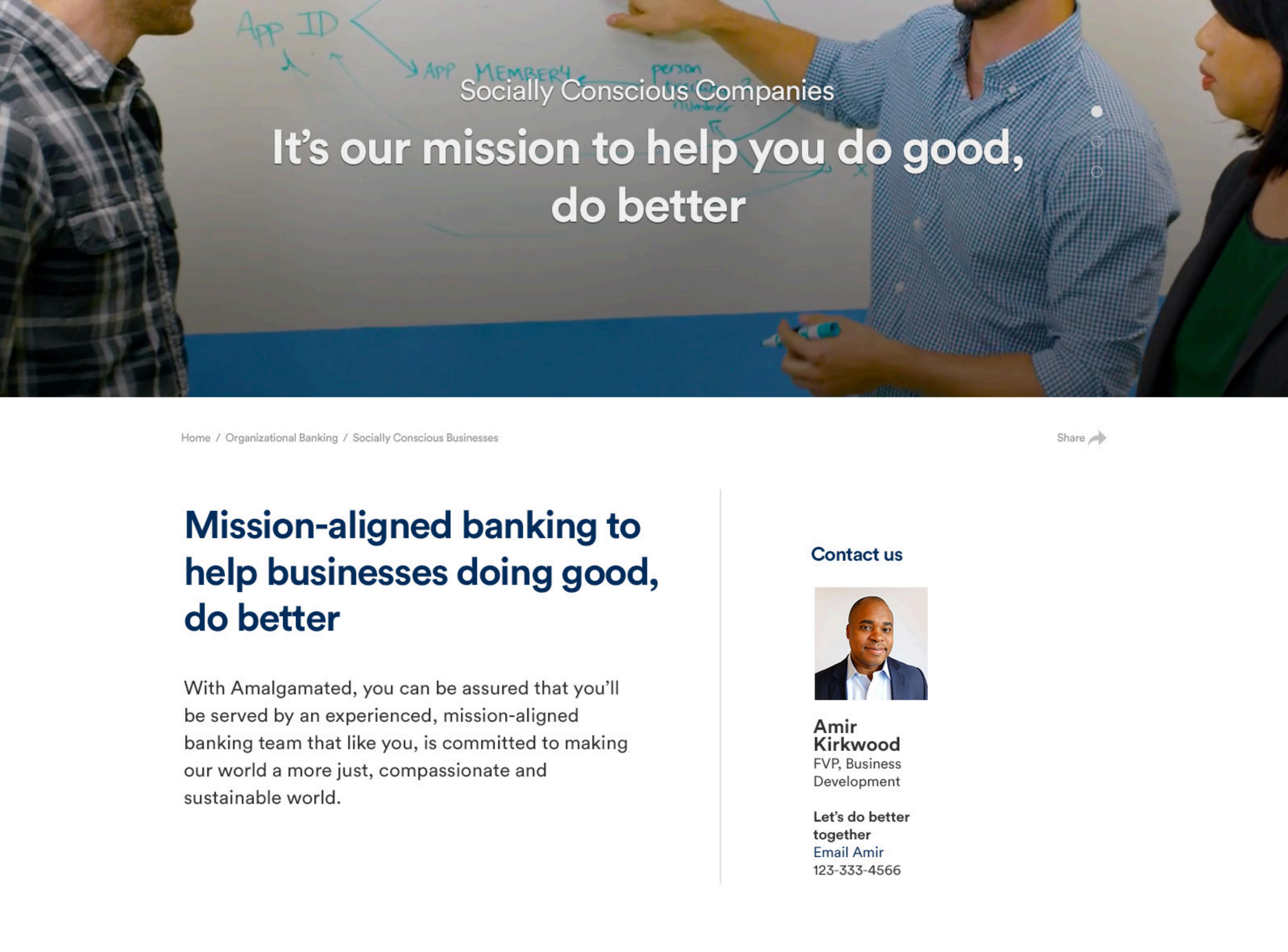
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## Mission-aligned banking to help businesses doing good, do better

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.

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FVP, Business Development

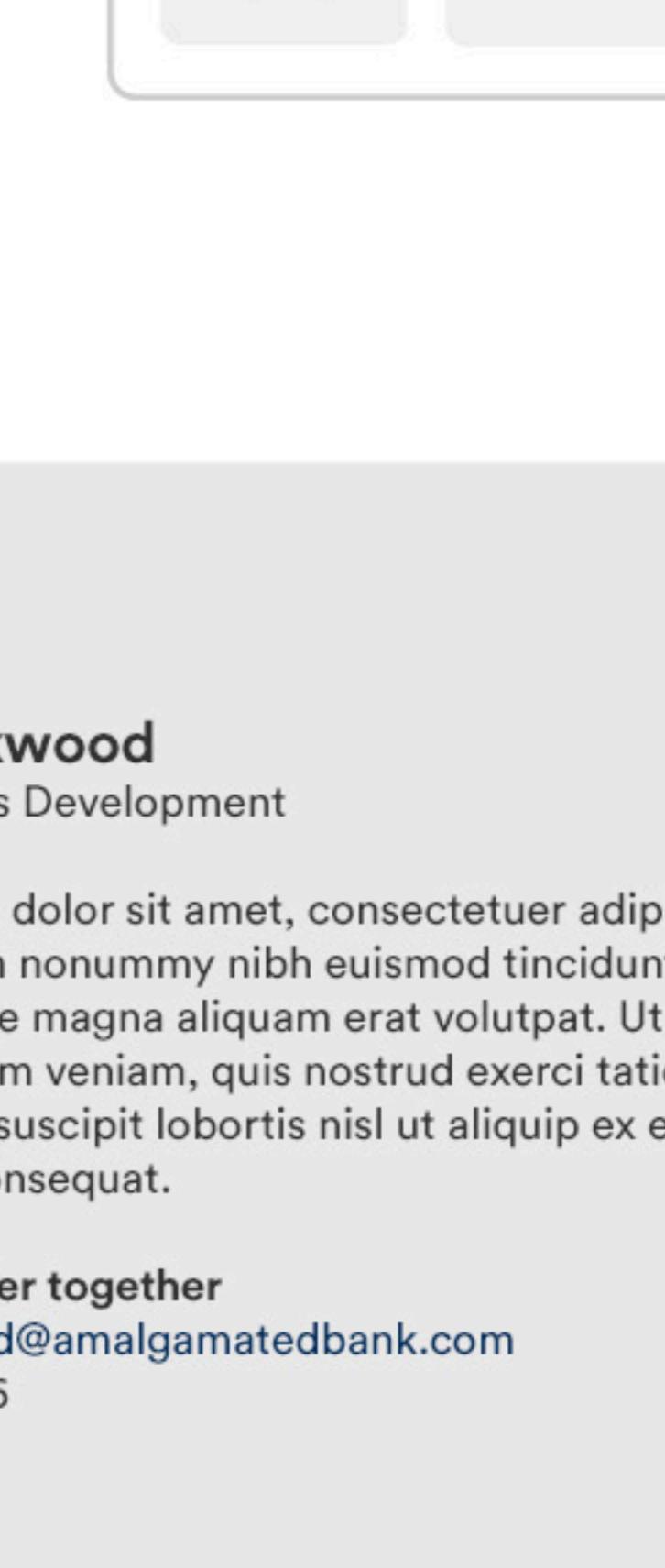
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### Account Management Expertise

## Knowledge and experience

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### Financing Solutions

## Manage funds effectively



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### Impact Investing

## Full service

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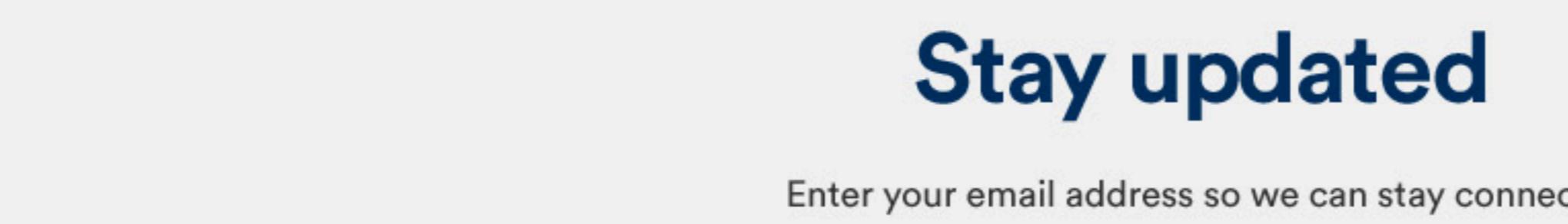
## The right bank for us

“

With so many banks out there, we're happy that we finally found a bank that has similiar values as our organization.

- A. Client

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## Case Study: MBK Alliance

## How Values-Aligned Banking Adds Value

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## Why Amalgamated?

**\$4 Billion**

in commercial assets

**\$40 Billion**

in trust and investment assets

**94 Years**

of making a difference

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## How we're different

### Insights

The Amalgamated Blog is a space for leaders to share their expert take on the events and trends shaping finance and global affairs.

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### 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.

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### 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.

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## Products and Services

# Introducing the Amalgamated Give-Back Savings Account

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## 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<sup>1</sup>

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 organization of your choice.

[Get started](#)

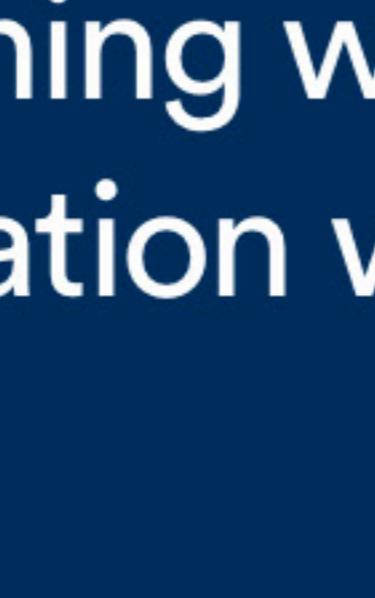
## How it works



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<sup>1</sup> 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® ATMs<sup>3</sup> nationwide
- Free Online and Mobile Banking<sup>2</sup> with state-of-the-art features like Touch ID® login and Mobile Check Deposit

You save, we donate<sup>4</sup>

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.



REIMAGINE THE RULES

### UltraViolet

UltraViolet 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.

Small but important print  
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.

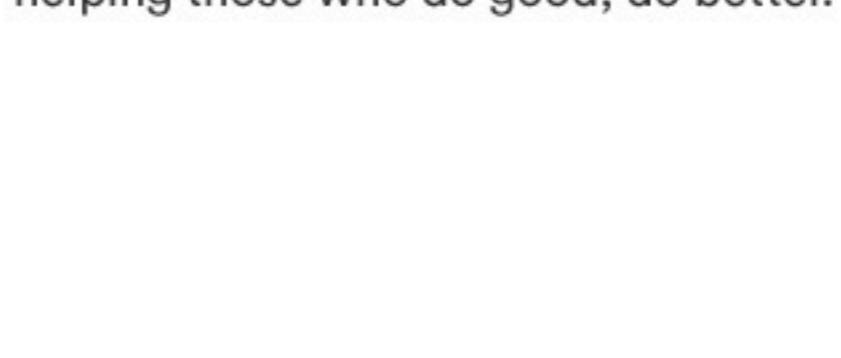
This contribution is paid directly to the Participating Organization by the Bank, at no cost to you, and is not part of the APY for your account. As the Give-Back contribution is made the Bank, there may be no tax implications to you. Consult your tax advisor with any questions. There is no substitute for this contribution, and there may not 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 you change your designation agreement with the Organization, you will no longer make a contribution to that Organization based on your balance. You may re-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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Amalgamated Bank NMLS ID# 898791

If you are having problems using this website, please call (800) 662-8060 for assistance or [click here](#) to communicate with our Contact Center via instant text message chat.

Investment and insurance products

Not a deposit

Not FDIC Insured



Environmental      Political      Unions      Philanthropic      Non-profits      Socially Conscious Companies

## Products and Services - PledgeUp

# PledgeUp adds up to a stronger, more connected union

[Home](#) / [Organizational Banking](#) / [PledgeUp](#)

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## 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



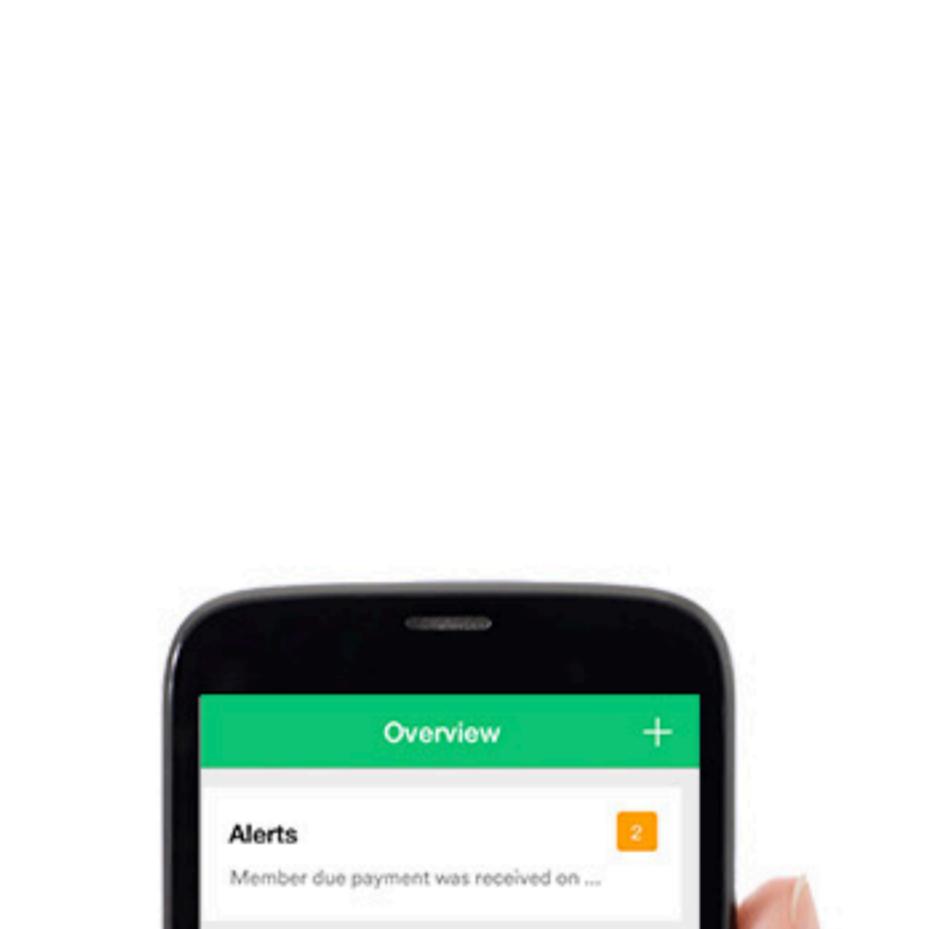
**Sean Searby**  
FVP, Business Development

**Let's do better together**  
Email [Sean](#)  
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



**pledgeUp**

To view a demo and learn more about what PledgeUp has to offer, contact [Sean Searby](#).

## Find out what we offer Unions

[Learn More](#)

## The Blog: Featured Post

# Environmental Protection: Now a Private Sector Responsibility

[View Blog Post](#)

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## 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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[Where do we go from here? Progressive Banking in a New Political Era](#)

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Unions

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Topics: [Lorem ipsum](#), [Dolor sit ipsum](#)

March 20, 2017 By John Smithfield



Unions

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March 20, 2017 By John Smithfield



Political

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March 18, 2017 By John Smithfield



Environmental

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Topics: [Lorem ipsum](#), [Dolor sit ipsum](#)

March 18, 2017 By John Smithfield



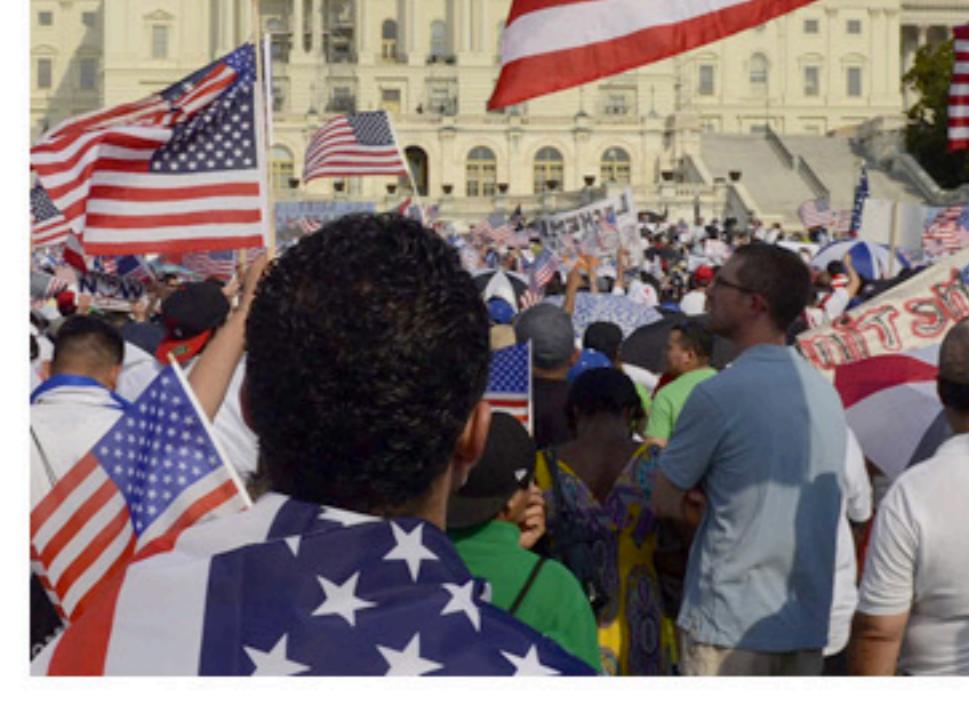
Non-profits

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March 18, 2017 By John Smithfield



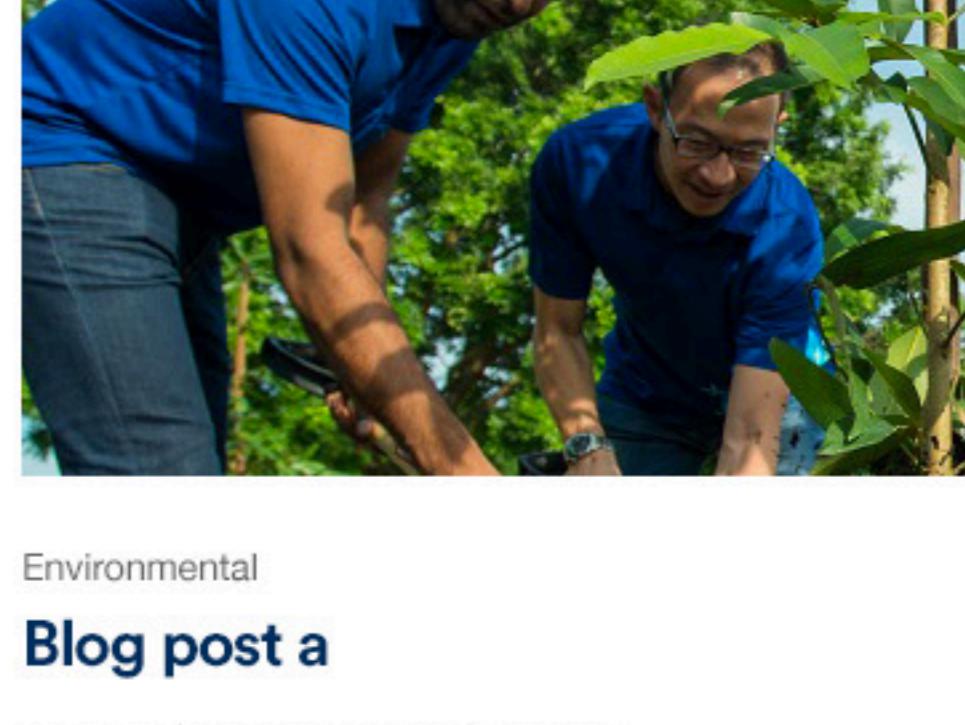
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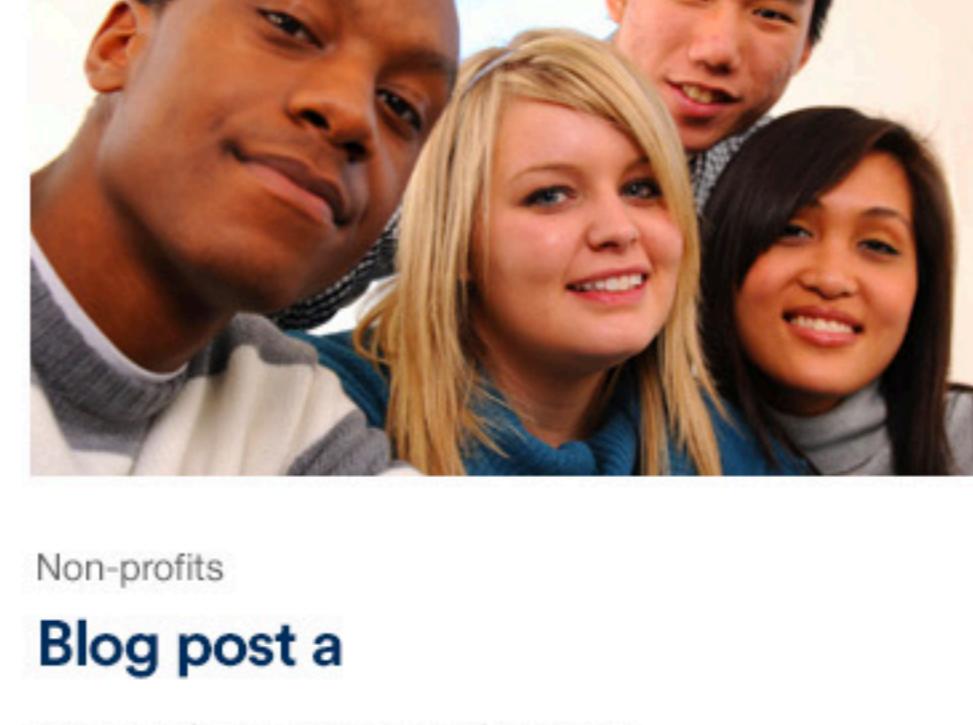
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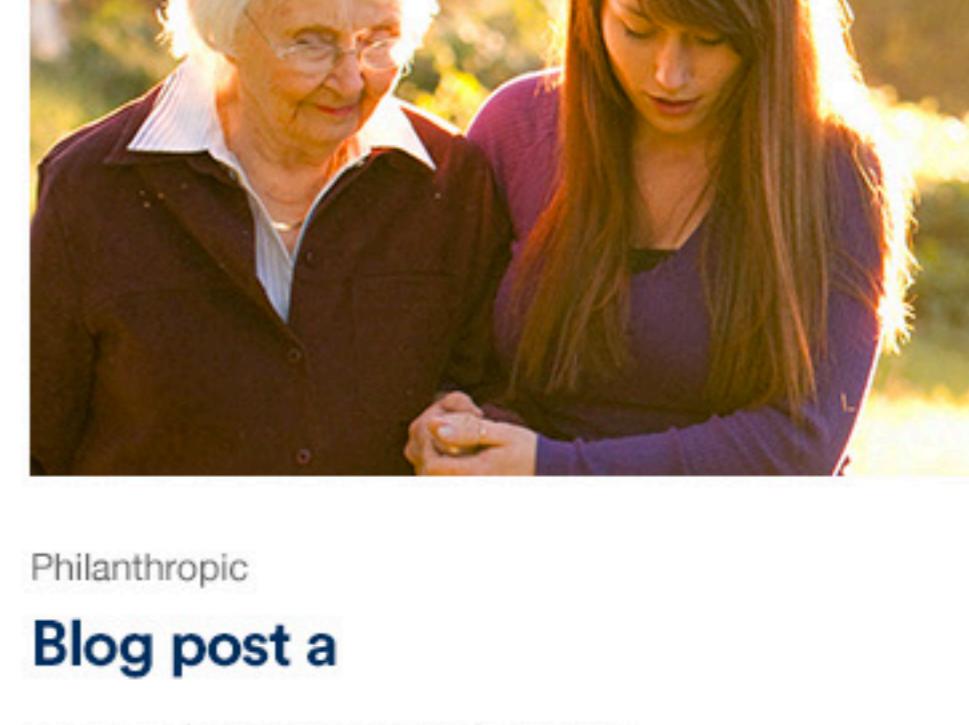
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Topics: [Lorem ipsum](#), [Dolor sit ipsum](#)

March 10, 2017 By John Smithfield



Political

### Blog post a

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Topics: [Lorem ipsum](#), [Dolor sit ipsum](#)

March 10, 2017 By John Smithfield



Environmental

### Blog post a

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Topics: [Lorem ipsum](#), [Dolor sit ipsum](#)

March 5, 2017 By John Smithfield



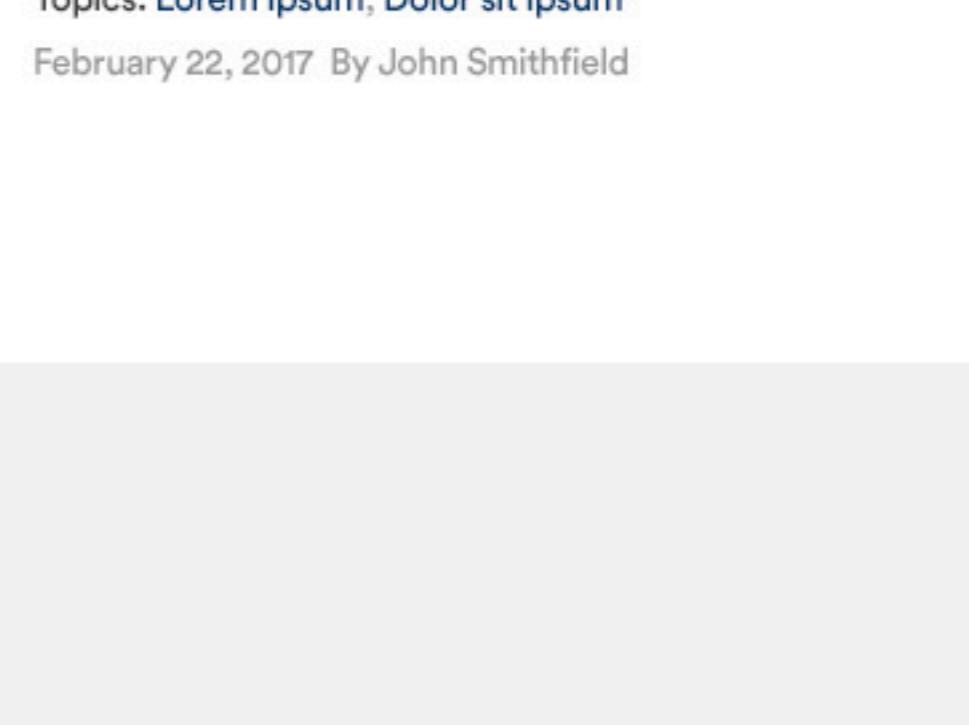
Non-profits

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March 5, 2017 By John Smithfield



Philanthropic

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Topics: [Lorem ipsum](#), [Dolor sit ipsum](#)

February 22, 2017 By John Smithfield

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## The Blog

# Urban Housing and Economic Growth

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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 than they were in 2003.

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.



**Amir Kirkwood**  
FVP, Business Development

*Let's do better together*  
Email [Amir](#)  
123-333-4566

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.

## Find out what we offer Unions

[Learn More](#)

### Pledge Up

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

### 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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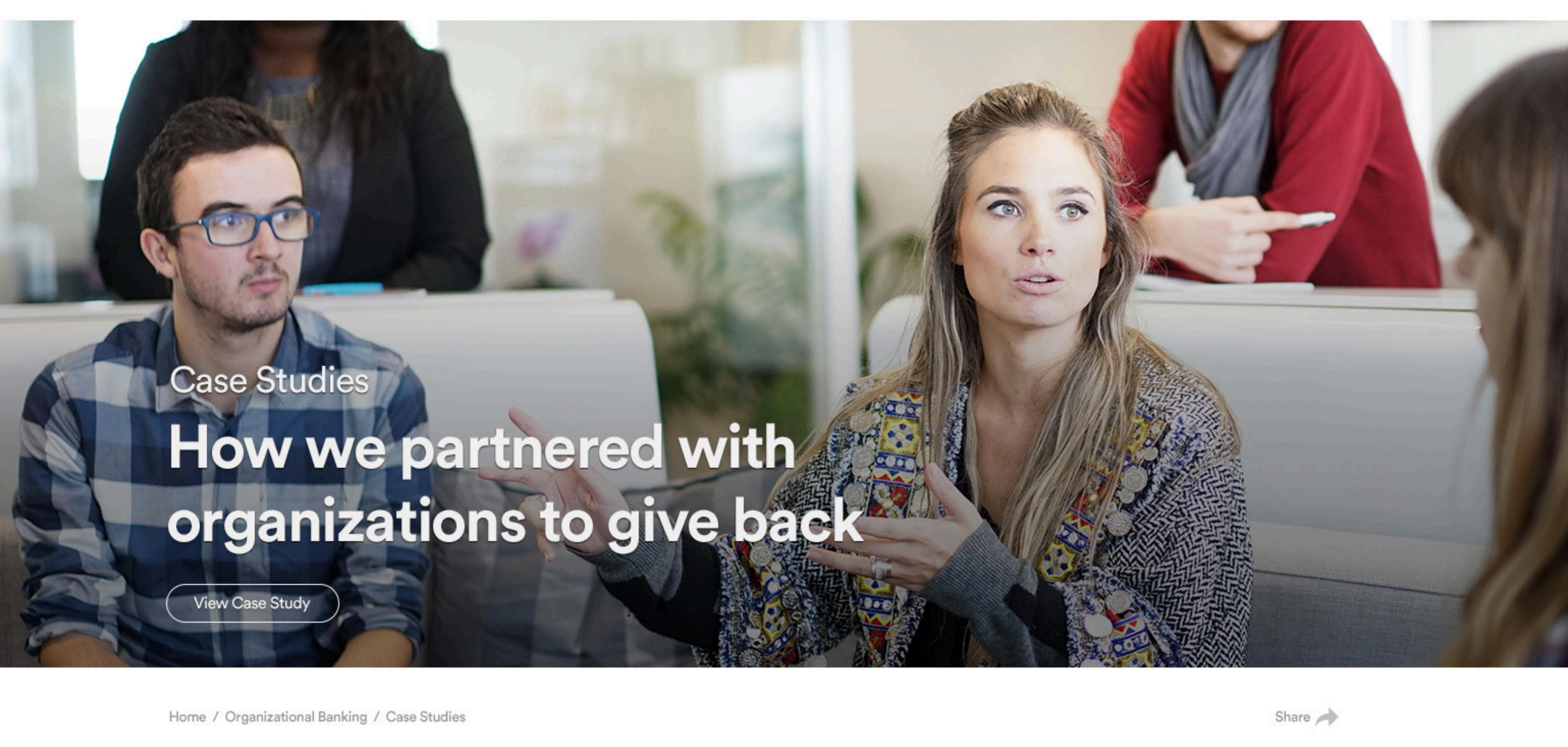
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# How we partnered with organizations to give back

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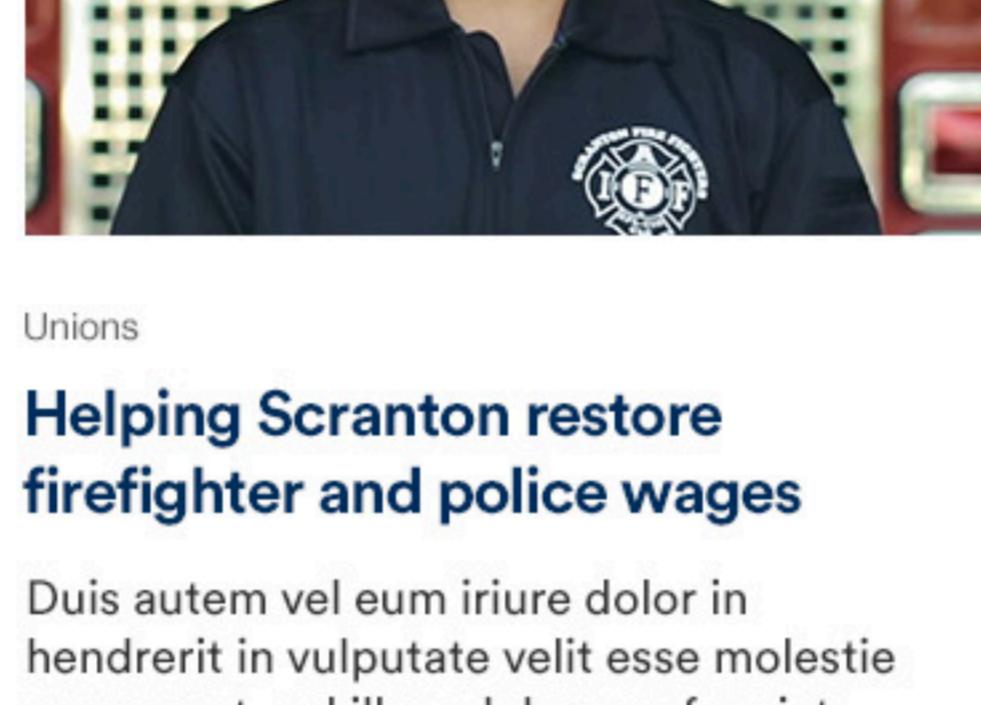
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Unions

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Unions

### Helping Scranton restore firefighter and police wages

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Political

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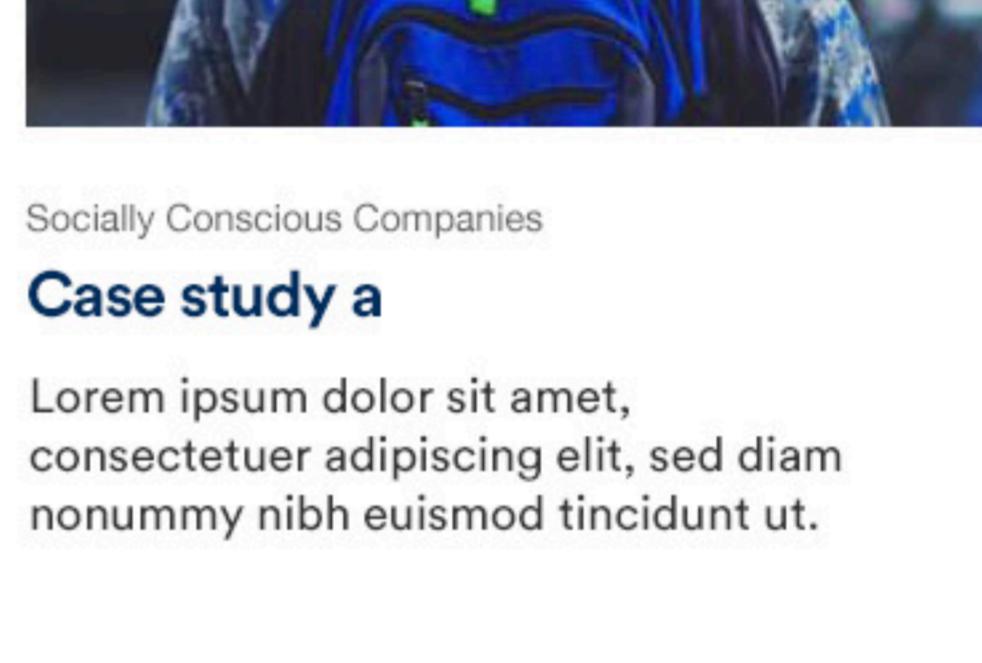
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Non-profits

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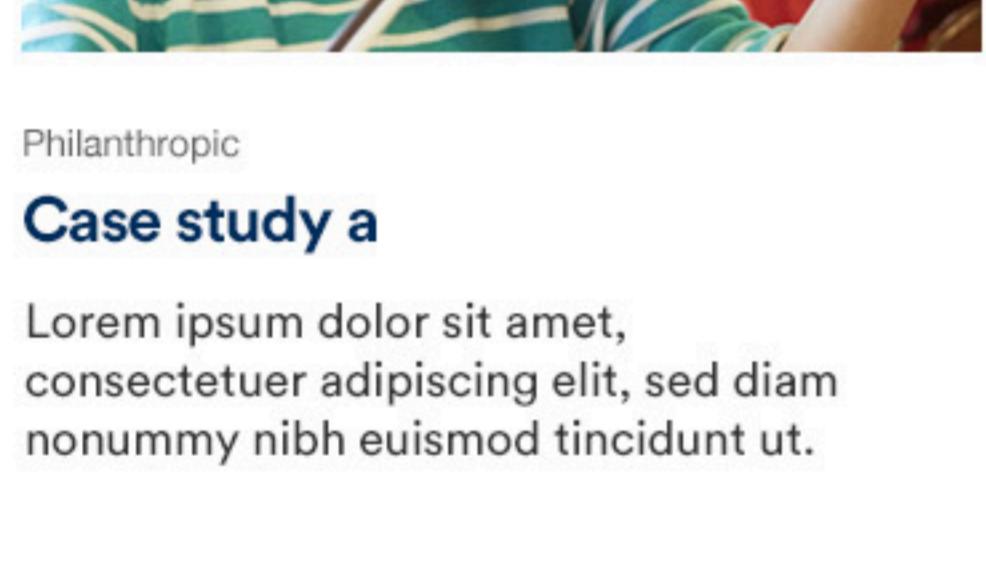
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Socially Conscious Companies

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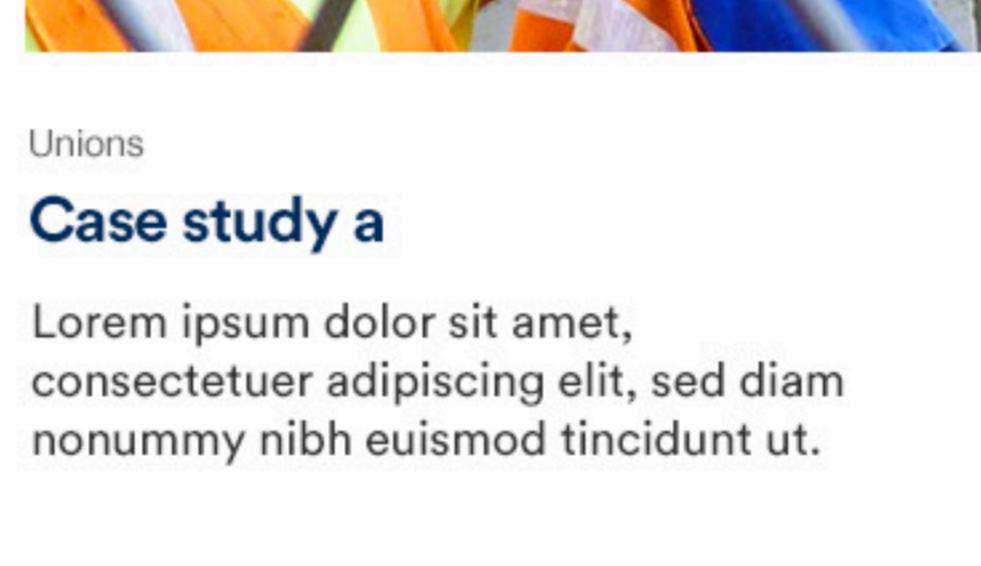
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Philanthropic

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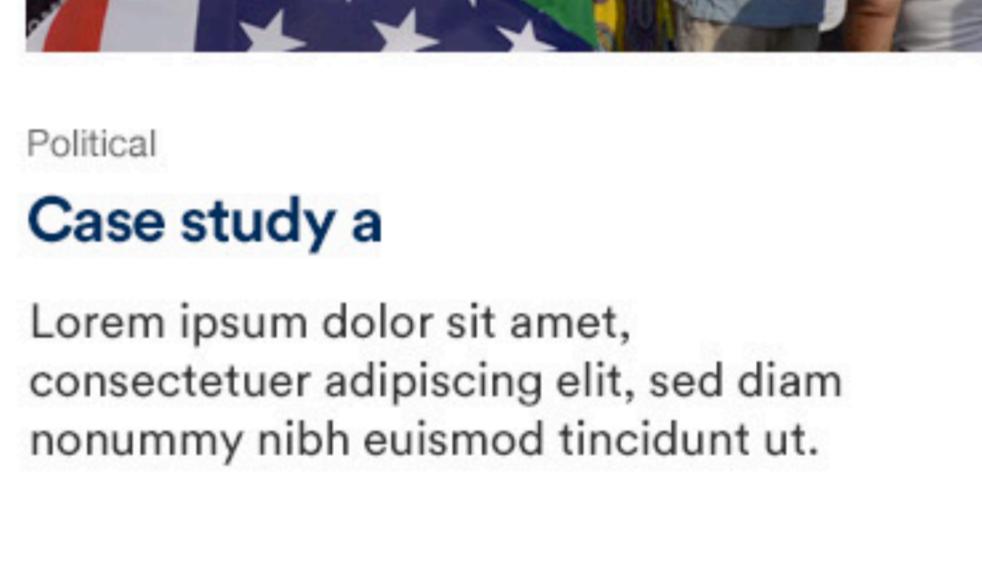
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Unions

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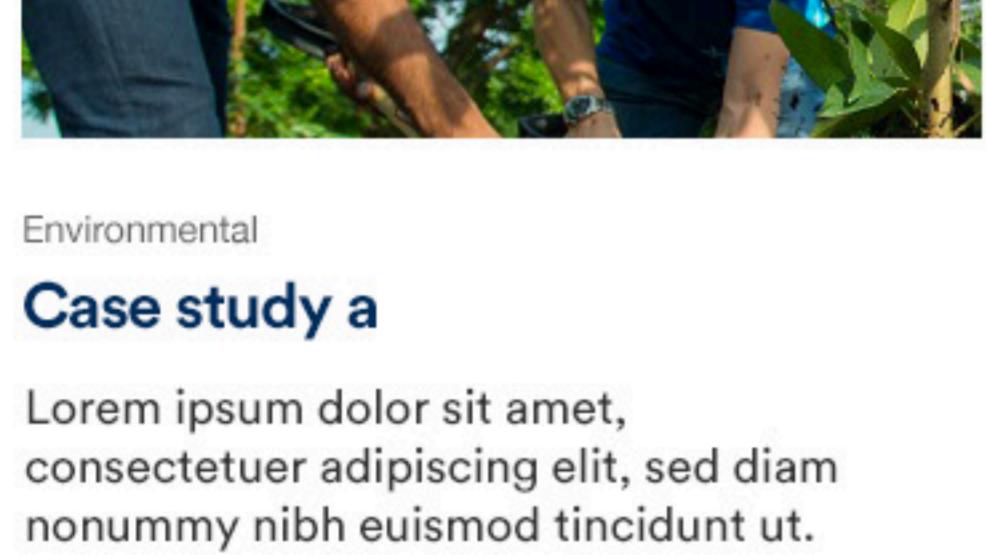
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Political

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Non-profits

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Philanthropic

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Investment and insurance products

Not a deposit

Not FDIC Insured

Not Guaranteed By the Bank

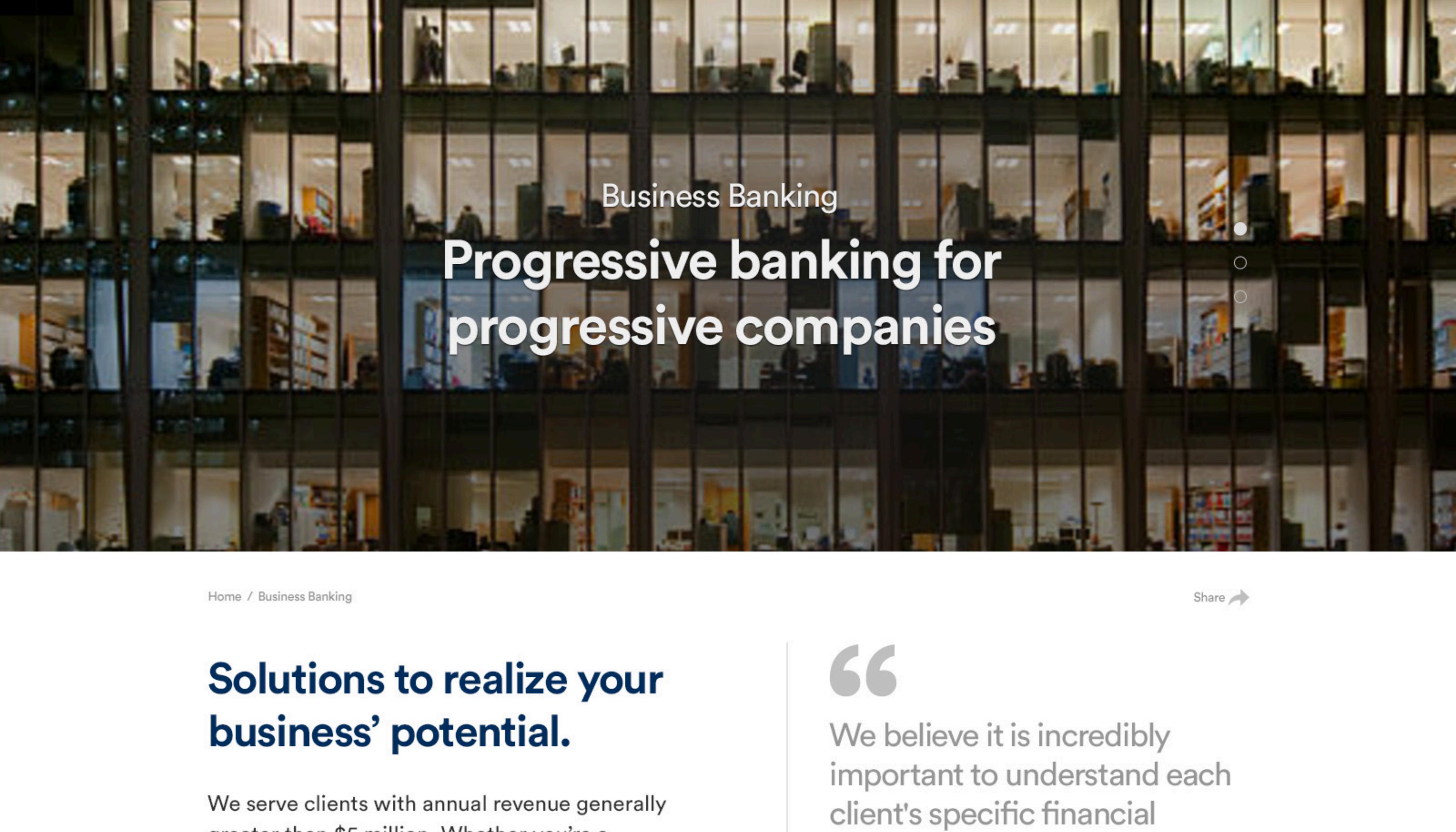
May Lose Value Including Loss of Principal

Not Insured by Any Federal Government Agency



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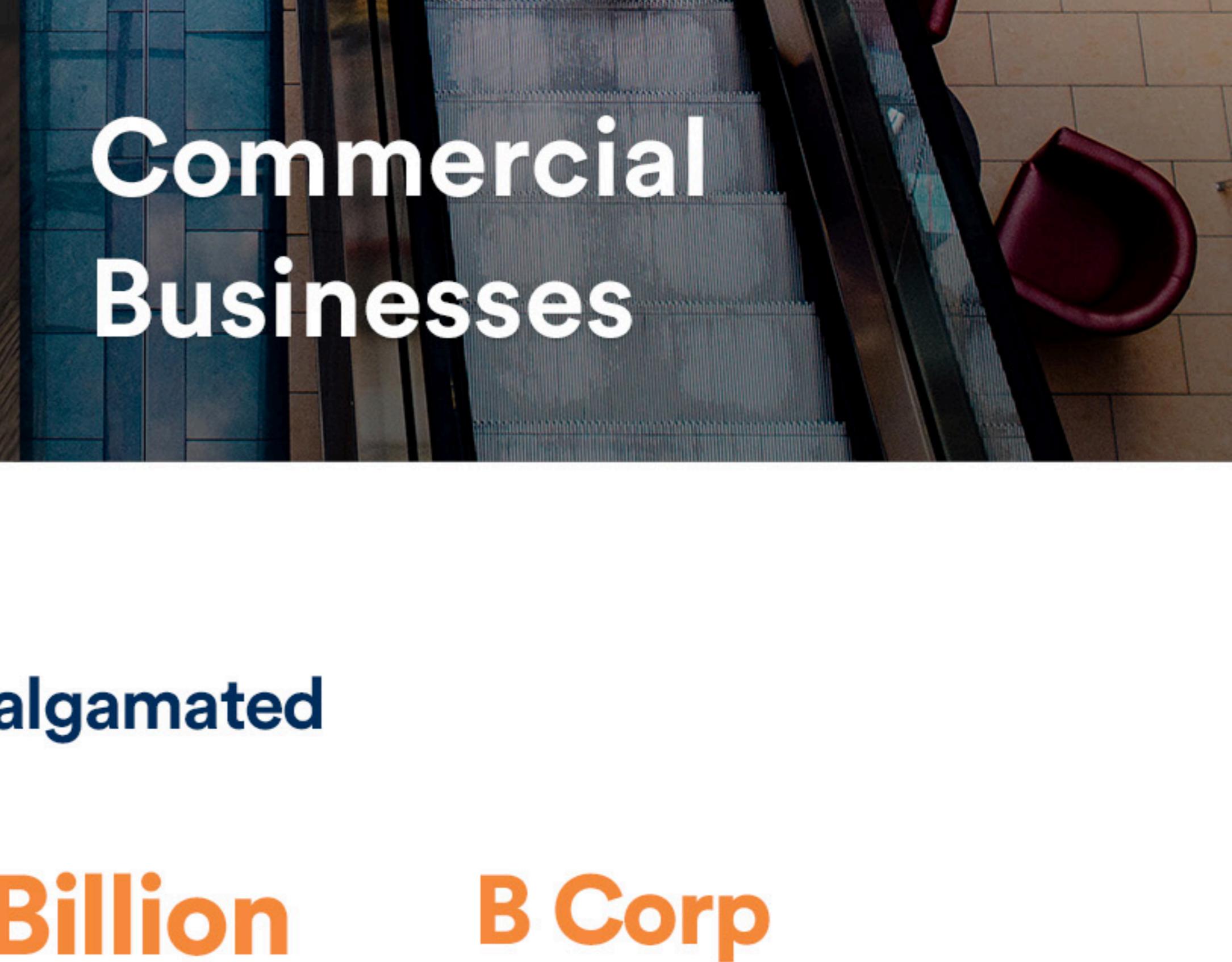
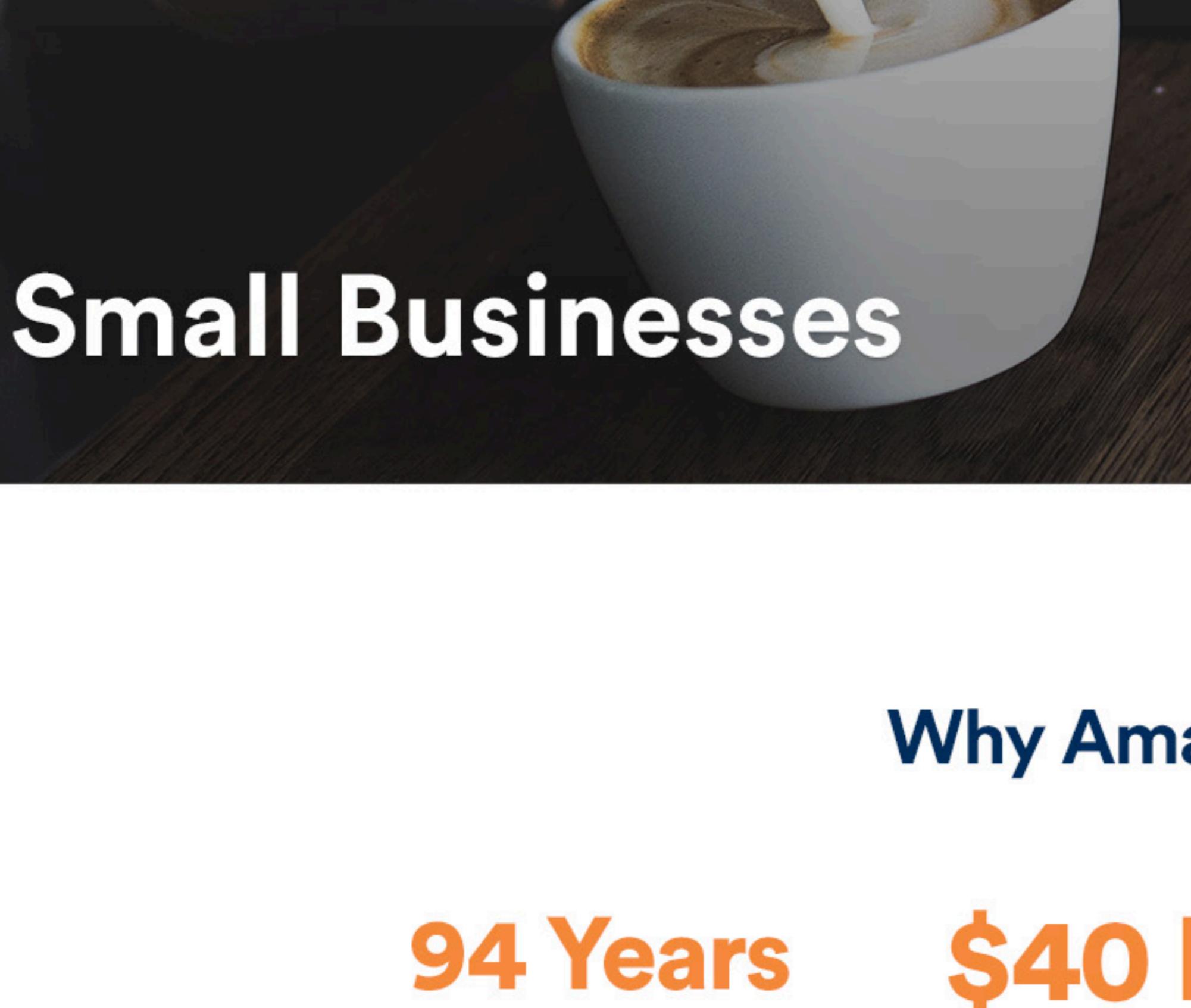
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## Solutions to realize your business' potential.

We serve clients with annual revenue generally greater than \$5 million. Whether you're a manufacturer, wholesale distributor, or professional service firm, our solutions are tailored for growth.

We believe it is incredibly important to understand each client's specific financial objectives. We then provide uncompromising customer attention to help them achieve success.

— Joseph Bae  
CEO, Lorem Ipsum Dolor



## Small Businesses

## Commercial Businesses

## Why Amalgamated

### 94 Years

helping those who do good, do better

### \$40 Billion

in trust and investment assets

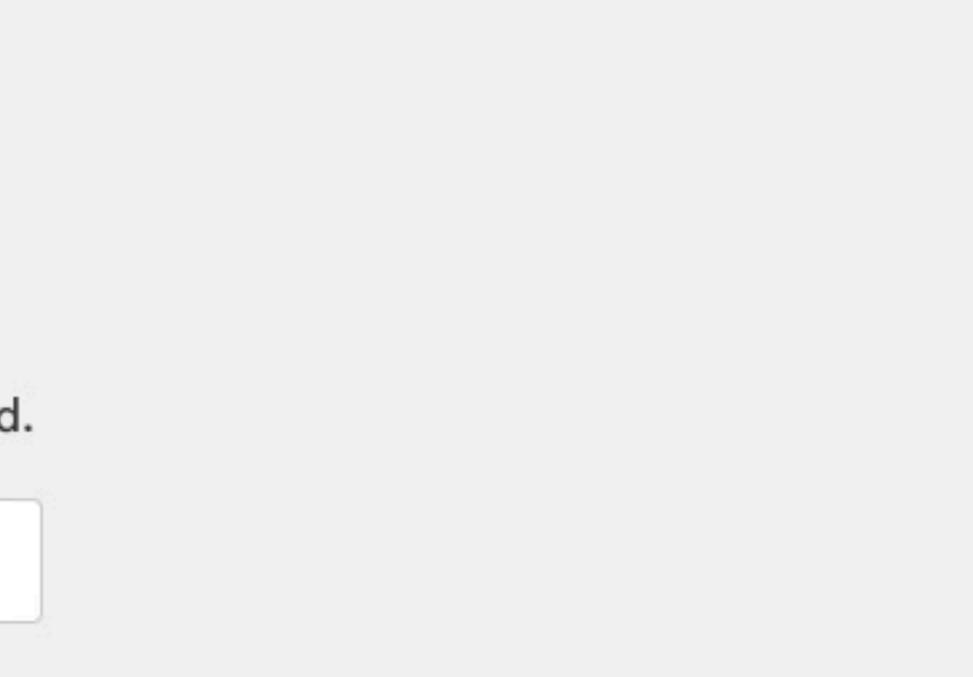
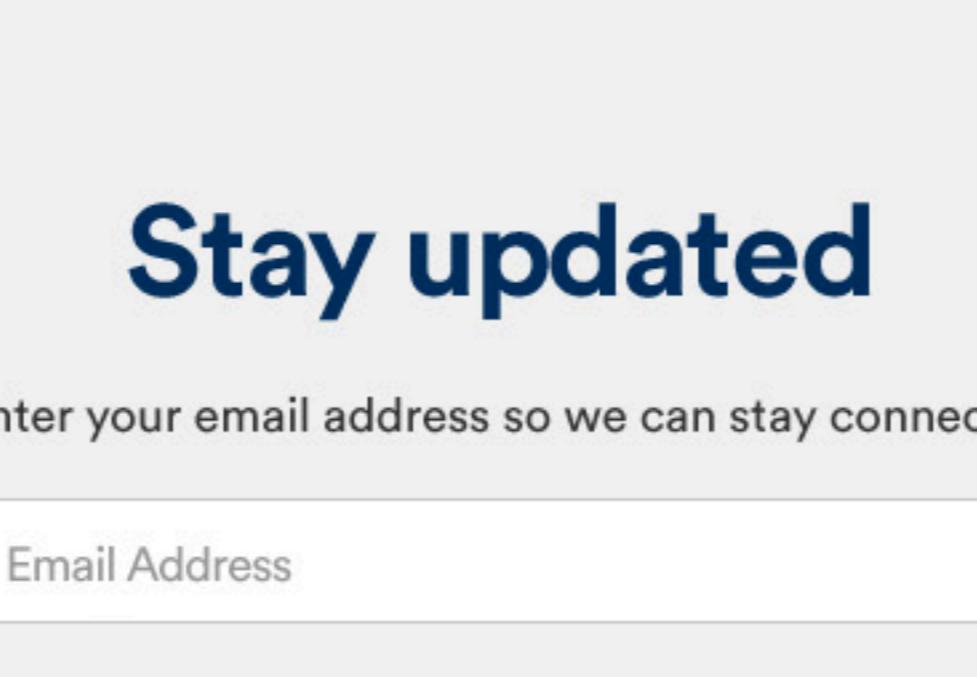
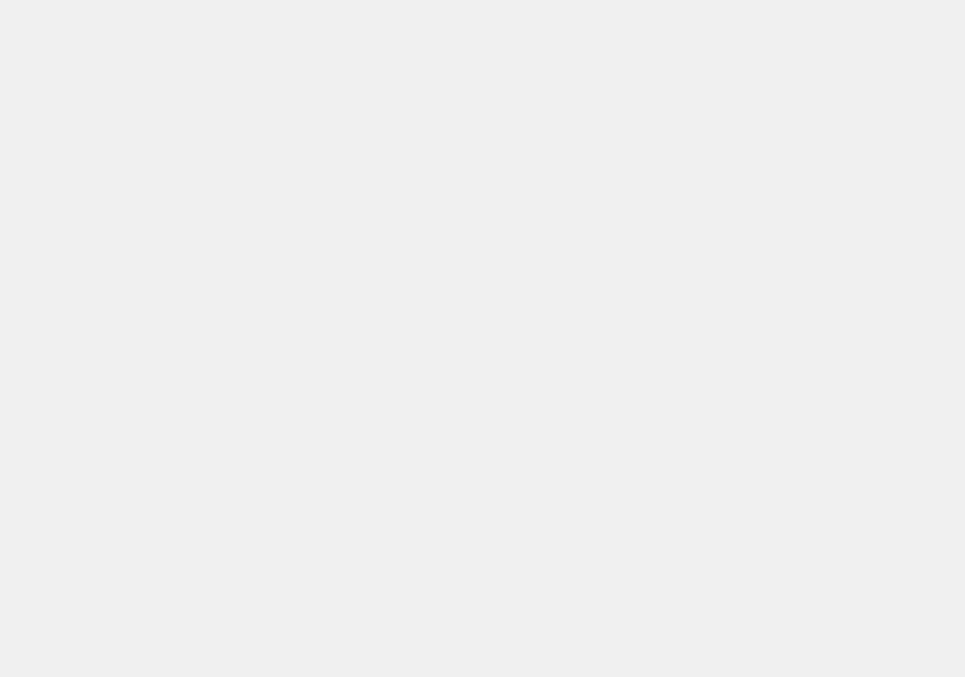
### B Corp

high standards of accountability and transparency

## Products and Services

[Treasury Management](#)[Commercial Mortgages](#)[Checking Accounts](#)[Term Loans](#)[Savings Accounts](#)[Lines of Credit](#)

## How we're different



### What it means to "B" responsible

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

### Insights

The Amalgamated Blog is a space for leaders to share their expert take on the events and trends shaping finance and global affairs.

### Amalgamated Impact Report

Read our Impact Report and see how we're helping those who do good, do better.

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## Commercial Lending

# Responding to the financial needs of businesses

Home / Commercial Lending

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**Giving you the support you need so you can stay focused on running your business.**

Built to support the needs of U.S.-based middle-market companies across a wide range of industries, our seasoned Diversified Lending Group provides flexible financing backed up by multiple decades of combined experience and tailored solutions to meet our clients' needs.

“

Working with Amalgamated's dedicated team, we've overcome many challenges and been able to scale our business because of their expertise and unparalleled service.

– A. Client



Commercial & Industrial

Commercial Real Estate

Community Development

Non-profit Lending

## Why Amalgamated?

**\$4 Billion**

in commercial assets

**\$40 Billion**

in trust and investment assets

**94 Years**

of making a difference

## Products and Services

### Products and services

Cash Flow Loans  
– First Lien; Second Lien;  
Unitranche

Asset Based Loans  
– First Lien

Term Loans

Revolving Lines of Credit

Senior-Stretch Loans  
Commercial Mortgages  
Treasury Management  
Services

### Transaction Types

Acquisition Financings  
Recapitalizations  
Refinancings  
Working Capital Solutions

Growth Financings  
Owner-Occupied  
Financings  
Bridge Financings

### What it means to "B" responsible

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### Amalgamated Impact Report

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Perspective

Case Study

Perspective

Impact Report

FDC insurance applies only to bank deposit products.  
Equal Housing Lender | Member FDIC   
Amalgamated Bank NMLS ID# 898791

Investment and insurance products

Not a deposit  
Not FDIC Insured  
Not Guaranteed By the Bank

May Lose Value Including Loss of Principal  
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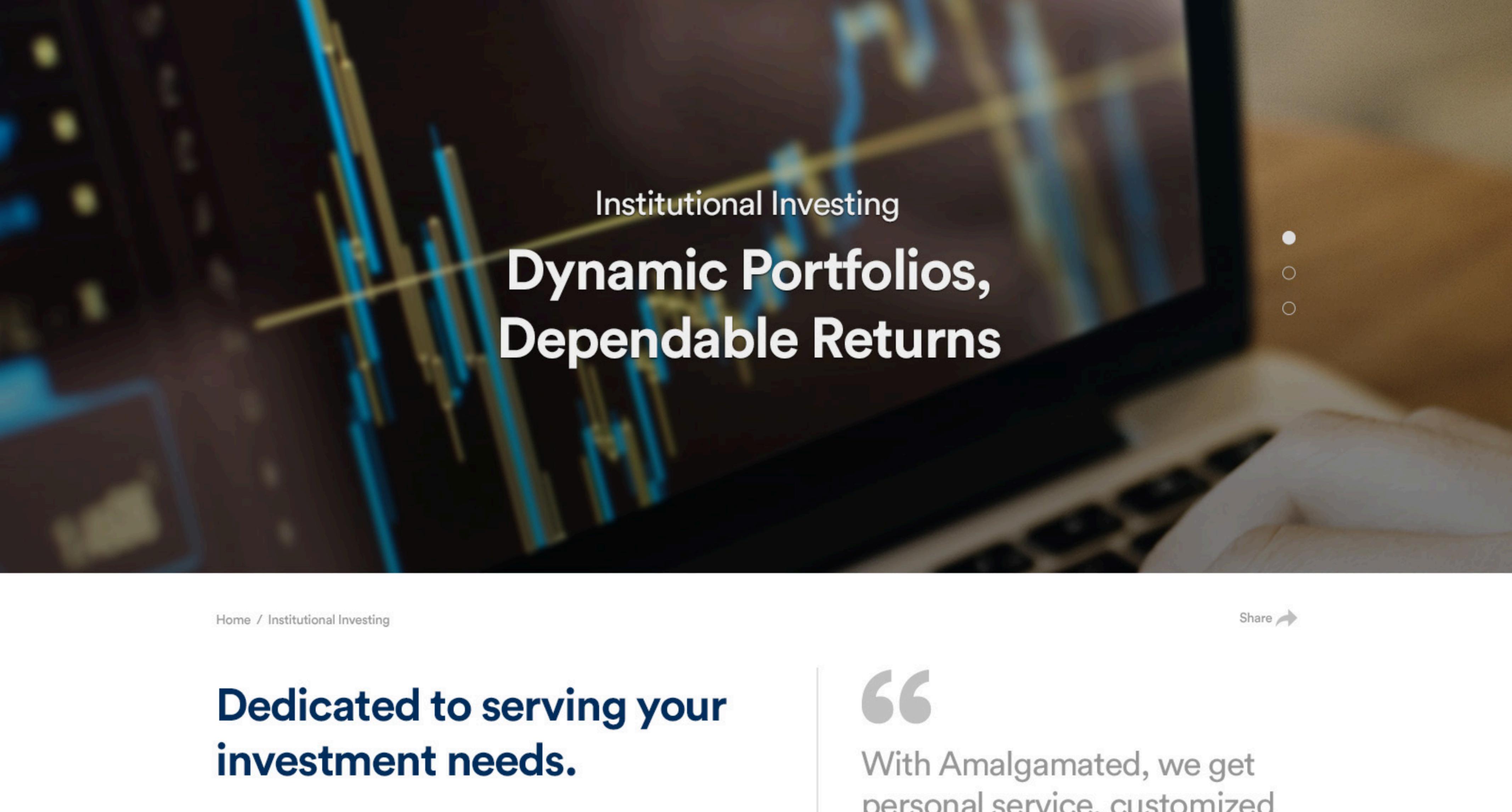
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Investment Management

Custody Services

Investment Philosophy



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## Dedicated to serving your investment needs.

For more than three decades, Amalgamated Bank has been committed to providing our institutional clients with a flexible set of investment options and custody services. Our experienced team works hand-in-hand with yours, offering dedicated service and approaching each investment with discipline and integrity.

“

With Amalgamated, we get personal service, customized options, and a powerful platform to secure our members' future—and, importantly, we also know our investments are working towards achieving a positive societal impact.

— Anna Hoffmann  
CEO, Lorem Ipsum Dolor



## Why Amalgamated

**94 Years**

helping those who do good, do better

**\$40 Billion**

in investment assets and under custody

**B Corp**

high standards of accountability and transparency

## Products and Services

Comprehensive Investment Platform

Amalgamated Investment Manager (AIM)

Concierge Client Services

Corporate Governance and Proxy Voting Services

ESG Impact Investing

Equity

Fixed Income

Alternatives

Qualified Investment Asset

Manager (QIAM)

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Amalgamated Bank NMLS ID# 898791

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Investment and insurance products

Not a deposit

Not FDIC Insured

Not Guaranteed By the Bank

May Lose Value Including Loss of Principal

Not Insured by Any Federal Government Agency



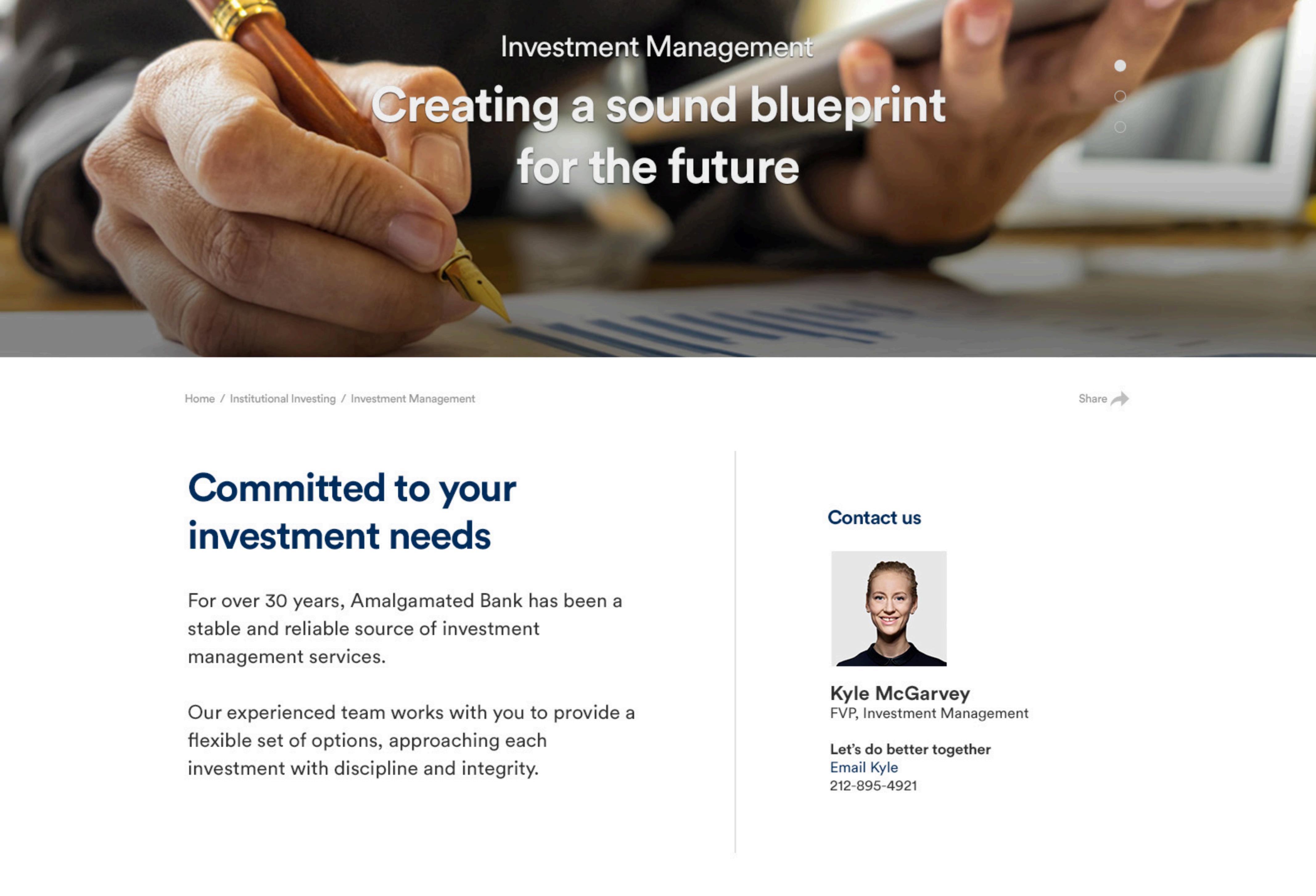
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Investment Management

Custody Services

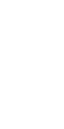
Investment Philosophy



Investment Management

## Creating a sound blueprint for the future

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Share 

### Committed to your investment needs

For over 30 years, Amalgamated Bank has been a stable and reliable source of investment management services.

Our experienced team works with you to provide a flexible set of options, approaching each investment with discipline and integrity.

Contact us



**Kyle McGarvey**  
FVP, Investment Management

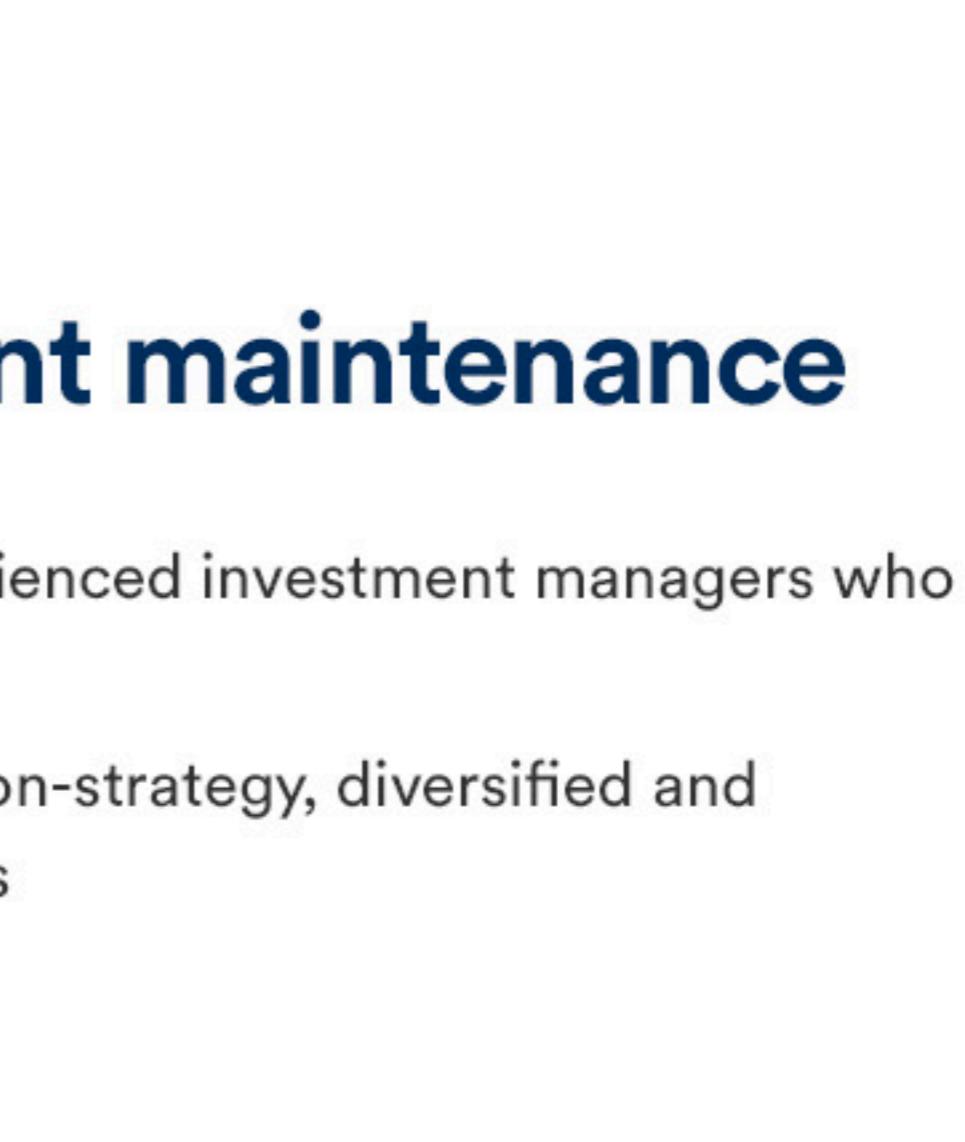
Let's do better together  
Email Kyle  
212-895-4921

Comprehensive Investment Platform

### Wide range of products and services

- Offering a broad range of index and actively managed funds
- Funds span equity, fixed-income, quantitative assets and alternative strategies
- Amalgamated Investment Manager client platform offers enhanced technology and state-of-the-art performance for accessing real-time account holdings and information

[Learn more](#)



Impact Investing

### Values-based investments

- Low-carbon strategy
- Alternative real estate investments focused on positively impacting communities and the environment
- Custom screening

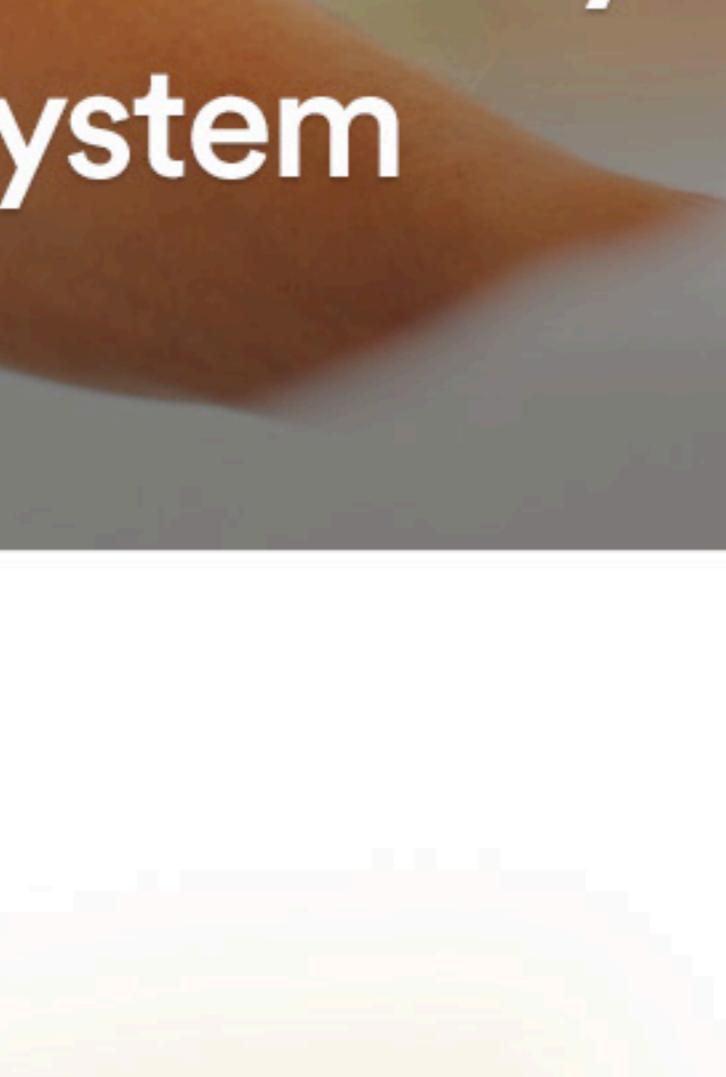
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Consistent returns

### Service that performs

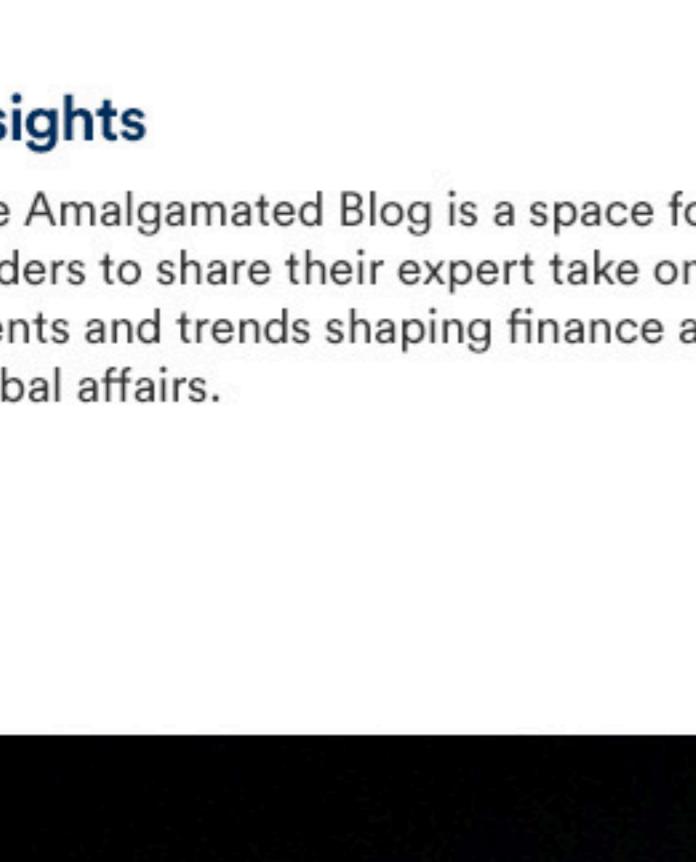
- Returns closely follow benchmarks as reflected in the low tracking error of our index funds
- Robust, ongoing metrics track performance of stocks, bonds and alternatives

[Learn more](#)



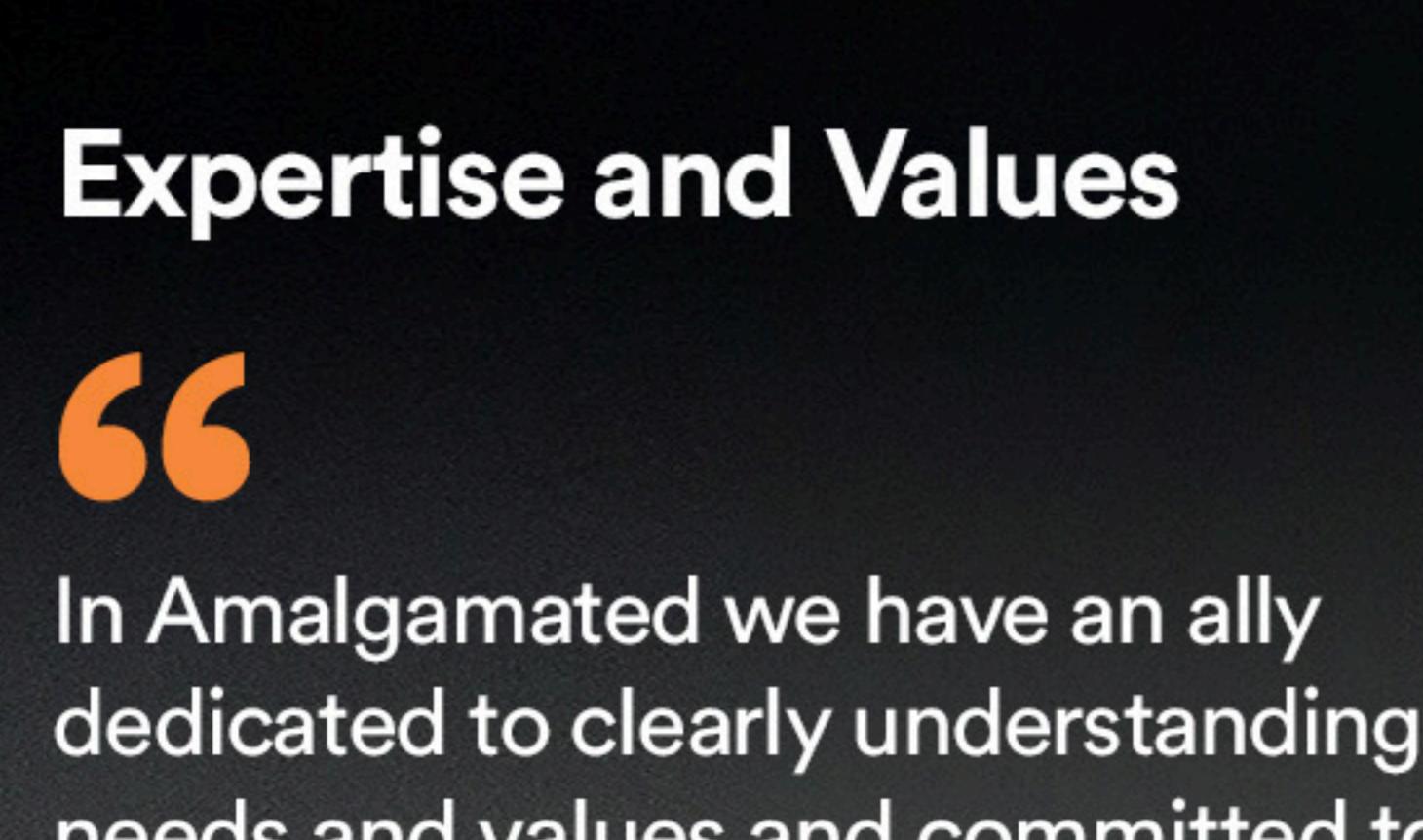
Customized investment options

### Concierge account maintenance



- High-touch service from experienced investment managers who understand your objectives
- Personalized communication; on-strategy, diversified and customized investment options

[Start now](#)



**Kyle McGarvey**  
FVP, Investment Management

Prior to Amalgamated, Kyle lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat; vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto odio dignissim qui blandit praesent luptatum zzril delenit.

Let's do better together  
kylemcgarvey@amalgamatedbank.com  
212-895-4921

### Why Amalgamated?

**\$4 Billion**

in commercial assets

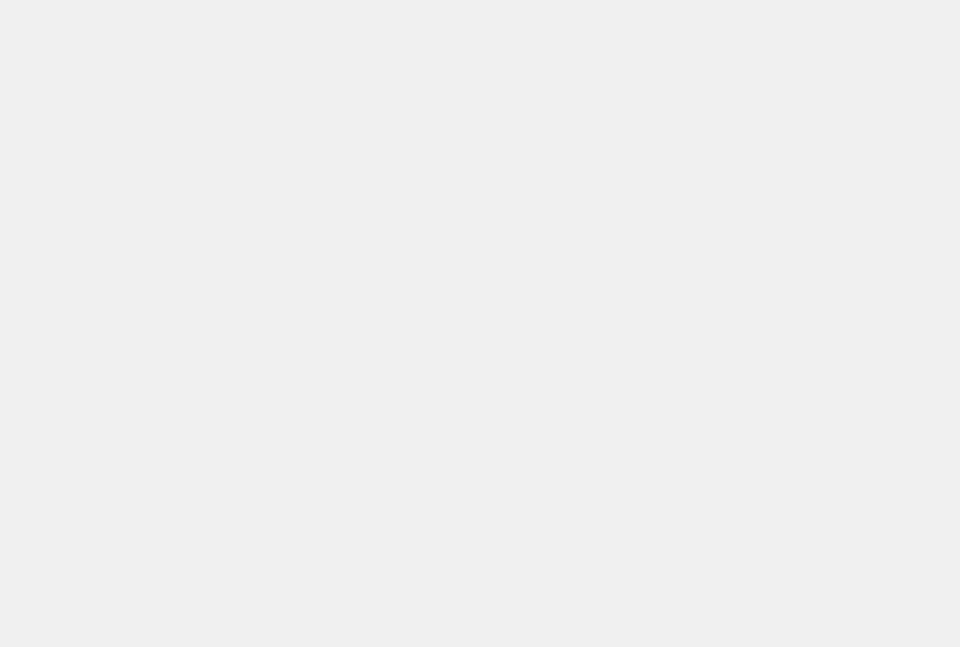
**\$40 Billion**

\$40 Billion in investment assets  
and under custody

**94 Years**

of making a difference

[Learn more](#)



Serving as a bridge between community members and the health care system

[View story](#)

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FDIC insurance applies only to bank deposit products.

Equal Housing Lender | Member FDIC 

Amalgamated Bank NMLS ID# 898791

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Investment and insurance products

Not a deposit

Not Guaranteed By the Bank

May Lose Value Including Loss of Principal

Not Insured by Any Federal Government Agency

Certified

Corporation

global alliance  
for banking  
on values

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