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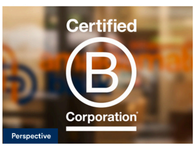

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Welcome to the Amalgamated blog, a space for leaders and contributors from inside and outside Amalgamated Bank to share thoughts, opinions, and musings about topics relevant to our bank's mission and customers, the financial industry at large, and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

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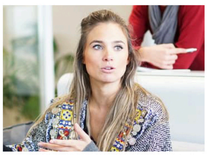

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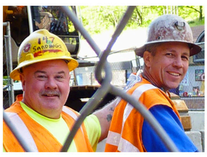

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Urban Housing and Economic Growth

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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.

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.

Amir Kirkwood
FVP, Business Development

Let's do better together
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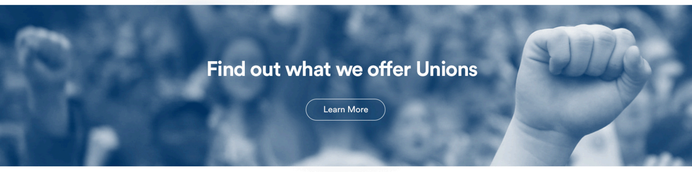

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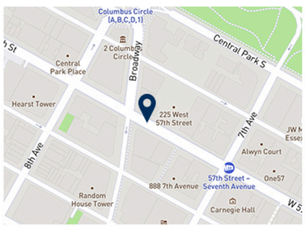

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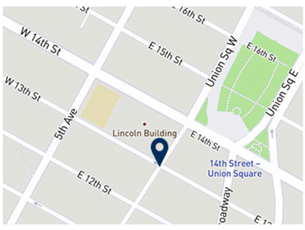

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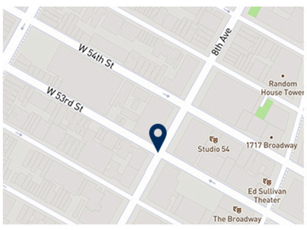

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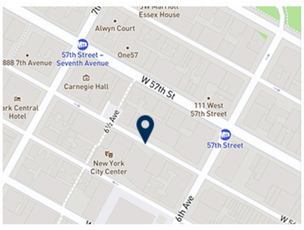

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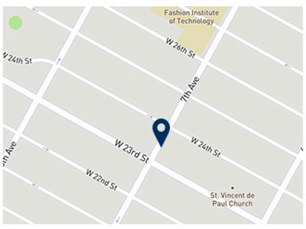

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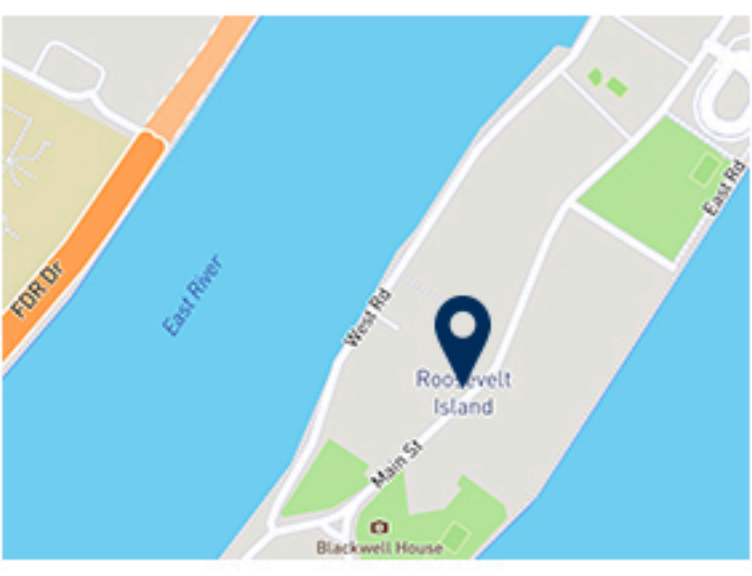

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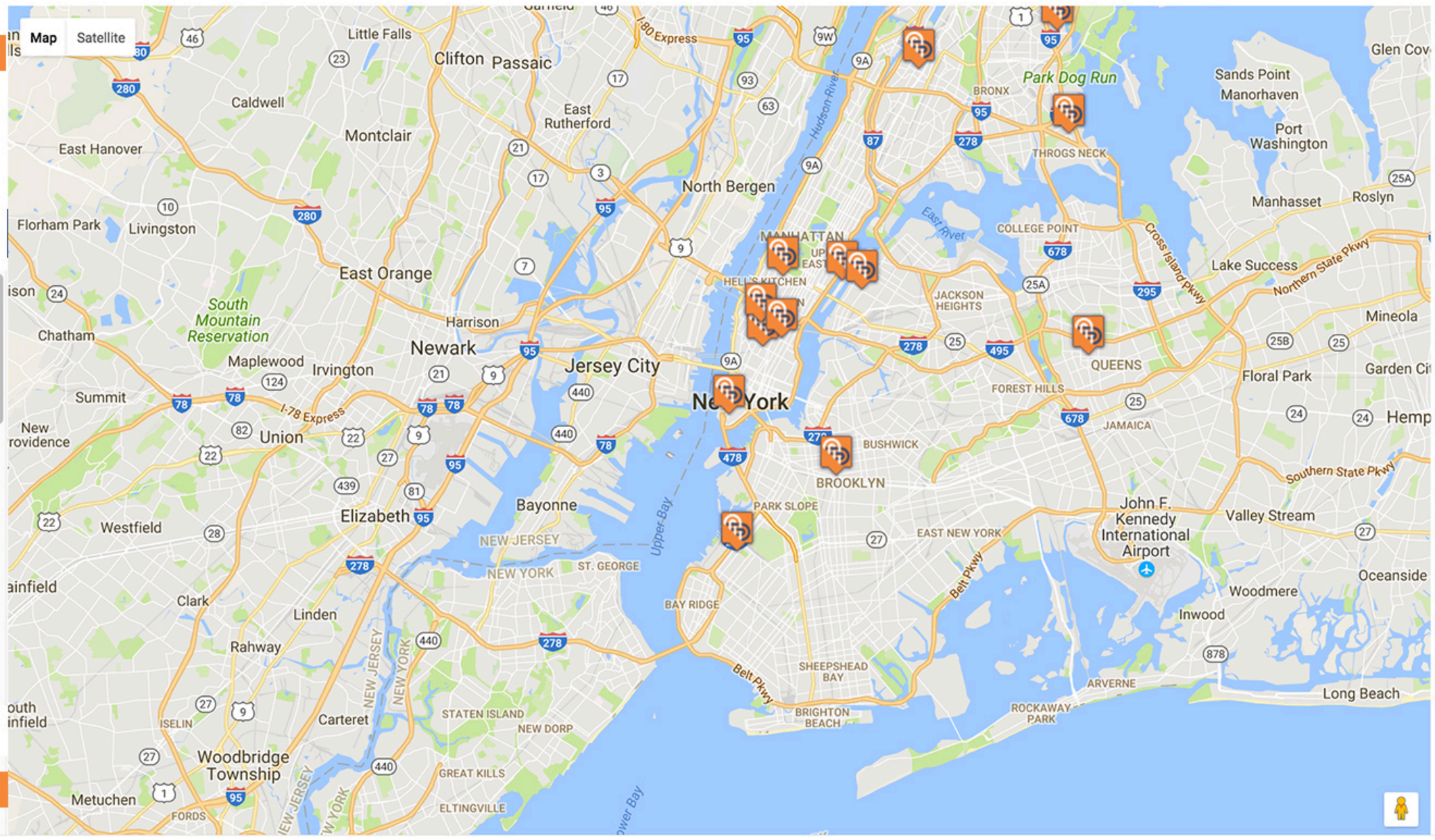

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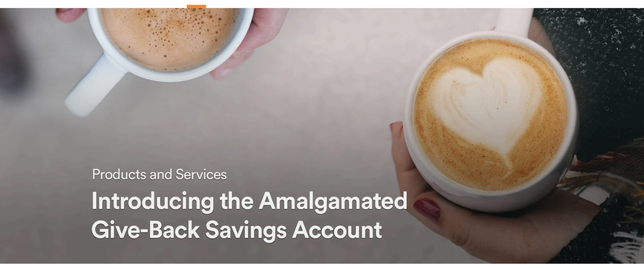

Products and Services

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 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[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

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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

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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 monthly, 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.

How we're different

Perspective

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.

Case Study

Insights

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

Perspective

Amalgamated Impact Report

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

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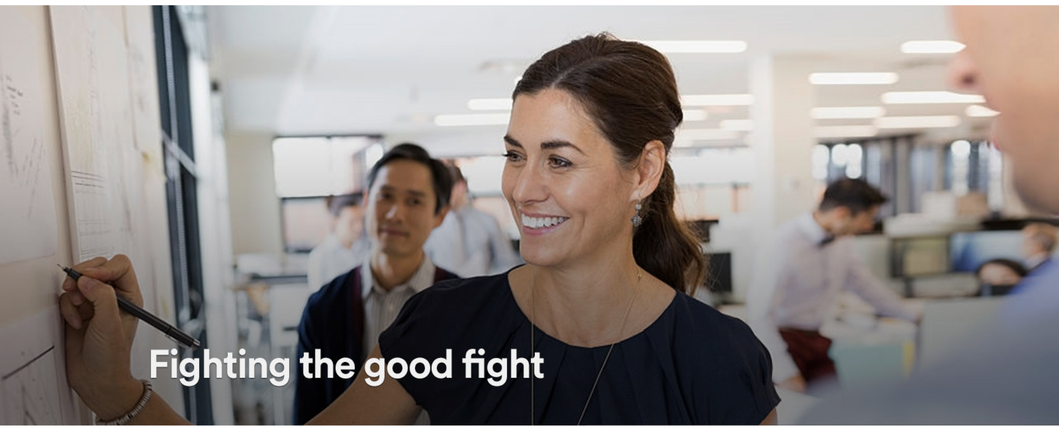

Careers

We hope you are inspired by our mission to help those who do good, do better. We're proud to serve thousands of labor unions, non-profits, socially responsible businesses, political organizations, foundations, and individuals that are active, involved, and committed to making our communities stronger, smarter, fairer, cleaner, and safer.

If you have the talent, drive and passion to help us continue this mission, we encourage you to join us! You will be surrounded by people who share the conviction that doing right by our customers is our top priority and that going above and beyond is just a "normal day at the office."

Interested in joining the Amalgamated team?

Browse our current job openings on our online recruitment and job application site.

Browse jobs

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Our Mission

Our mission is to be the financial institution for progressive people and organizations: those who are working and living to make the world more just, more compassionate, and more sustainable.

Our Values

Support the common good
Be fair and equitable
Be passionately involved
Put the customer first

Diversity

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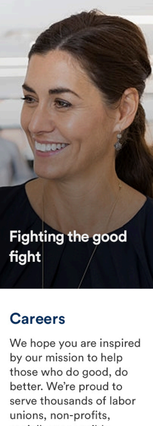

Fighting the good fight

Careers

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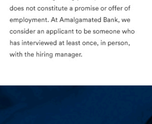

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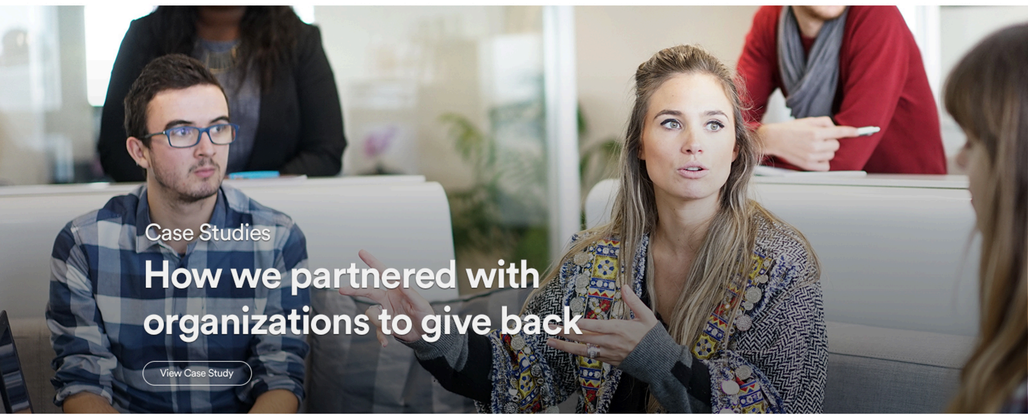

Case Studies

How we partnered with organizations to give back

View Case Study

All Case Studies

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Unions

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Unions

Helping Scranton restore firefighter and police wages

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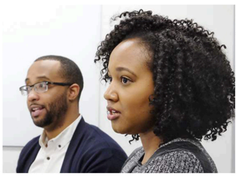

Political

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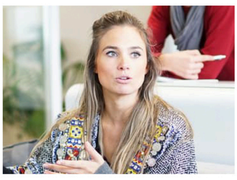

Non-profits

Case study a

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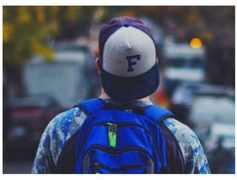

Socially Conscious Companies

Case study a

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Philanthropic

Case study a

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Unions

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Non-profits

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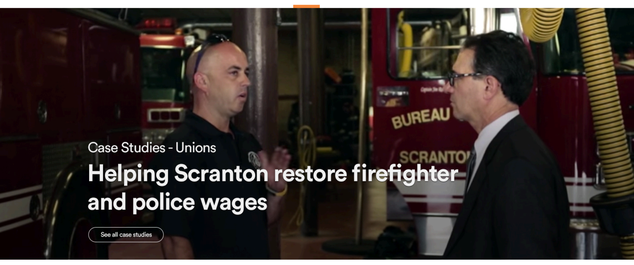

Case Studies - Unions

Helping Scranton restore firefighter and police wages

See all case studies

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

Key Takeaways:

- Nation's leading progressive bank joins international non-profit dedicated to improving economic, social and environmental development.
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Kevin Collins
FVP, Union Banking

Let's do better together
Email Kevin
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Firetruck at Bures of Fire in Scranton, PA

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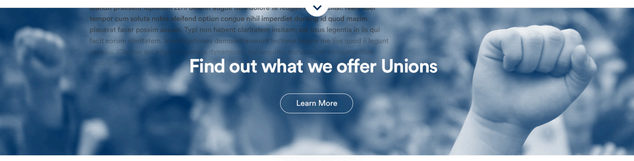

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Learn More

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

Case study h

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Political Organizations

Case study i

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All Environmental Political Unions Philanthropic Non-profits Socially Concious Companies Other

How we're different

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AFSCME

ATLAS: DIY

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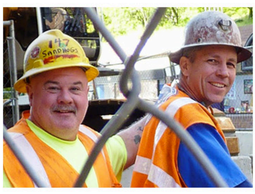

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Here are just some of the national and regional unions, political organizations and non-profits that we are proud and honored to call our clients.

All Environmental Political Unions Philanthropic Non-profits Socially Concious Companies Other

Democratic National Committee

The DNC is the oldest continuing party committee in the United States. It is responsible for governing the Democratic Party, planning the Party's presidential nominating convention, and promoting the Democratic Platform. The DNC raises money, hires staff, and coordinates strategy to support candidates for local, state, and national office throughout the country.

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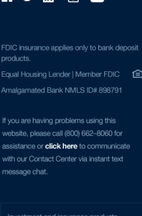

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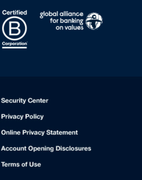

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Personal Investing

Investment Planning

Set goals

Consider your needs

At Amalgamated Investment Services, we know that traditional bank savings products may not always provide the growth, income, or favorable tax treatment you need to achieve your goals. That's why it's important to supplement your savings plans with investment alternatives. Click here to see our Investment and Retirement Products.

Investment Planning

Consider your needs

When investing in your future, you'll need to consider your financial needs for today and tomorrow. Answering the following questions may help you gain a better understanding of your investment planning needs:

- What are your immediate financial goals?
- What are your financial goals for the long-term?
- Are you protected in case something happens to your family's breadwinners?
- How do you plan on paying for your children's education?
- What kind of retirement do you envision for yourself?
- How many years do you have before you plan to retire?
- How much will you need to save in order to retire?

Arrange for a confidential financial review

Contact an investment representative

E-mail us

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Get guidance

Make informed decisions

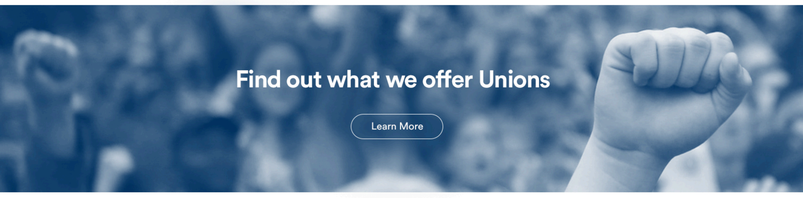
Investment representatives will work with you to assess your unique situation and point you toward investments with objectives that reflect your financial goals.

Get your questions or concerns answered

We know that successful investing is a long-term process, and so we won't disappear after you invest your money. Your investment representative is easily available and will continue to serve you over the life of your investment. As your financial situation changes, your investment representative will help you review your portfolio and suggest areas that may need adjustments.

We favor quality and have a conservative bias

Through Infinex Investments, Inc., we offer a wide range of investment options that reflect our conservative investment philosophy. We believe in a long-term strategy that strives to balance risk and return by tapping into a diversified portfolio. We focus on quality so that you can invest with confidence.



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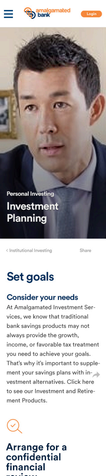

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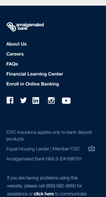

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Who is eligible to use AB Mobile? −

Any personal customer who uses Amalgamated's Online Banking today can use AB Mobile. The same credentials used for Online banking are used for Mobile banking. Customers who do not have Online Banking, but who want the convenience of Mobile banking must first enroll in Online banking at www.AmalgamatedBank.com

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How do I configure Touch ID/Passcode? +

How do I turn off Touch ID/Passcode access or change my Passcode? +

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Amalgamated Bank Applauds Court Decision on NYC Municipal ID Program

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Key Takeaways:

- Nation's leading progressive bank joins international non-profit dedicated to improving economic, social and environmental development.
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Amalgamated Bank, the nation's leading progressive bank, today announced it has been admitted into the prestigious Global Alliance for Banking On Values (GABV), an international, not-for-profit organization and independent network of banks and banking cooperatives with a shared mission to use finance to deliver sustainable economic, social and environmental development. Founded, today announced it has been admitted into the 40 other international financial institutions and banking cooperatives who seek to advance a better form of banking, one that's socially, economically and environmentally conscious.

"As the nation's most progressive bank, Amalgamated Bank is proud to join a growing group of like-minded and mission-driven financial institutions focused on making a positive impact in the world," said Keith Morisch, President and CEO of Amalgamated Bank. "Restoring trust in the banking industry is one of our primary goals. We're learning and working together with the other GABV members we can learn, support and lead in this mission."

Collectively the GABV members serve more than 61 million customers, hold up to $110 billion USD of combined assets under management, and are supported by more than 42,000 co-workers. Amalgamated Bank was one of eight new members announced today.

"I'm delighted to welcome these trailblazers to an independent network of banks and banking cooperatives that put people before profit," said Dr. Marcos Eguiguren, Chairman of the GABV. "Each member brings a unique perspective and expertise on how to use finance to create positive economic, social and environmental impact for the individuals, organizations and communities they serve. Our research has proven year after year that financial profit and positive impact when banks connect deeply with customers and innovate to serve real needs and the real economy. We ask, Why isn't all banking like this?" I look forward to connecting our latest members from Afghanistan, Ecuador, Nigeria, Palestine, Peru, Switzerland, and Texas USA, to an inspirational network of international banking experts and partners delivering on a mission that puts banking back in service of people, the economy and the environment."

Today's news comes just one day after Amalgamated Bank President and CEO Keith Meotrich was chosen to join the inaugural class of the Aspen Institute's Finance Leaders Fellowship—22 leaders who will participate in a two-year Fellowship designed to inspire them to take an active role in shaping the global finance industry's future through values based leadership.

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>
> Keith Morisch, President and CEO of Amalgamated Bank

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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.

From BEUC

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.

Amalgamated LongView shareholder advocacy wins

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

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- How do lines of credit work? +
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- What is an APR & why should I care? +
- How do I manage my credit card debt? +
- How do I improve my credit rating? +
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- How do I lower my APR? +
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- How do I pay off my debts quickly? +
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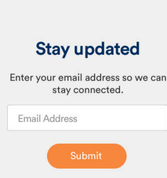

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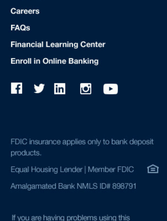

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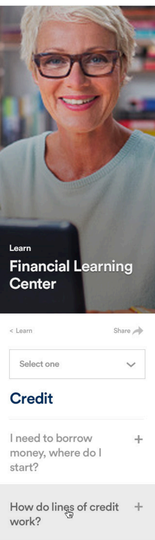

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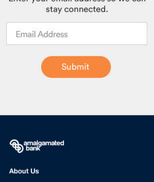

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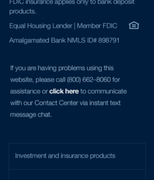

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How do lines of credit work?

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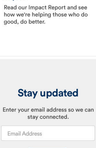

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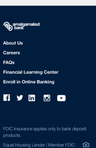

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IMPACT REPORT

HELPING THOSE WHO DO GOOD, DO BETTER

01

A MESSAGE FROM OUR CEO

For nearly a century, Amalgamated Bank has been a trusted financial institution for progressive people and organizations.

Making a difference has always been a core value that drives us, and we continually seek out opportunities to do so. From offering everyone the opportunity to participate in our financial system to helping those who seek to do good work do better, we aim to make the world more just, compassionate, and sustainable.

At Amalgamated Bank, we have continued to make progress toward these goals, and the good we've done for our community and the world has been highly fulfilling. We remain focused on offering our clients and customers a unique set of financial services, enabling them to lead the charge to improve our communities and our country.

Every day, we work with leaders from the labor, non-profit, and foundation worlds who have grown their organizations into forces for good, for change, and for the rights of everyone.

That's why we are dedicating more of our time and energy to focus the bank's attention on doing the most good for the most people. We will launch a series of programs designed to support the development and financing of affordable housing, to offer solar home equity lines of credit specifically designed to help homeowners go green, and to offer cause-based banking to help progressive non-profits and their members support each other in their everyday lives.

Our mission moving forward has never been more important to us: To help those who do good, do better.

Keith Mestrich,
President & CEO Amalgamated Bank

Impact Highlights

Took historic steps in our efforts to create a **sustainable environment** including a 100% commitment to renewable energy

America's largest **B Corp Bank**

Helped build affordablehousing units with **Habitat for Humanity**

$15 Proud to be the first bank in the nation to raise authority minimum wage to $15

Joined with **Rock the Vote** to help get out the vote in November

Joined the **Global Alliance for Banking on Values (GABV)** a network of banks creating positive change.

D We were the bank of the 2016 Democratic National Convention and continue to serve the Democratic National Committee

02

OUR MISSION

HELPING THOSE WHO DO GOOD, DO BETTER

THERE ARE 5,000 BANKS IN THE U.S.HERE'S WHY WE'RE DIFFERENT.OUR VALUES.

OUR VISION

To be the financial institution for progressive people and organizations — those who are working and living to make the world more just, more compassionate, and more sustainable.

OUR VALUES

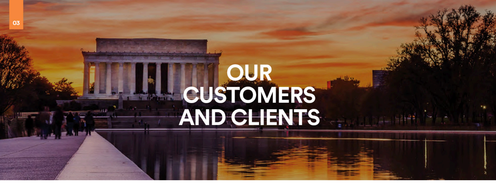
Support the common good
Be fair and equitable
Be passionately involved
Put the customer first

OUR HERITAGE

We are cut from the same cloth as the change-makers we serve. Founded nearly a century ago by the Amalgamated Clothing Workers of America, a union of immigrants, we began as the bank for working people. We proudly enabled everyone to participate in our financial system, as all deserve to achieve the American Dream. We believed so passionately in our cause that we pioneered unsecured personal loans for working families in 1924, financing for the first union-supported housing development in the U.S. in 1927, and the first free checking accounts in New York in 1973.We have always been mission-driven, and it remains our privilege and responsibility to make a difference. We believe in putting our resources to work to advance progressive causes and create a better world — for workers, for families, for

Learn more about our rich history →

03



OUR CUSTOMERS AND CLIENTS

We're proud to serve thousands of labor unions, non-profits, socially responsible businesses, political organizations,foundations, and individuals — who areactive, involved, and committed to making our communities stronger, smarter, fairer, cleaner, and safer. Our bank offers services and support to help our customers and clients in creating a better world.

POLITICAL BANKING

Hundreds of progressive political organizations, campaigns, and candidates choose Amalgamated because we share their vision and values and we work campaign hours, not bankers' hours.

We help progressive candidates become leaders in our nation, offering products and services to enable campaigns and organizations committed to expanding social impact, justice and equal rights for all.

UNIONS

We work side by side with hundreds of unions. We continually focus on what's best for firefighters, teachers, healthcare workers, and others who keep us safe, smart, and strong.

Our investment management division oversees approximately $40 billion in custody and investment assets under management.[1] We've offered strike loans to workers walking picket lines. And yes, you just might see us out there walking with them.

NON-PROFITS & FOUNDATIONS

We help non-profits and foundations help more people, and we are as committed to them as we are to their causes. They find great satisfaction in working with a bank that understands their missions and can therefore give them strategic guidance to help them grow.

We enthusiastically support non-profits and foundations with the resources and expertise they need to create positive social impact.

SOCIALLY RESPONSIBLE BUSINESS

Socially responsible businesses choose Amalgamated because they see themselves in us. We leverage our business to create a more just and sustainable world. From environmental sustainability organizations to progressive infrastructure, we're proud to support those who support others and bring organizations together to help make a greater impact on society.

Learn more about our client relationships →

04

WE PLACE A HIGHER VALUE

IMPACT REPORT

HELPING THOSE WHO DO GOOD, DO BETTER

A MESSAGE FROM OUR CEO

For nearly a century, Amalgamated Bank has been a trusted financial institution for progressive people and organizations.

Our commitment has always been a core value that drives us, and it has created the right opportunities to do so. From helping our customers and communities to participate in our financial system to helping those who seek to do good work do better, we aim to create a more equitable, compassionate, and sustainable world.

At Amalgamated Bank, we have continued to make progress towards our goals. We have made strong strides in our community and the world has been highly challenging. We remain focused on offering our clients and customers the best possible financial services and products and the best designs to improve our communities and our country.

Every day, we work with leaders who believe, non-profit, and foundation worlds who have ambitious organizations and forces for good, for change, and the betterment of everyone.

Thank you we are dedicating more of our time and energy to focus on the banks and partners that bring most good for the most people. We are also focusing our programs designed to support the development and financing of affordable housing, to offer some home equity lines of credit and home improvement loans, to homeowners in green, and to offer cause-based banking to help organizations find partners and members support each other in their everyday lives.

Our mission moving forward has been to focus more on those who do good, do better.
To help those who do good, do better.

Kathi Marchio
President & CEO Amalgamated Bank

Impact Highlights

Helped build affordable housing units

Habitat for Humanity

15

Proud to be the first bank in the Top 15 of the Index in November

Took historic steps in our efforts to create a **sustainable environment** including a 10% commitment to renewable energy

Rock the Vote

Ranked Top 15 of the Index in November

SOPRA Group

Global Alliance for Banking on Values (GABV)

Joined the global alliance creating positive change

Was name the bank of the 2016 Democratic National Convention and continued to be the bank for Democratic National Committee

OUR MISSION

HELPING THOSE WHO DO GOOD, DO BETTER

THERE ARE 5,000 WAYS TO MAKE THIS A U.S.HERE'S WHY WE'RE DIFFERENT.OUR VALUES.

OUR VISION

To be the financial institution for progressive organizations — those who are working to make the world more just, more compassionate, and more sustainable.

OUR VALUES

Support the common good
We are accountable
Be passionately involved
Be courageous and bold

OUR HERITAGE

We are our forebearers: we claim as the change makers we serve, organizations and people who carry the Amalgamated Clothing Workers of America, a union of immigrants, we began as the bank of the garment workers, we have been committed to participate in our financial system, at all deserve to achieve the American Dream. We believed so passionately in our mission that we created a bank to unwarped personal loans for working families in 1914, financing for the first union-sequestered housing cooperative in the U.S. in 1932, and the first check cashing accounts in New York in 1970.We have always been mission driven, and it remains our privilege and responsibility to make a difference. We believe in putting our money to work for organizations and people who are a cause, a better world — for workers, for communities, for our children.

Learn more about our rich history

OUR CUSTOMERS AND CLIENTS

POLITICAL BANKING

Hundreds of progressive political organizations, campaigns, and candidates choose Amalgamated because we share their values and we each campaign hard, not bankers' hours.

We help progressive candidates and organizations with cutting-edge offerings designed to enable campaigns and organizations connects to expanding social impact, justice and equity for all.

UNIONS

We work side by side with hundreds of unions. We partnership with unions such as firefighters, teachers, healthcare workers, and others who keep us safe, smart, and strong.

Our investment management division oversees approximately $1.5 billion in assets under investment assets under management.We've offered unions and their members a unique lines. And yes, you might see us out there walking with them.

NON-PROFITS & FOUNDATIONS

We help non-profits and foundations help more people, and we are so committed to them that we created a bank that is a third sector institution working with a bank that understands their mission and their challenges. We then strategic guidance to help them succeed.

We enthusiastically support non-profits and foundations with the resources and expertise they need to create positive social impact.

SOCIALLY RESPONSIBLE BUSINESS

Socially responsible businesses have chosen Amalgamated because they see themselves in us. We are a bank that is committed to a more just and sustainable world. From environmental sustainability to community development infrastructure, we're proud to support those who support others and bring organizations together to help make a greater impact on society.

Learn more about our client relationships

WE PLACE A HIGHER VALUE ON VALUES

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The site will be down for maintenace from 12:00am - 3.00am EST on June 14, 2017

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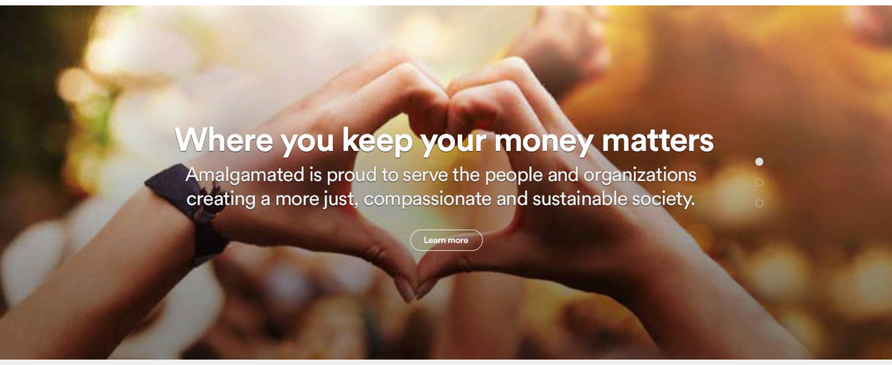

Where you keep your money matters

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

Learn more

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How can we help you do good, better?

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

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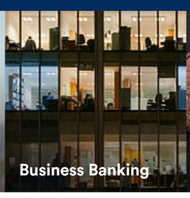

Why Amalgamated?

$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 & 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.

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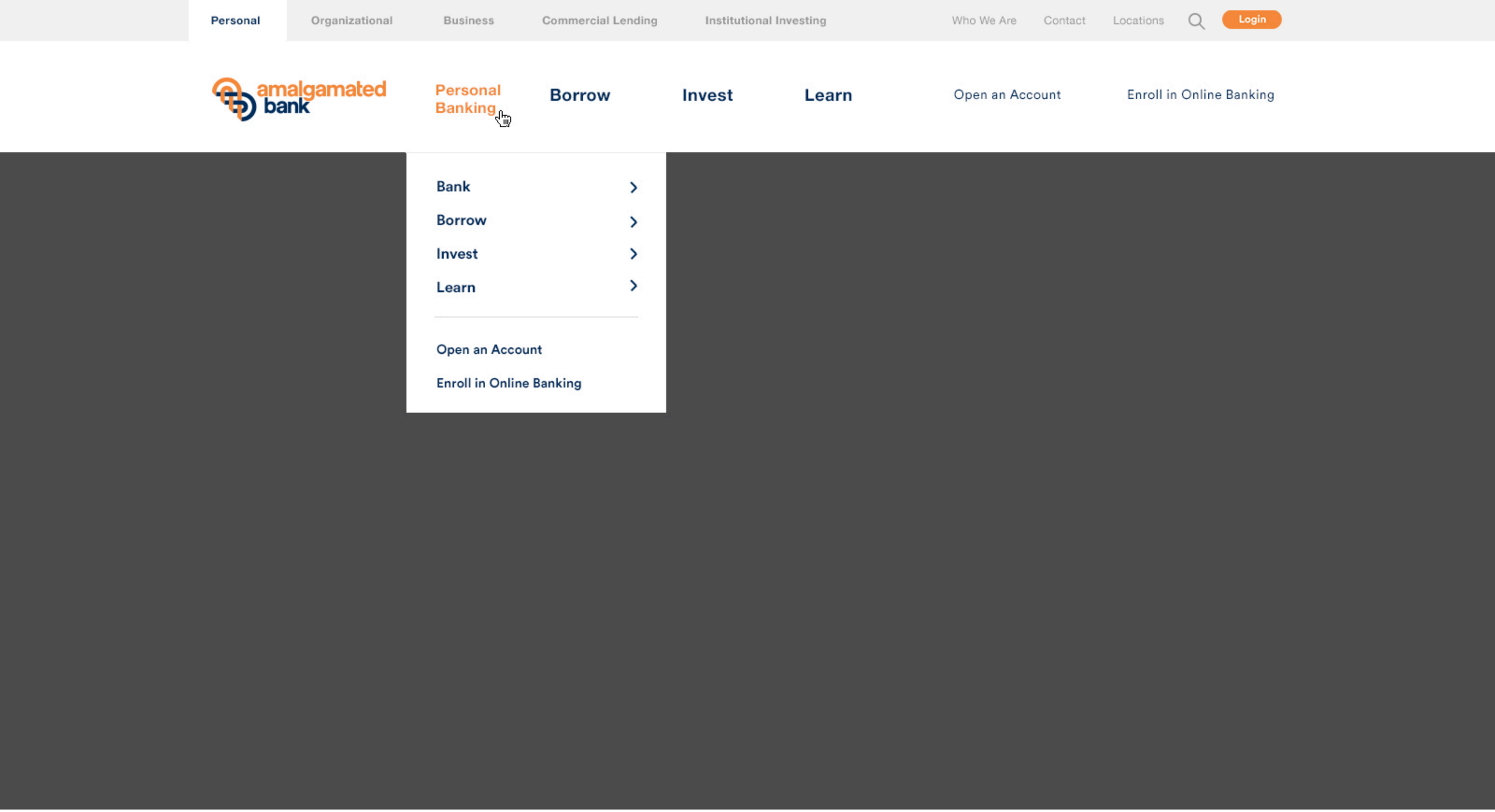
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News

Amalgamated Bank Applauds Court Decision on NYC Municipal ID Program

View Article

July 26, 2016 Topics: Lorem ipsum, Lorem ipsum, Amalgamated News

Key Takeaways:

- Nation's leading progressive bank joins international non-profit dedicated to improving economic, social and environmental development.
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Amalgamated Bank, the nation's leading progressive bank, today announced it has been admitted into the prestigious Global Alliance for Banking On Values (GABV), an international not-for-profit organization and independent network of banks and banking cooperatives with a shared mission to use finance to deliver sustainable economic, social and environmental development. Amalgamated joins the 40 other international financial institutions and strategic partners who seek to advance a better form of banking, one that's socially, economically and environmentally conscious.

"As the nation's most progressive bank, Amalgamated Bank is proud to join a growing group of like-minded and mission-driven financial institutions focused on making a positive impact in the world," said Keith Mestrich, President and CEO of Amalgamated Bank. "Restoring trust in the banking industry is one of our primary goals; by partnering and working together with the other GABV members we can learn, support and lead in this mission."

Collectively the GABV members serve more than 24 million customers, hold up to $110 billion USD of combined assets under management, and are supported by more than 42,000 co-workers. Amalgamated Bank was one of eight new members announced today.

"I'm delighted to welcome these trailblazers to an independent network of banks and banking cooperative that put people before profit," said Dr. Marcos Eguiguren, Executive Director, GABV. "Each member brings a unique perspective and expertise on how to use finance to create positive economic, social and environmental impact for the individuals, organizations and communities they serve. Our research has proven year after year that there's profit and positive impact when banks connect deeply with customers and innovate to serve real needs and the real economy. We ask, 'Why isn't all banking done this way?' I look forward to connecting our latest members from Afghanistan, Ecuador, Nigeria, Palestine, Peru, Switzerland, and the USA, to an inspirational network of international banking experts and partners delivering on a mission that puts banking back in service of people, the economy and the environment."

Today's news comes just one day after Amalgamated Bank President and CEO Keith Mestrich was chosen to join the inaugural class of the Aspen Institute's Finance Leaders Fellowship—22 leaders who will participate in a two-year Fellowship designed to inspire them to take an active role in shaping the global finance industry's future through values-based leadership.

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>
> - Keith Mestrich, President and CEO of Amalgamated Bank

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From SEIU

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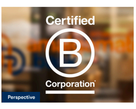
How we're different



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Amalgamated Bank Applauds Court Decision on NYC Municipal ID Program

News

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July 26, 2016
Topics: Lorem Ipsum, Lorem Ipsum

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How we're different

Perspectives

Democratic National Committee

The DNC and Amalgamated share a common heritage of advocating for positive changes in our economy and society

Perspectives

Insights

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

Perspectives

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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News: Featured Post

Amalgamated Bank Applauds Court Decision on NYC Municipal ID Program

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Topics: Lorem ipsum, Dolor sit ipsum

From SEIU

Amalgamated Bank joins Global Alliance for Banking on Values

Nation's leading progressive bank joins international non-profit dedicated to improving economic, social and environmental development.

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March 12, 2017

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April 9, 2017

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Topics: Lorem ipsum, Dolor sit ipsum

From SEIU

April 9, 2017

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Topics: Lorem ipsum, Dolor sit ipsum

From SEIU

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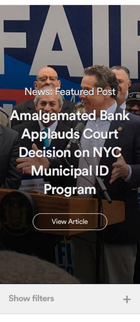

News: Featured Post

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April 2, 2017

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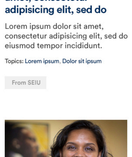

April 2, 2017

Amalgamated Bank joins Global Alliance for Banking on Values

Nation's leading progressive bank joins international non-profit dedicated to improving...

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April 2, 2017

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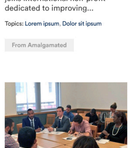

April 2, 2017

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Topics: Lorem ipsum, Dolor sit ipsum

From SEIU

April 2, 2017

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Executive Team

Keith Mestrich
President & CEO

Keith joined the bank in 2012 after serving four years as the CFO of SEIU. A 25-year veteran of the labor movement with Workers United, UNITE HERE, UNITE and the AFL-CIO, he started at Amalgamated as Director of the bank's Washington D.C. office. Keith is a Fellow of the inaugural class of the Finance Leaders Fellowship Program and a member of the Aspen Global Leadership Network.

Read more about Keith Mestrich >

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

Rupert Allan
Executive Vice President, Chief Trust Officer

After thirty years in the Asset Management industry, Rupert came to Amalgamated from Loeb King Capital Management where he was Managing Director and Head of the Client Group. Before moving to the USA in 2006, he held senior level positions in the UK at Societe Generale and Credit Lyonnais and in the US had executive roles at subsidiaries of Mass Mutual and Prudential Financial.

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mollyculhane@amalgamatedbank.com
123-333-4566

Dixiana Berrios
Executive Vice President, Director of Bank Operations

Dixiana has been managing various aspects of Bank Operations for two decades. She joined Amalgamated from Sterling National Bank where she was the Director of Bank Operations. Dixiana has supervised all aspects of consumer and commercial bank operations including deposits, loans and leases, payments, remittance, and e-commerce. She is active with various industry groups and civic organizations.

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123-333-4566

Sam Brown
Executive Vice President, Business Development

Sam Brown joined Amalgamated Bank after serving as Director of the White House Business Council in the White House's Office of Public Engagement. As the president's liaison to the private sector, Sam worked on economic policies to help America's working families and businesses succeed. Before leading the Business Council, Sam held various positions with President Obama. He served as founding Chief Operating Officer of Organizing for Action and Finance Chief of Staff for the Obama-Biden 2012 campaign.

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sambrown@amalgamatedbank.com
123-333-4566

Denise Chardavoyne
Executive Vice President, Chief Information Officer

Denise joined Amalgamated Bank in 2017 after serving as Senior Vice President, Chief Information Officer at Suffolk County National Bank (SCNB). At SCNB, she led the interdepartmental planning and implementation that integrated core processing, online and mobile banking, cash management, and all back end applications. Denise's strategic approach to IT and operations planning enhances the client experience while affecting company-wide efficiencies.

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denisechardavoyne@amalgamatedbank.com
123-333-4566

Duane L. Crisco
Executive Vice President, Chief Lending Officer

Over the course of a 30 year career, Duane has successfully grown a number of Middle Market Lending businesses. Before joining Amalgamated Bank, Duane served as a Managing Director and the Northeast/MidAtlantic Market Executive at GE Capital. Prior to GE, Duane was a Managing Partner at SwingBridge Capital LLC and a Director/Team Leader at BankBoston N.A. He began his career at The Chase Manhattan Bank N.A. and is a Graduate of their Management Development and Global Credit Programs.

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duanelcrisco@amalgamatedbank.com
123-333-4566

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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.

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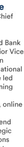

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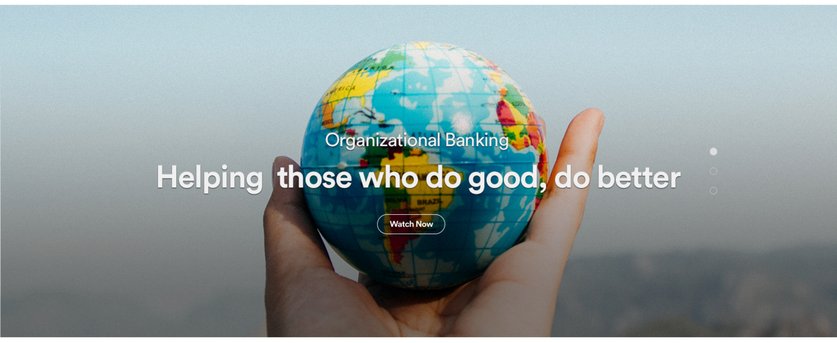
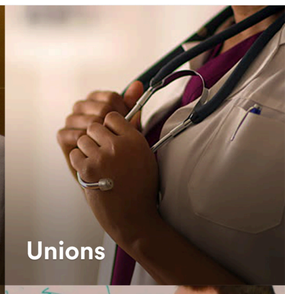


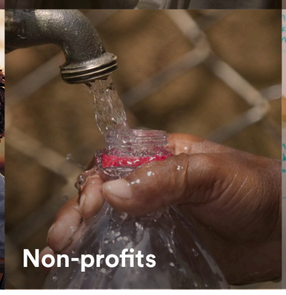
Why we help organizations

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





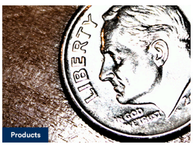
Why Amalgamated

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

How we're different



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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Checking

Convenience Checking

Enjoy more benefits, perks and added protections with your debit card. Convenience Checking has no minimum opening deposit requirement, and comes with ATM fee waivers and other added conveniences.

Account Details | Common Fees

Check/ACH Items

Fee Description	Amount
Personal Money Order (Customer Only)	$10.00
Cashier's Check (Payable to Third Party)	$10.00
Returned Deposit Item	$10.00
Insufficient Fund Fee (NSF) – Returned Item Fee	$10.00
Charged for Insufficient or Uncollected Funds * (Not applicable to Access Banking account)	$10.00
Overdraft Item Paid – Fee Charged for Paid Item	$10.00
Against Insufficient Or Uncollected Funds * (Not applicable to Access Banking account)	$10.00
Check Orders Fee (Not applicable to Access Banking account)	$10.00
Fee Description Amount	$10.00
Copy of Check or Statement	$10.00
Dormant Account Monthly Maintenance Fee 3 (Not applicable to Affordable Checking account)	$10.00
Signature Guarantee (per item)	$10.00

ATM/Debit Card Fees +

Wire Transfers +

Stop Payment Fee +

Excess Transaction Fee (per item) +

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Amalgamated benefits

40k+ Allpoint ATMs

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Mobile Banking

Bank wherever you want with our mobile app and your iPhone, iPad, Android or SMS text device.

Personal Service

Our friendly customer service representatives are ready to serve all your banking needs.

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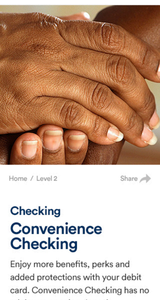

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Account Details

Key Features

Minimum Deposit	Monthly Maintenance	Earns Interest
$0	$5*	No

* Fee waived with direct deposit

- Eligible for Donate the Change®, a program through which you can help support a worthy cause just by doing your everyday banking
- Enhanced Debit Card with protections provided by MasterCard®:
- Satisfaction Guarantee[2]
- Price Guarantee[3]
- Extended Warranty[4]
- One (1) overdraft fee waived every 12 months
- Two (2) domestic non-Allpoint®, non-Amalgamated Bank ATM surcharges waived per statement cycle[5]

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

2 Up to $250 per claim and four claims in a one-year period. Additional terms, conditions and restrictions apply. Refer to the Guide to Benefits for details at mastercard.com/debit-gtb.

3 Maximum benefit for repair or replacement cannot exceed the purchase amount placed on your debit card or $10,000. Additional terms, conditions and restrictions apply. Refer to the Guide to Benefits for details at mastercard.com/debit-gtb.

4 Maximum of four claims per one-year period. Additional terms, conditions and restrictions apply. Refer to the Guide to Benefits for details at mastercard.com/debit-gtb.

5 The two (2) non-Amalgamated Bank/non-Allpoint domestic ATM surcharges will be debited from your account at the time of the transaction and credited to your account on the same business day that the transaction is posted to your account.

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

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

All accounts are subject to the bank's Account Opening Disclosures.

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Amalgamated benefits

40k+ Allpoint ATMs

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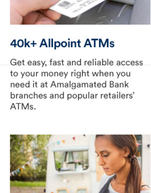

Personal Banking

Checking

Product	Minimum Deposit	Fees	Earns Interest	Includes check writing	
Convenience+ Checking Our Convenience Checking account, plus earn interest.	$0	$10	Yes	Yes	Open an account Learn more >
Convenience Checking Added benefits, perks, and protection with your debit card.	$0	$5*	No	Yes	Open an account Learn more >
Affordable Checking Simple, no-frills banking for those who want no-fee checking.	$0	$0	No	Yes	Open an account Learn more >
Access Banking Worry-free banking, ideal as a starter bank account.	$0	$3	No	No	Open an account Learn more >

* Fees waved with direct deposit

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Personal Banking
Checking

Convenience+ Checking
Our Convenience Checking account, plus earn interest

Convenience Checking
Added benefits, perks, and protection with debit card.

Minimum Deposit

$0

Fees

$5*

Earns Interest

No

Includes check writing

Yes

Open an account

Learn more >

Affordable Checking
Simple, no-frills banking for those who no-fee checking.

Access Banking
Worry-free banking, ideal as a starter bank account.

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Online access account

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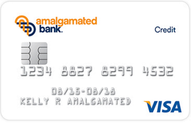

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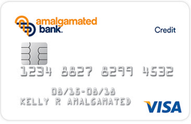

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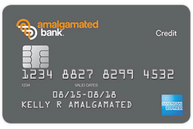

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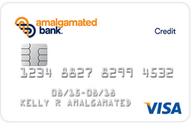

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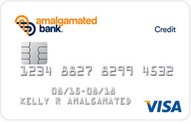

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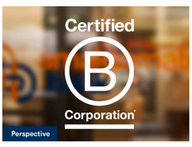

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- Fully mobile-compatible — use your card with mobile payments systems like Apple
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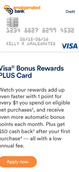

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Travel Rewards American Express® Card

Earn cash back* every time you use your card: 3% on gas, 2% at supermarkets, and 1% on all other eligible net purchases*, plus $25 cash back* after your first purchase4.

Watch your rewards add up even faster with 1 point for every $1 you spend on eligible net purchases*, and receive even more automatic bonus points each month. Plus get $50 cash back* after your first purchase* — all with a low annual fee.

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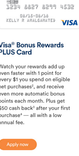

Visa® Platnum Card

Watch your rewards add up even faster with 1 point for every $1 you spend on eligible net purchases*, and receive even more automatic bonus points each month. Plus get $50 cash back* after your first purchase* — all with a low annual fee.

Apply now

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Visa® Bonus Rewards PLUS Card

Watch your rewards add up even faster with 1 point for every $1 you spend on eligible net purchases*, and receive even more automatic bonus points each month. Plus get $50 cash back* after your first purchase* — all with a low annual fee.

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Investment and Retirement Products

Mutual funds give you potential for long-term growth, professional money management, and diversification opportunities for your investment dollars. Your investment representative will provide access to some of the industry's most recognized mutual funds.

A wide variety of investment and retirement services are available, including:

Arrange for a confidential financial review

Contact an investment representative

E-mail us

Mutual funds

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- Fusce vestibulum convallis pulvinar. Etiam id neque diam.
- In consectetur mi nec metus mattis vestibulum

Learn more >

Annuities

Sometimes described as life insurance for the living, an annuity is an investment you make, either in a lump sum or in payments, that then gives you regular disbursements over a period of time.

Various annuities are available, including:

- Tax Sheltered Annuities: a tax qualified plan offered to employees of non-profit organizations and employees of public school systems.
- Variable Annuity: this tax-deferred annuity allows you to take advantage of competitive interest rates through market exposure
- Fixed Annuity: this tax-deferred annuity allows you to safely take advantage of competitive fixed interest rates

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Insurance

Provide financial protection for your family or business. Choose between term, whole life, wealth transfer, and long-term care insurance.

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Retirement plans (retirement income planning)

Choose from a variety of IRAs - Simple, ROTH, Traditional, rollovers, transfers and SEP (Simplified Employee Pension Plans).

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- Fusce vestibulum convallis pulvinar. Etiam id neque diam.
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Stocks

You have the option to place stocks, bond and treasury bill orders. All domestic stock exchange orders are available to clients. Employee stock options can be processed.

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Money Market Instruments

Money Market Funds invest in short-term instruments like Treasury Bills or Certificates of Deposits and are considered low-risk and useful for short-term investing. These are flexible and you can draw checks straight from your account.

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Bonds

Choose from a broad range of bonds to meet your income needs, including Treasuries, Federal Agencies, corporate, municipal, and mortgage backed.

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College savings plans

Start saving to pay tuition, fees, room and board, books and required supplies at accredited colleges, universities and vocational schools across the country.

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Arrange for a confidential financial review

Simply call an investment representative at 917-608-9242 or ask a banking professional at your local branch to set up an appointment for you with a licensed investment representative.

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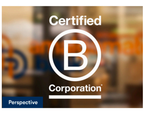

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Investment and Retirement Products

Mutual funds give you potential for long-term growth, professional money management, and diversification across many companies and industries. Your investment representative can provide access to some of the industry's most recognized mutual funds.

A wide variety of investment and retirement services are available, including:

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Learn more >

Annuities

Sometimes described as life insurance for the retirement years, an annuity is a contract between you and a lump sum or payments, that then gives you regular income payments over a period of time.

Various annuities are available, including:

- Tax Sheltered Annuities: a tax qualified plan offered to employees of non-profit organizations, educational institutions, and employees of public school systems.
- Variable Annuity: this tax-deferred annuity allows you to invest in a variety of mutual funds. Internal rates through market exposure
- Fixed Annuity: this tax deferred annuity allows you to safely take advantage of current fixed interest rates.

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Insurance

Provide financial protection for your family with life insurance. Choose from whole life, wealth transfer, and long-term care insurance.

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Stocks

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Bonds

Choose from a broad range of bonds, including Corporate stocks, including Treasury, Federal Agencies, corporate, municipal, and mortgage bonds.

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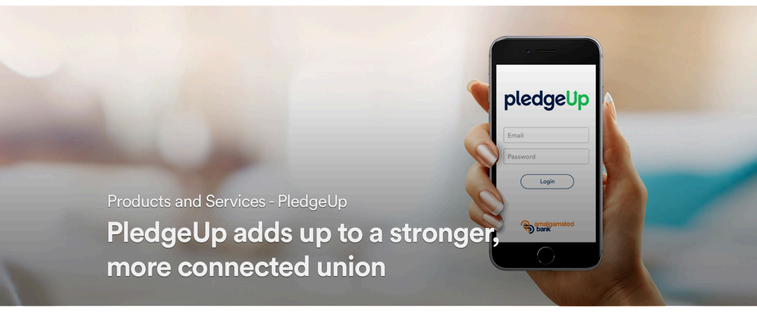


Products and Services - PledgeUp

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

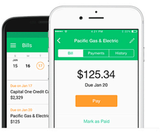
Sean Searby
FVP, Business Development

Let's do better together
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:

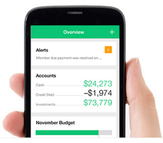
Improve data management

- 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

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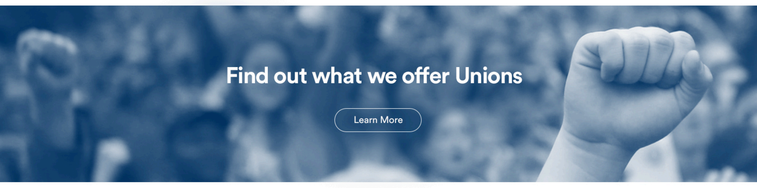

Things we care about

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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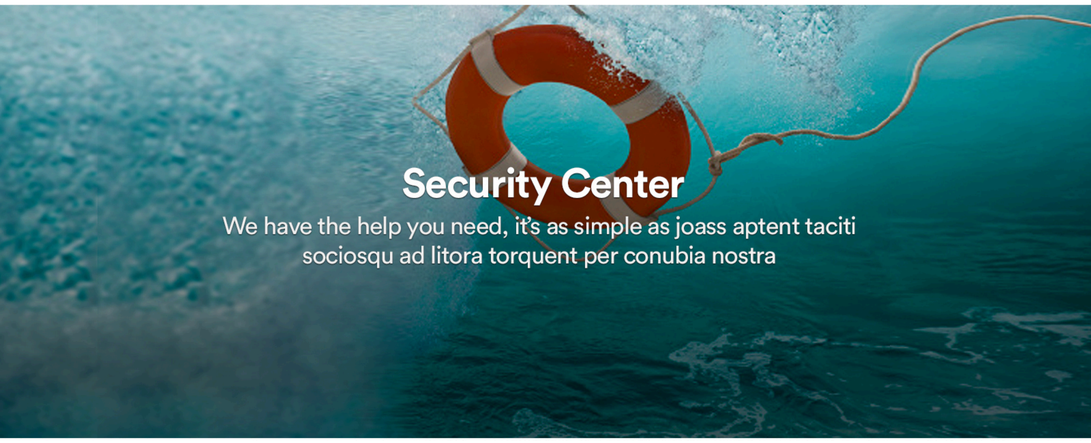

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ATM Safety TIps
E-mail Scams
Internet Banking Security

Fraud & Identity Theft
Check Fraud
Fraud Awareness
Fraud Links
Identity Theft

Our Security Approach
Safegaurding Your Online Transactions
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ATM Safety Tips

Amalgamated Bank is committed to your safety. The security department has installed the latest in surveillance cameras and DVR at all of our branches. This alone will not guarantee your safety. You need to be proactive in your approach to safety. Listed below are some safety recommendations that you should practice while using an ATM.

1. Use common sense and be aware of your surroundings before, during, and after you use an ATM.

2. If you observe or sense suspicious persons or circumstances, do not use the machine at that time.

3. Notice if anything looks unusual or suspicious about the ATM, indicating it might have been tampered with. If the ATM appears to have any attachments to the card slot or key pad, do not use it and inform the bank. If you suspect that the ATM has been tampered with, do not use the ATM and inform the bank.

4. If you have dipped your card starting a transaction and have to leave the ATM prior to completing the transaction, always press the cancel key and verify that the ATM comes back to the welcome screen. This will signal the end of your ATM session.

5. Be careful that no one can see you enter your PIN at the ATM. Use your body to "shield" the ATM keyboard as you enter your PIN into the ATM.

6. Close the entry door completely upon entering and exiting this facility, when card access was required to enter during non branch banking hours.

7. Do not permit entrance to any unknown person at any time, if card access was required to enter.
   Place withdrawn cash securely upon your person before exiting the ATM facility.

8. If anyone follows you after you leave the ATM, go immediately to a heavily populated, well-lit area and call the police.

9. Never write your PIN on your ATM card.

Never give your card or pin to anyone to do a transaction for you.
These tips are meant to make you aware that, although rare, ATM crime can happen. Preventing such a crime must be a cooperative effort between you and your bank. As far as your security is concerned, you can never be too careful, too prepared, or too aware.

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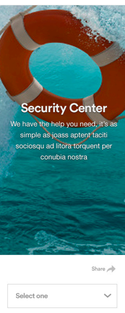

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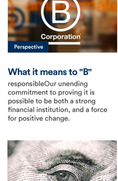

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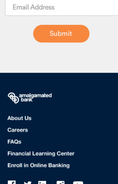

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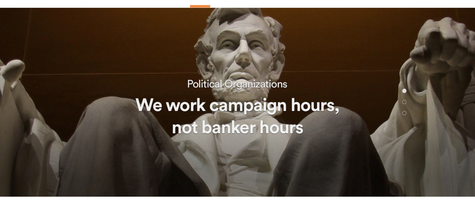

Political Organizations

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
Email Molly 123-333-4566

Let's do better together

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SVP, Political Banking
Email Molly 123-333-4566

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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

DEMOCRATS | DGA Democratic Governors Association | DSCC | America Votes | CoryBooker Rise to Lead

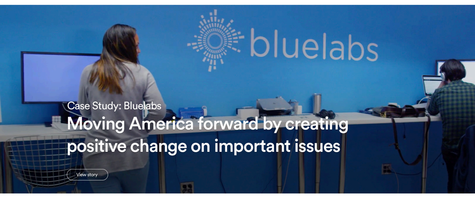
Why Amalgamated?

$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

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How we're different

Perspective

Democratic National Committee
The DNC and Amalgamated share a common heritage of advocating for positive changes in our economy and society.

Perspective

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

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

"I wanted to take a moment to extend my gratitude.... [Progress] came about as a result of grit and determination of our workers, the dynamism of our businesses, and because we advanced the right policies.... Thank you for your partnership."

– Excerpts from letter of appreciation from President Barack Obama to our CEO, Keith Mestrich

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Supporting our clients' good work

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 BEIU

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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Banking that makes an impact

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Jobs With Justice is leading the fight for workers' rights and an economy that benefits everyone. As the only non-profit of its kind leading strategic campaigns and shaping the public discourse on every front, Jobs With Justice is building power for working people.

Jobs With Justice believes that all workers should have collective bargaining rights, employment security and a decent standard of living within an economy that works for everyone. They are committed to working nationally and locally, on the ground and online, to win real change for workers by combining innovative communications strategies, solid research and policy advocacy with grassroots action and mobilization.

Learn more >

Sarita Gupta
Executive Director, Jobs with Justive

1199 SEIU United Healthcare Workers East

Every day, the members of 1199SEIU United Healthcare Workers East save lives, deliver babies and care for the sick, seniors and people with disabilities. Members are nurses, nurse aides, techs, lab workers, clerks, housekeepers, dietary workers, transporters, pharmacists, social workers and many other types of medical professionals. They are the frontline caregivers in hospitals, nursing homes, homecare facilities, clinics, pharmacies and all other areas of the healthcare industry.

With over 400,000 members throughout Massachusetts, New York, New Jersey, Washington, D.C. and Florida, 1199SEIU is the largest and fastest-growing healthcare union in the nation.

Learn more >

George Gresham
President, 1199 SEIU United Healthcare Workers East

Color of Change

Color Of Change is building new, effective strategies for helping people respond effectively to injustice in the world around us. As a national online force driven by over one million members, Color Of Change moves decision-makers in corporations and government to create a more human and less hostile world for Black people in America.

With a focus on campaigns and initiatives that win change and strategies powerful enough to fight racism and injustice—in politics, culture, the workplace, the economy, the criminal justice system and community life—Color Of Change aims to advance society, mobilize members to end practices and systems that unfairly hold Black people back, and champion solutions that move us all forward.

Learn more >

Rashad Robinson
Executive Director, Color of Change

Eleanor's Legacy

Eleanor's Legacy is building a new generation of pro-choice Democratic women candidates, informed voters, and political activists throughout New York State. Their mission is inspired by the dynamic legacy of Eleanor Roosevelt, one of the most influential figures of the 20th century. Eleanor Roosevelt dedicated her life to expanding the role of women in politics and government. As she famously said, "Democracy is not about words, but action."

Eleanor's Legacy takes action to increase women's participation in New York Democratic politics by raising funds to elect women to state and local offices, providing political training and leadership development, and establishing a growing statewide network of women community leaders, elected officials, and grassroots activists.

Learn more >

Brette McSweeney
Executive Director, Eleanor's Legacy

We help over 100+ Non-profits

UFT | Roosevelt Institute – Reimagine the Rules | OFA | ultraviolet | NextGen Climate | Rock the Vote

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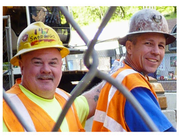
How we're different



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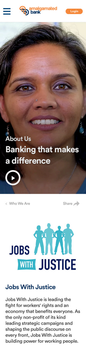

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1199 SEIU United Healthcare Workers East

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Amalgamated Bank History Timeline

Over 20 years of actively advocating the highest standards of practice

2013

MAY 2013

Restricted Windfall Equity

LongView Funds led institutional investors to curtail golden parachutes by restricting equity windfalls to executives regardless of their job performance.

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MAY 2013

Record Settlement

Achieved largest ever $139 million settlement of derivative lawsuit alleging failed board oversight in the wake of hacking scandal at News Corporation.

Learn More ›

2012

MAY 2012

Shareholder Democracy

Expanded shareholder democracy by persuading the first major corporation, Hewlett-Packard, to include shareholder nominated Board candidates in its proxy.

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2005

MAY 2005

Stock Option Backdating

Aggressively took legal and other actions to challenge widespread stock option backdating in the marketplace.

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2004

MAY 2004

Recovering Pay

Pioneered shareholder resolutions requiring companies to have clawback policies in order to recover ill-gotten executive pay..

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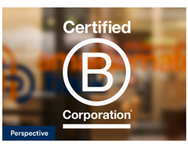

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Our unending commitment to proving it is possible to be both a strong financial institution, and a force for positive change.

Insights

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Amalgamated Impact Report

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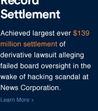

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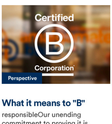

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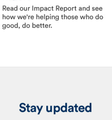

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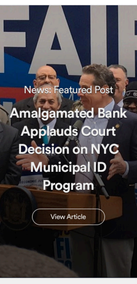

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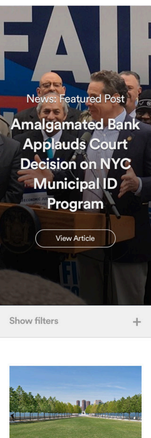

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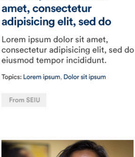

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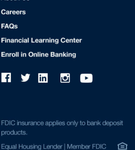

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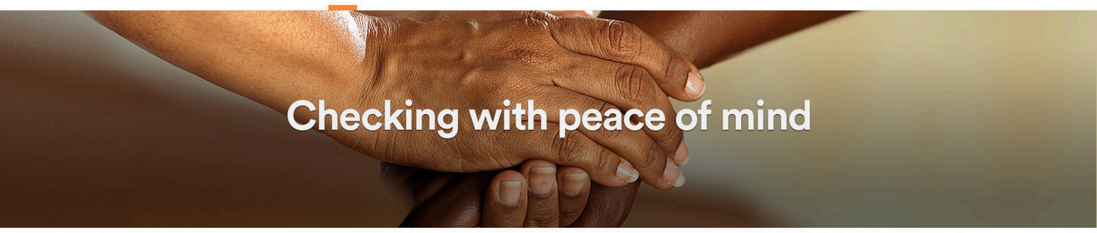

Checking

Convenience Checking

Enjoy more benefits, perks and added protections with your debit card. Convenience Checking has no minimum opening deposit requirement, and comes with ATM fee waivers and other added conveniences.

Account Details | Common Fees

Key Features

Minimum Deposit	Monthly Maintenance	Earns Interest
$0	$5*	No

* Fee waived with direct deposit

- Eligible for Donate the Change®, a program through which you can help support a worthy cause just by doing your everyday banking
- Enhanced Debit Card with protections provided by MasterCard®:
- Satisfaction Guarantee[2]
- Price Guarantee[3]
- Extended Warranty[4]
- One (1) overdraft fee waived every 12 months
- Two (2) domestic non-Allpoint®, non-Amalgamated Bank ATM surcharges waived per statement cycle5

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

2 Up to $250 per claim and four claims in a one-year period. Additional terms, conditions and restrictions apply. Refer to the Guide to Benefits for details at mastercard.com/debit-gtb.

3 Maximum benefit for repair or replacement cannot exceed the purchase amount placed on your debit card or $10,000. Additional terms, conditions and restrictions apply. Refer to the Guide to Benefits for details at mastercard.com/debit-gtb.

4 Maximum of four claims per one-year period. Additional terms, conditions and restrictions apply. Refer to the Guide to Benefits for details at mastercard.com/debit-gtb.

5 The two (2) non-Amalgamated Bank/non-Allpoint domestic ATM surcharges will be debited from your account at the time of the transaction and credited to your account on the same business day that the transaction is posted to your account.

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

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

All accounts are subject to the bank's Account Opening Disclosures.

Apply Now

Online
Set up in 10 minutes

Apply

Call Us
We're here 24/7
800-662-0860

In Person
Meet with a representive
Find a location >

Donate the Change

You swipe, we donate.

Learn More

Amalgamated benefits

40k+ Allpoint ATMs

Get easy, fast and reliable access to your money right when you need it at Amalgamated Bank branches and popular retailers' ATMs.

Mobile Banking

Bank wherever you want with our mobile app and your iPhone, iPad, Android or SMS text device.

Personal Service

Our friendly customer service representatives are ready to serve all your banking needs.

FDIC insurance applies only to bank deposit products.
Equal Housing Lender | Member FDIC
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
Not Guaranteed By the Bank
May Lose Value Including Loss of Principal
Not Insured by Any Federal Government Agency

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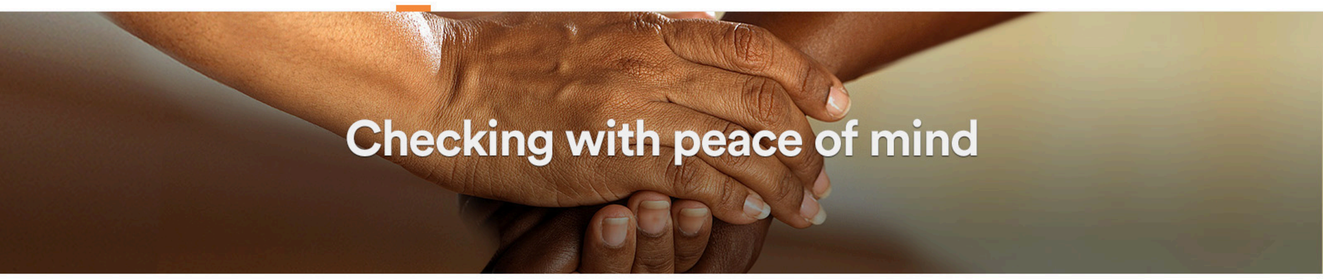

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Account Details | Common Fees

- Check/ACH Items +
- ATM/Debit Card Fees +
- Wire Transfers +
- Stop Payment Fee +
- Excess Transaction Fee (per item) +

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Account Details | Common Fees

Check/ACH Items

Fee Description	Amount
Personal Money Order (Customer Only)	$10.00
Cashier's Check (Payable to Third Party)	$10.00
Returned Deposit Item	$10.00
Insufficient Fund Fee (NSF) – Returned Item Fee	$10.00
Charged for Insufficient or Uncollected Funds * (Not applicable to Access Banking account)	$10.00
Overdraft Item Paid – Fee Charged for Paid Item	$10.00
Against Insufficient Or Uncollected Funds * (Not applicable to Access Banking account)	$10.00
Check Orders Fee (Not applicable to Access Banking account)	$10.00
Fee Description Amount	$10.00
Copy of Check or Statement	$10.00
Dormant Account Monthly Maintenance Fee 3 (Not applicable to Affordable Checking account)	$10.00
Signature Guarantee (per item)	$10.00

ATM/Debit Card Fees +

Wire Transfers +

Stop Payment Fee +

Excess Transaction Fee (per item) +

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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

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

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.

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FDIC insurance applies only to bank deposit products.
Equal Housing Lender | Member FDIC
Amalgamated Bank NMLS ID# 696791

Investment and insurance products

Not a deposit

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