

Executive Team



Keith Mestrich

President & CEO

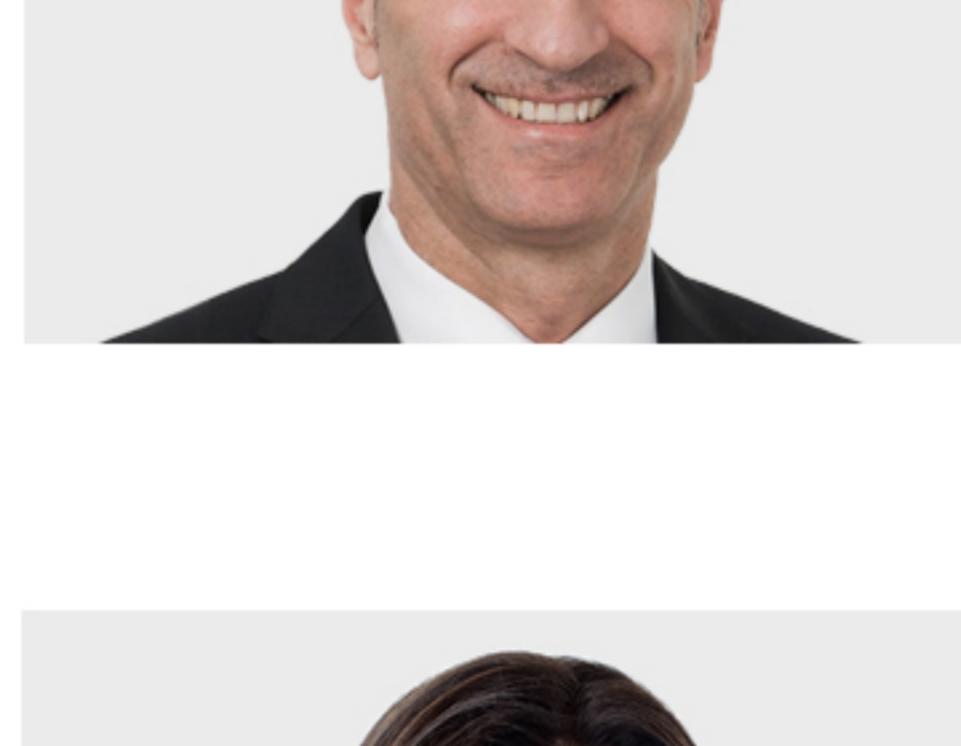
Keith joined the bank in 2012 after serving four years as the CFO of SEIU. A 25-year veteran of the labor movement with Workers United, UNITE HERE, UNITE and the AFL-CIO, he started at Amalgamated as Director of the bank's Washington D.C. office. Keith is a Fellow of the inaugural class of the Finance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

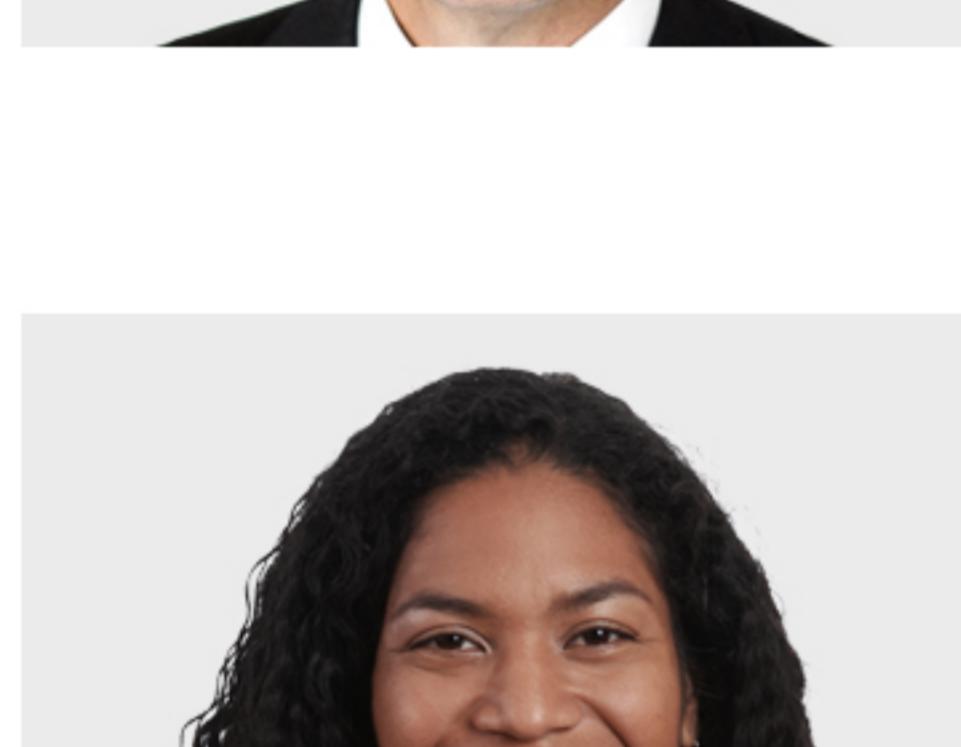
Executive Vice President, Director of Bank Operations

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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Sam Brown

Executive Vice President, Business Development

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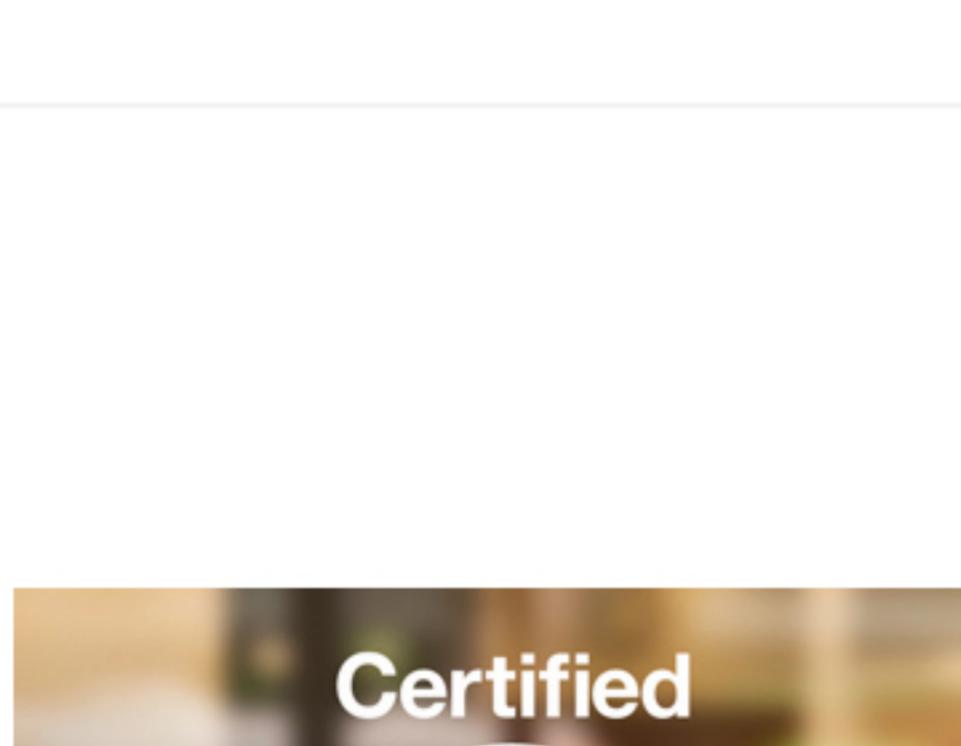
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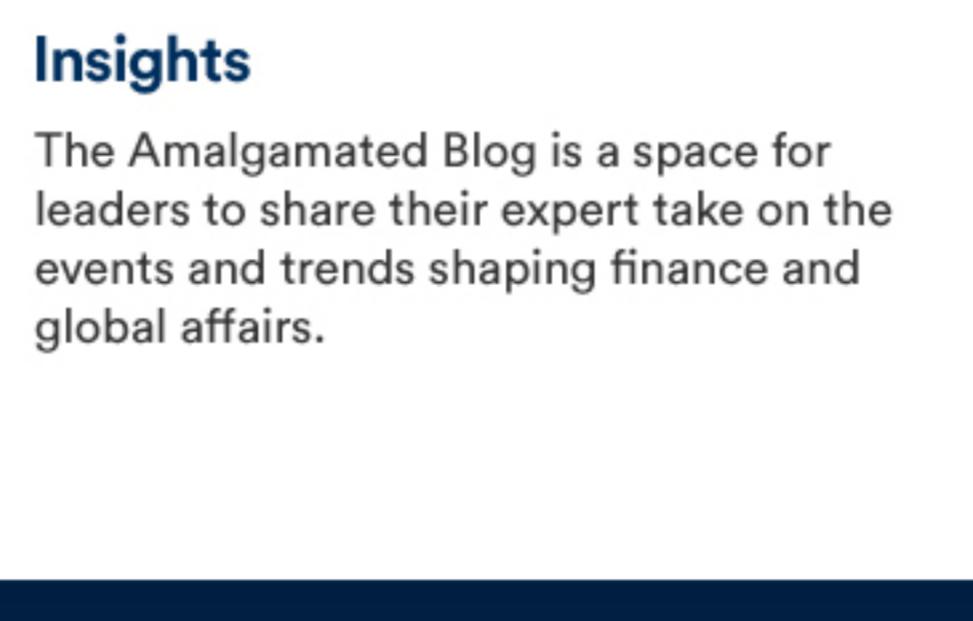
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How we're different



What it means to "B" responsible

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



Insights

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

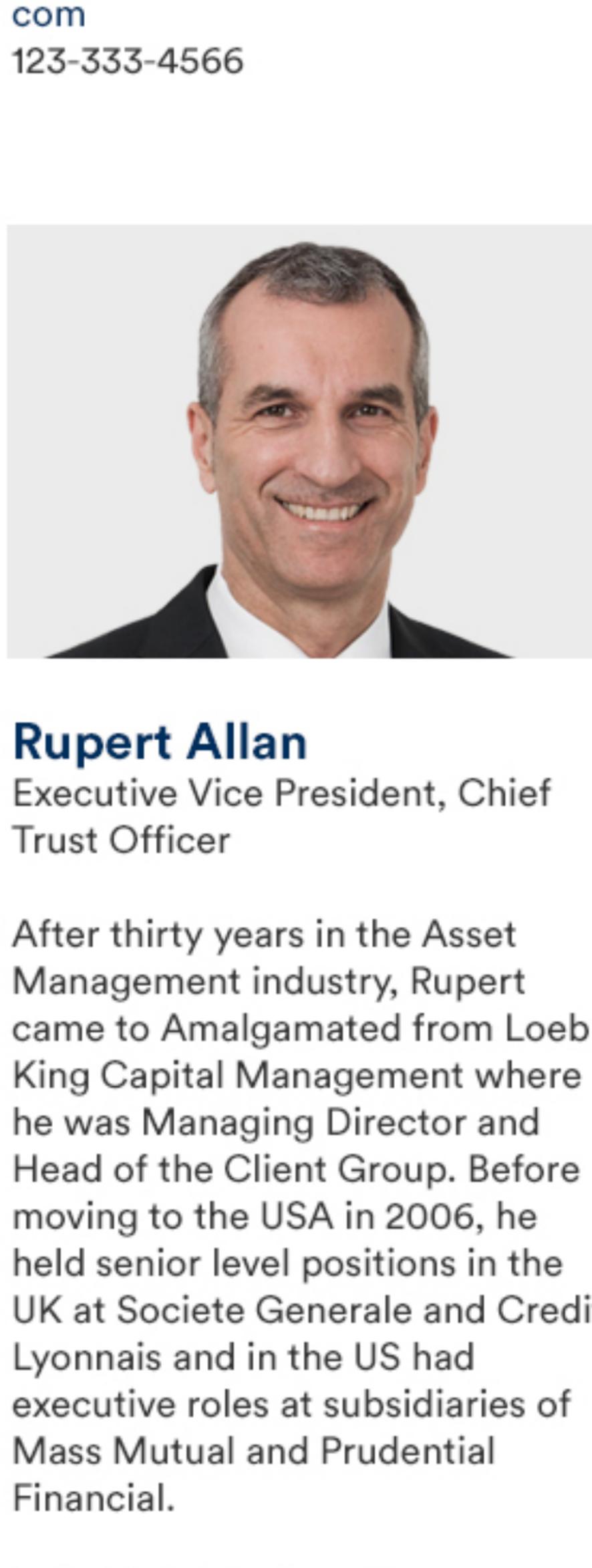


Amalgamated Impact Report

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



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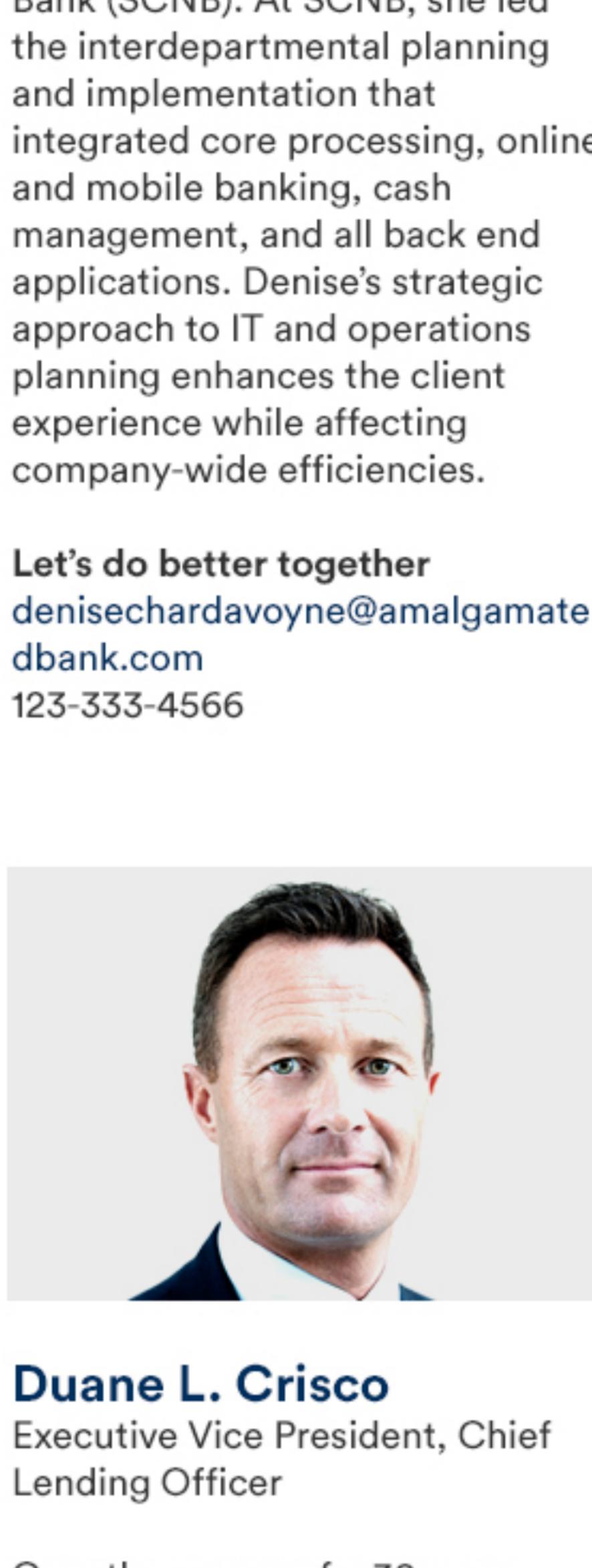
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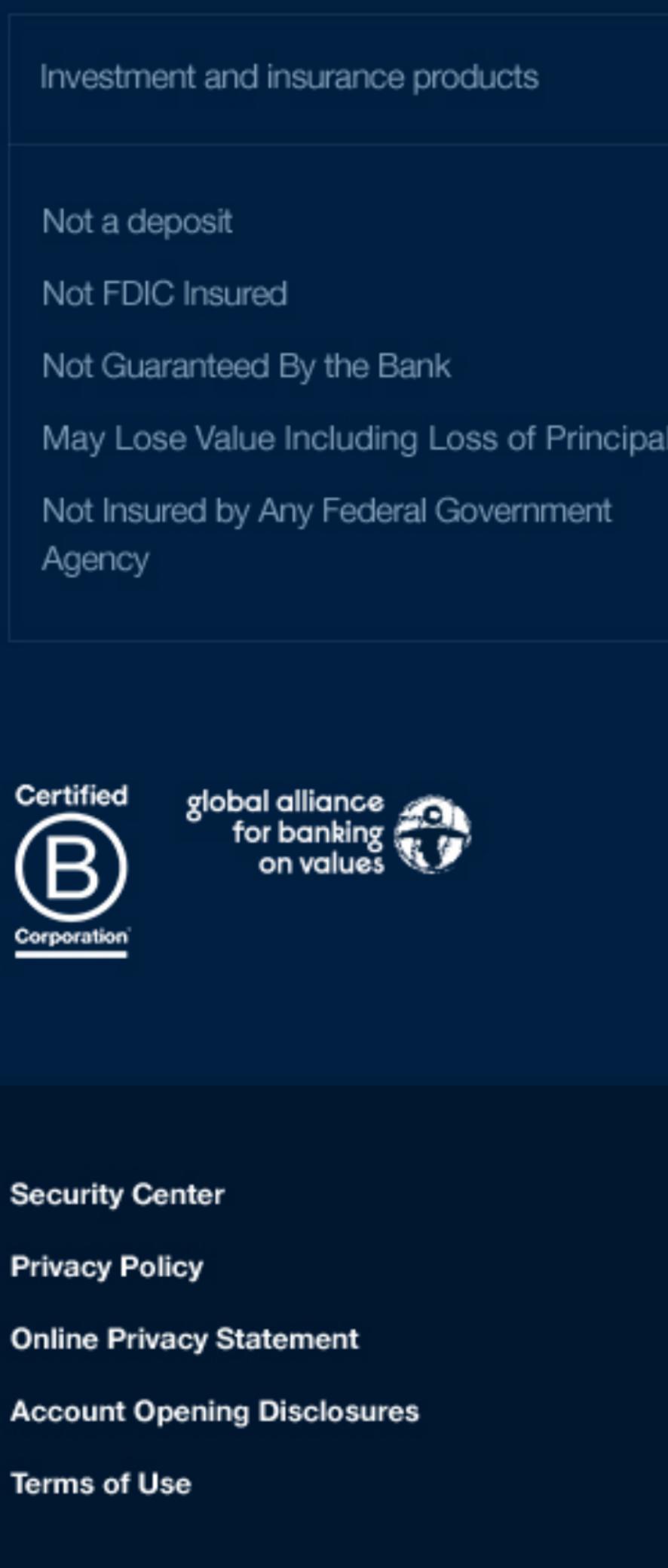
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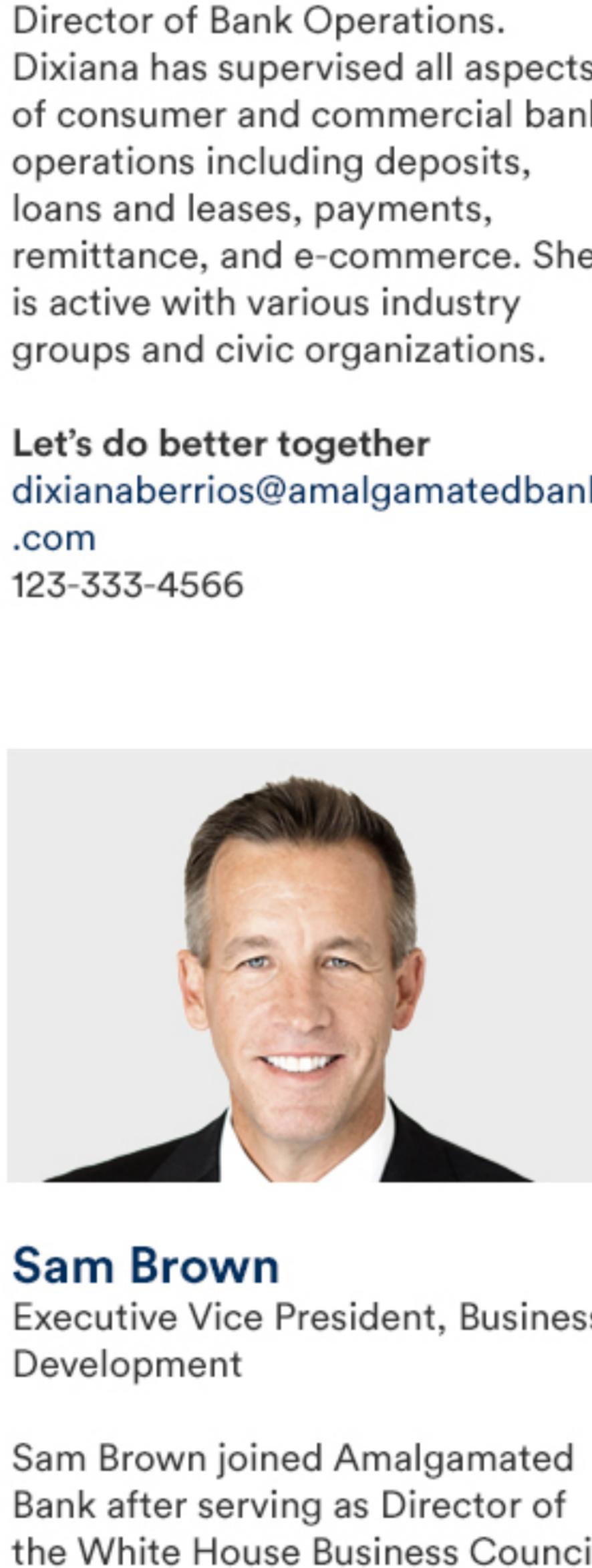
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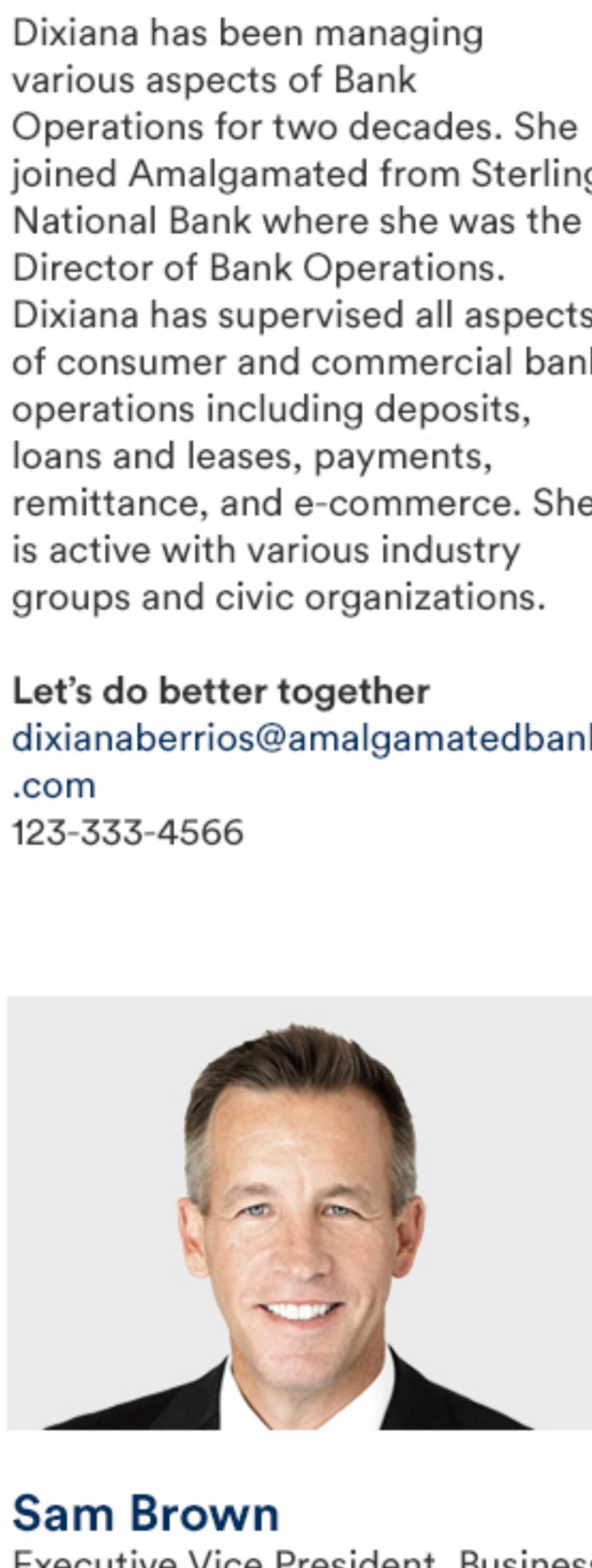
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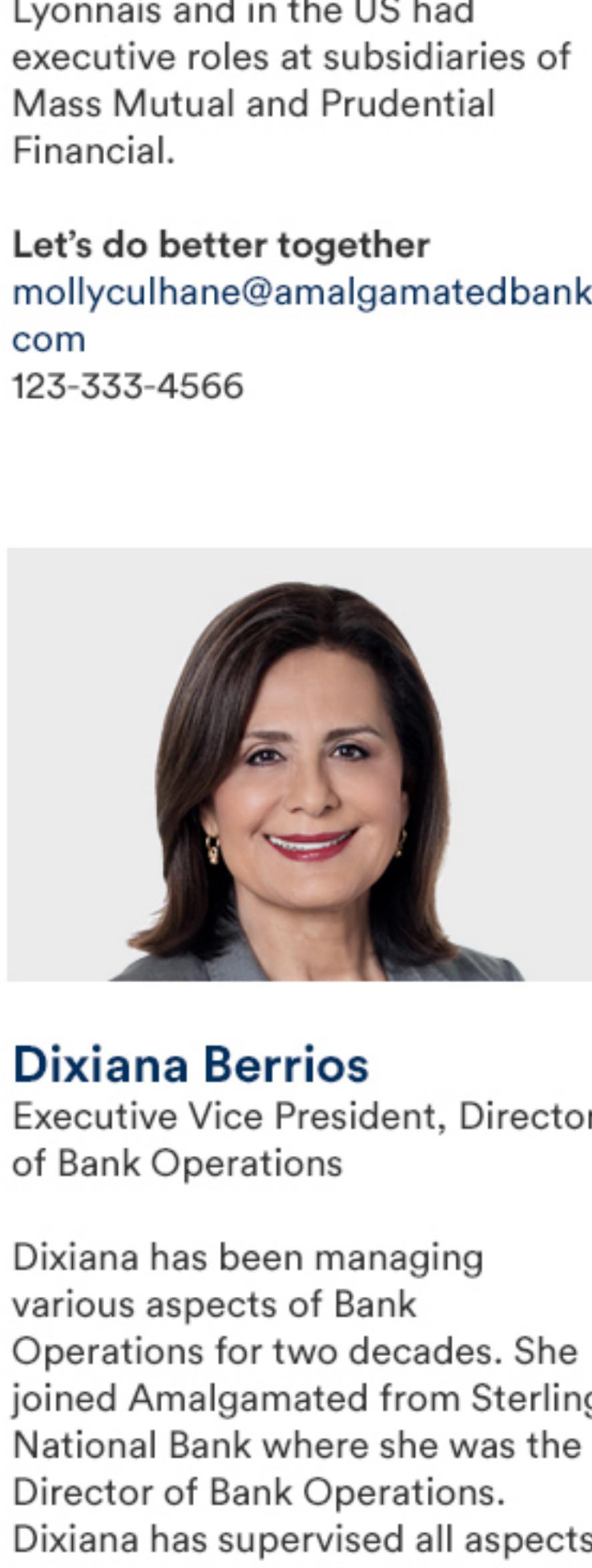
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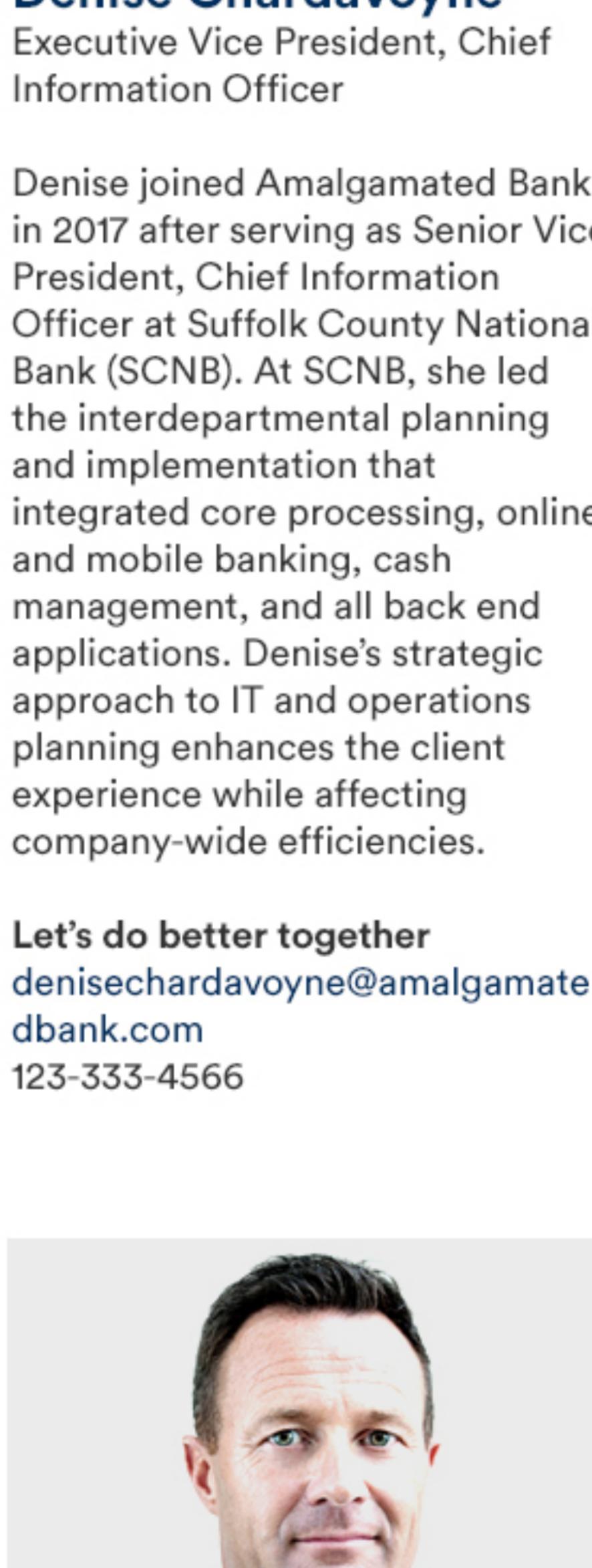
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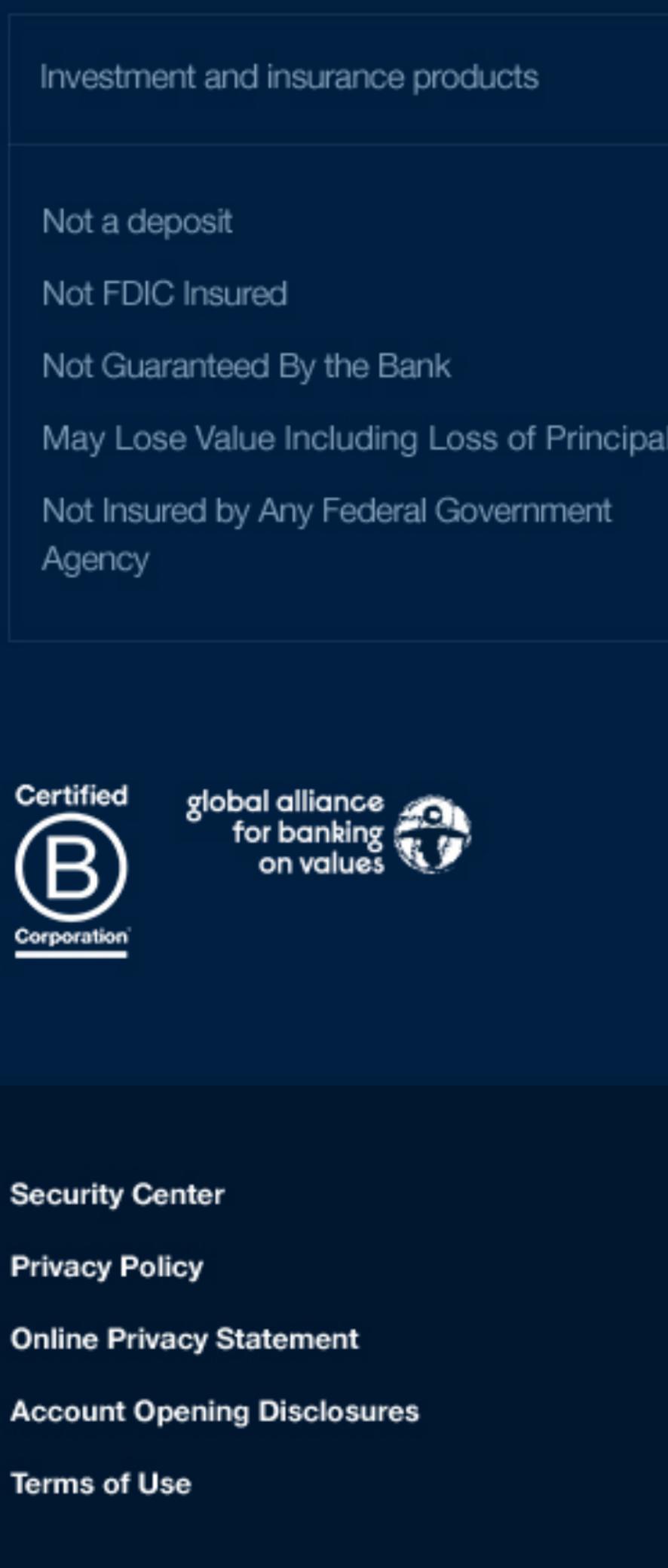
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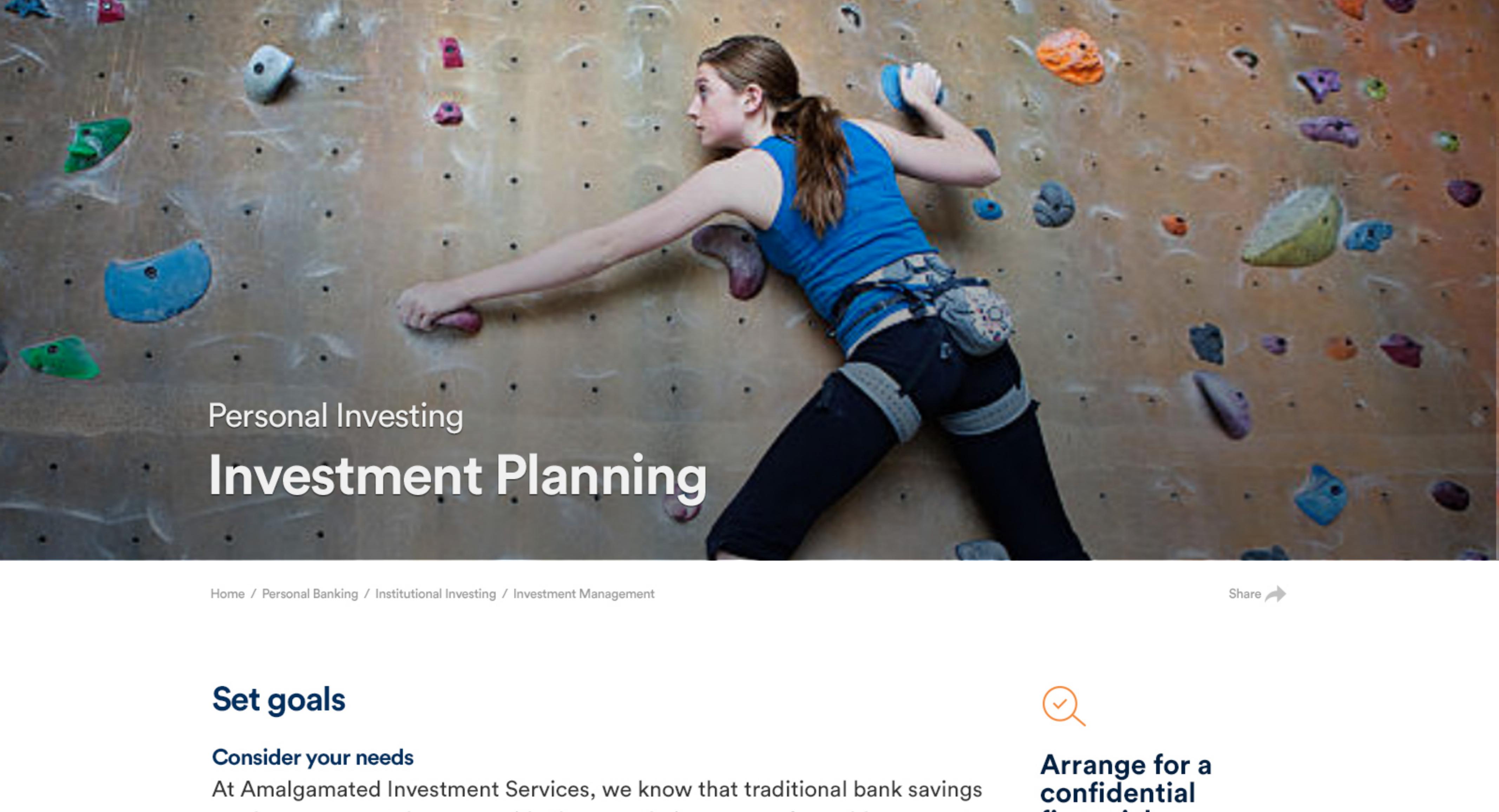
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Personal Investing

Investment Planning

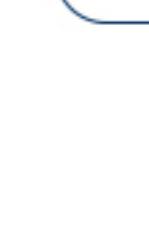
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Set goals

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.



Arrange for a confidential financial review

Contact an investment representative

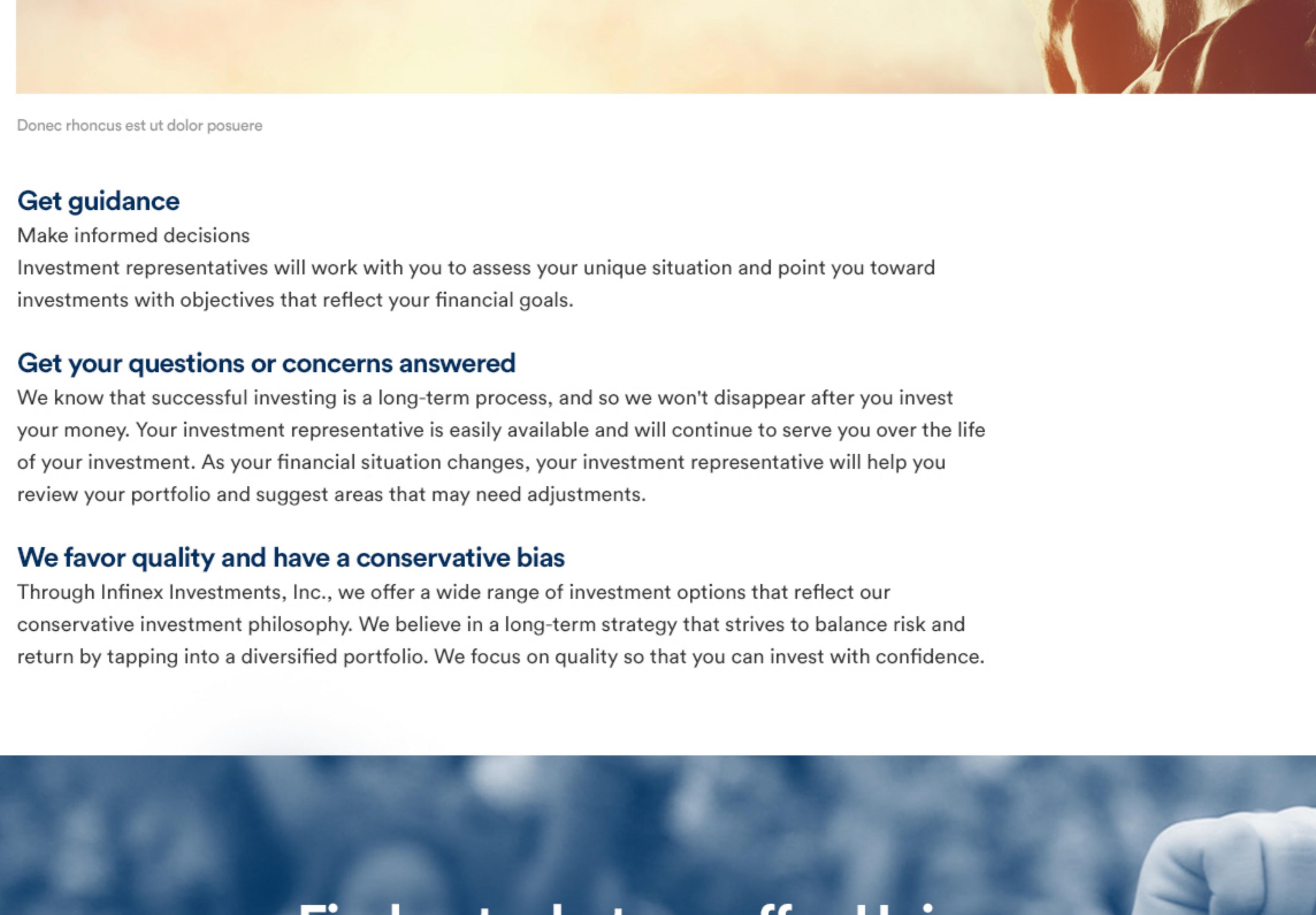
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Investment Planning

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?



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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Investment and insurance products

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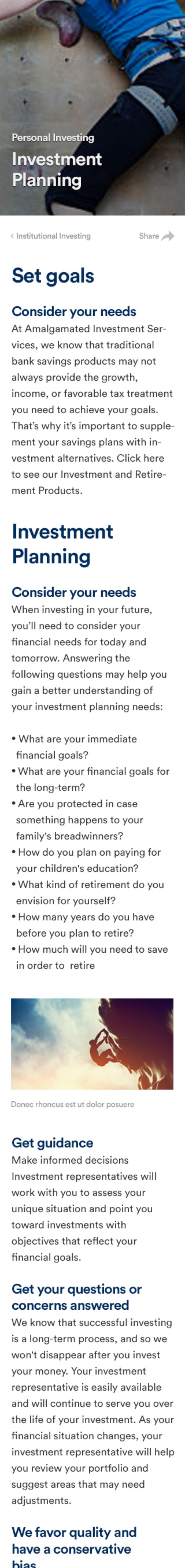
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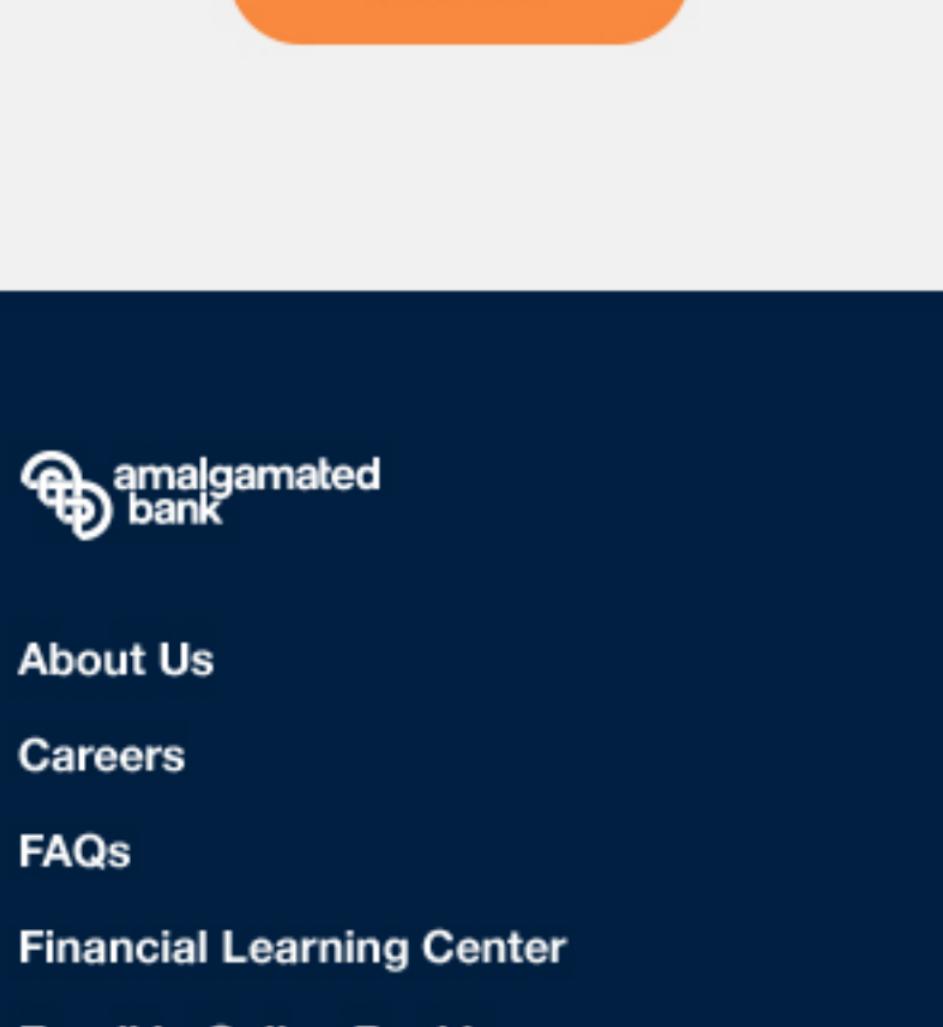
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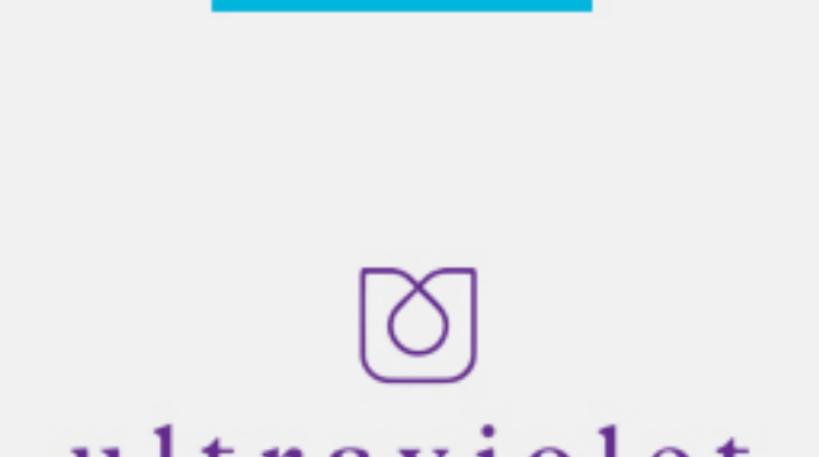
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Sarita Gupta

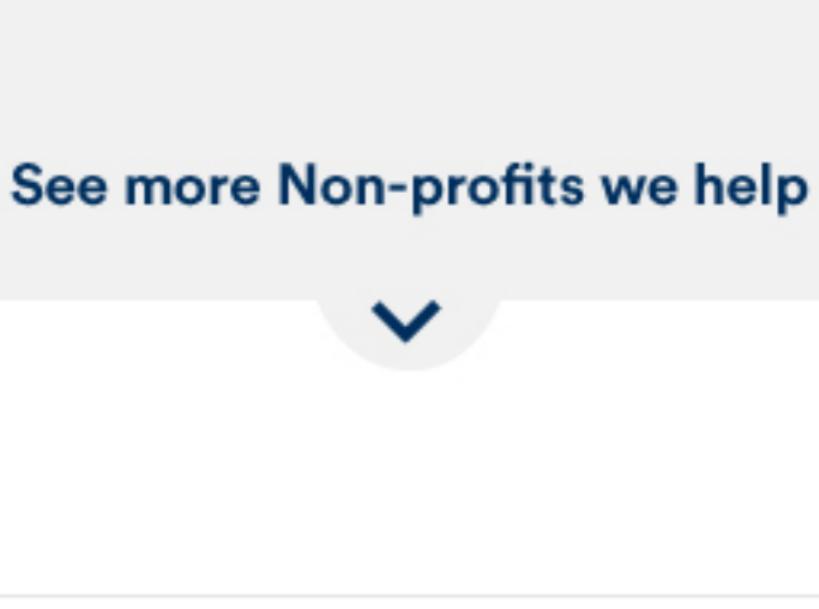
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Jobs with Justice

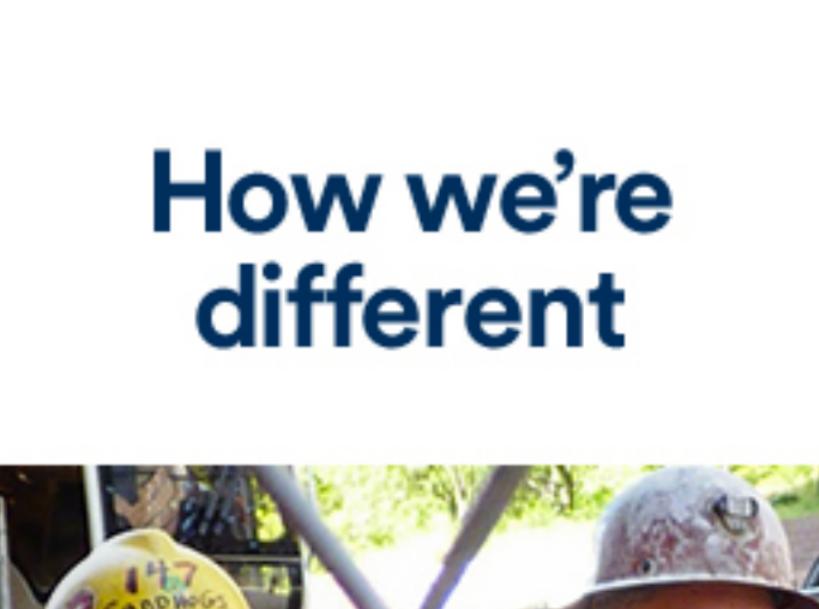
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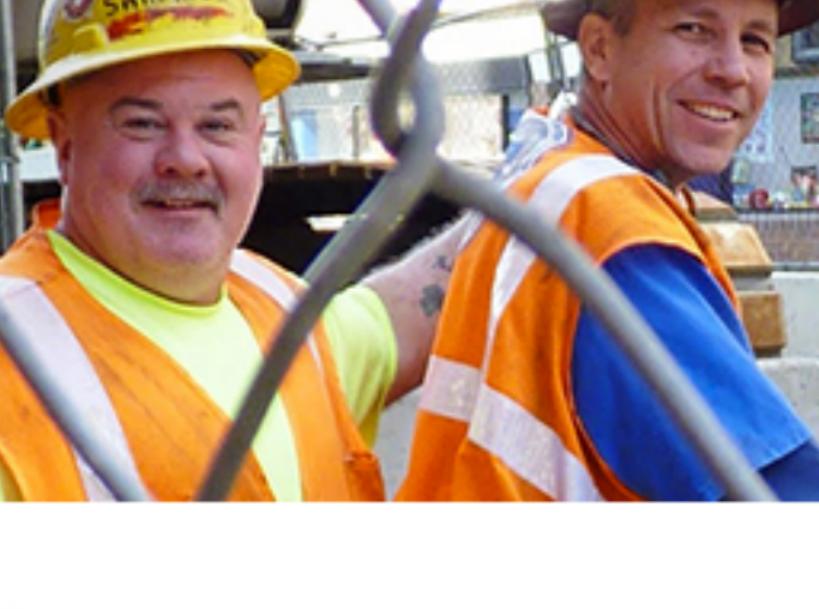








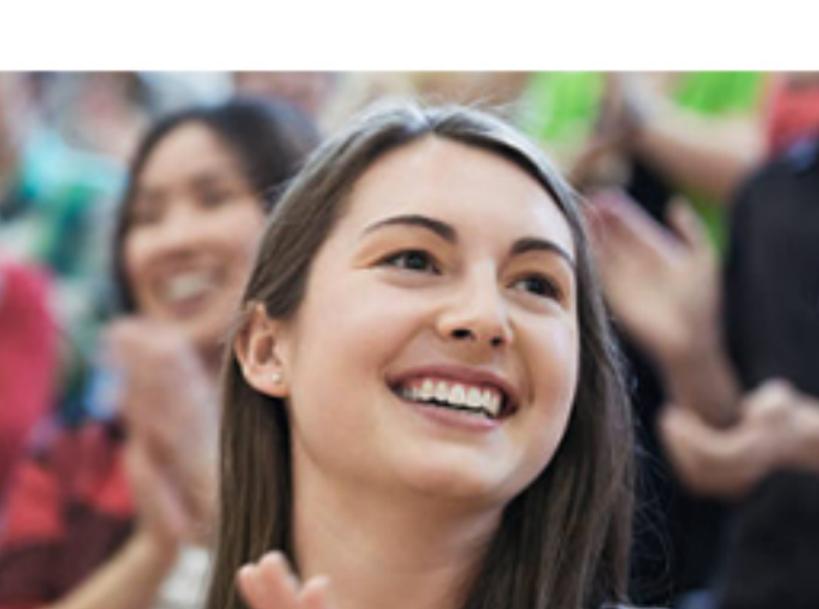


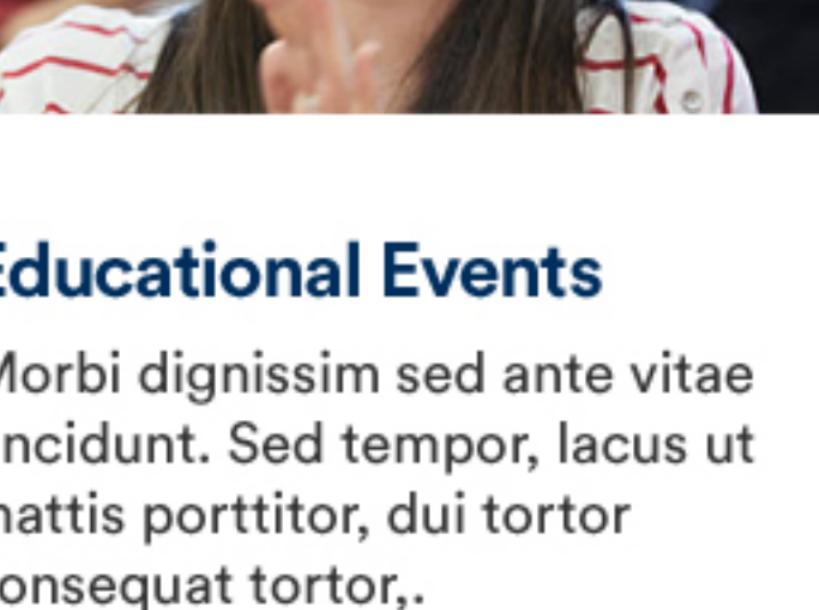


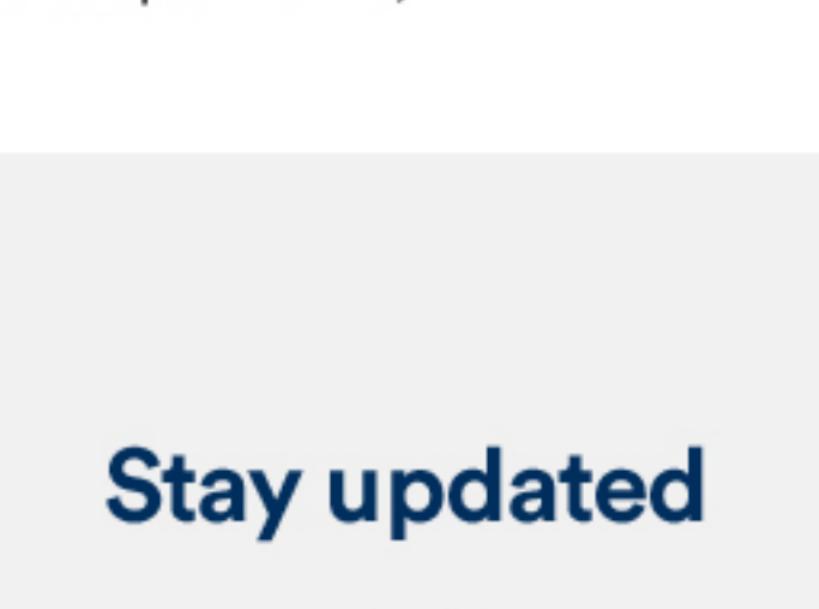


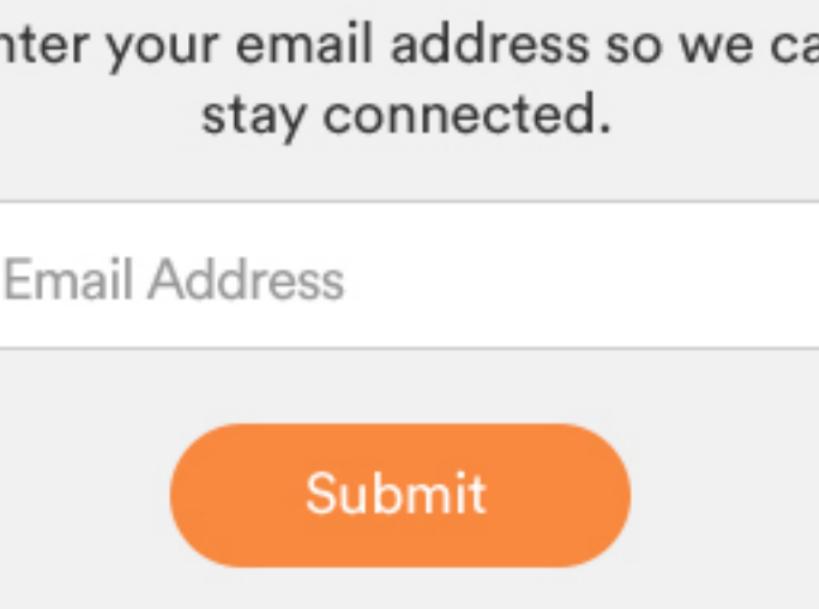


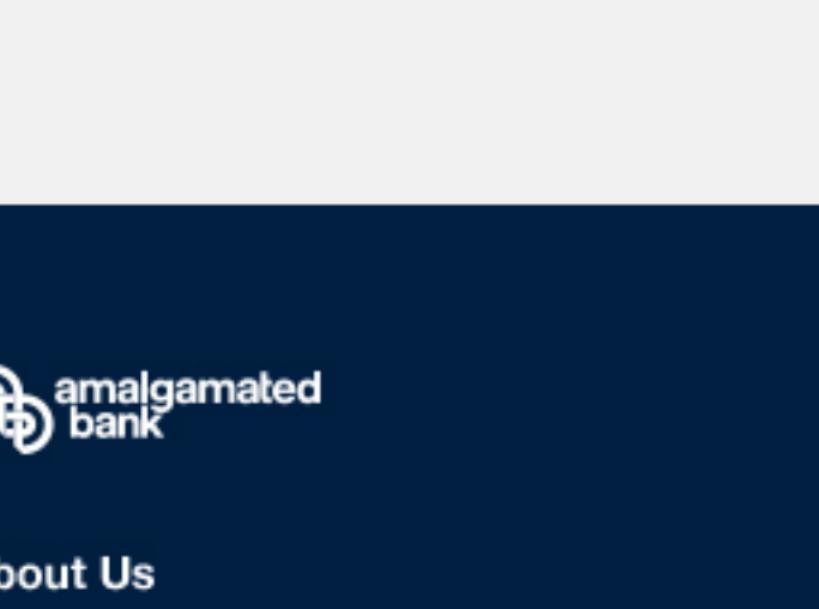


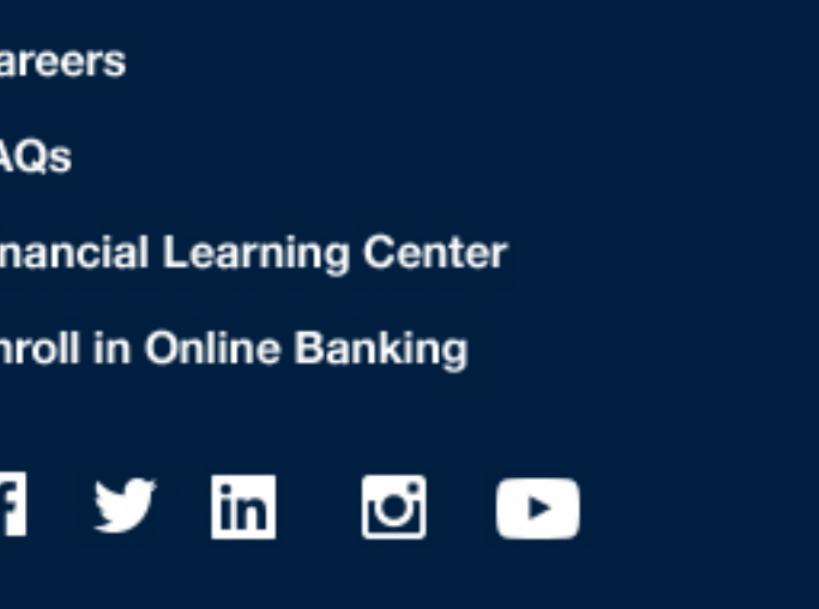




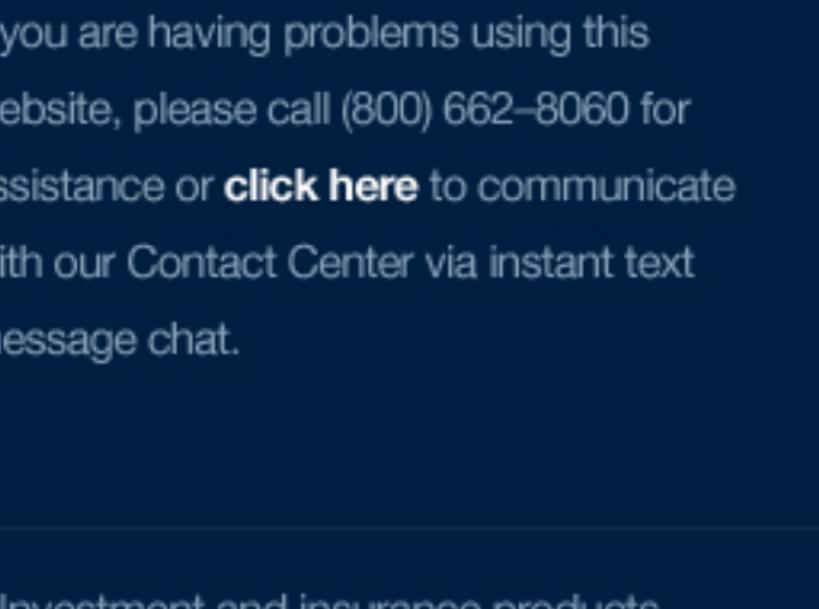




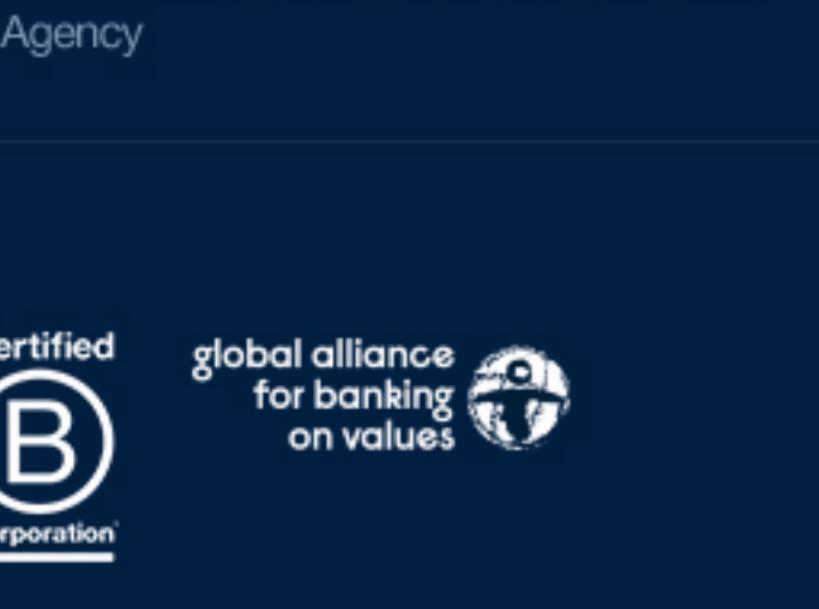


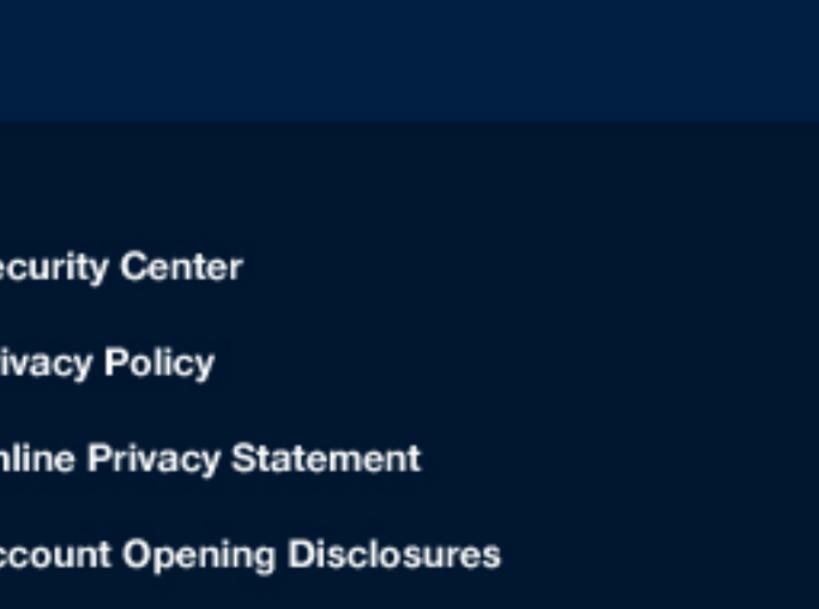
















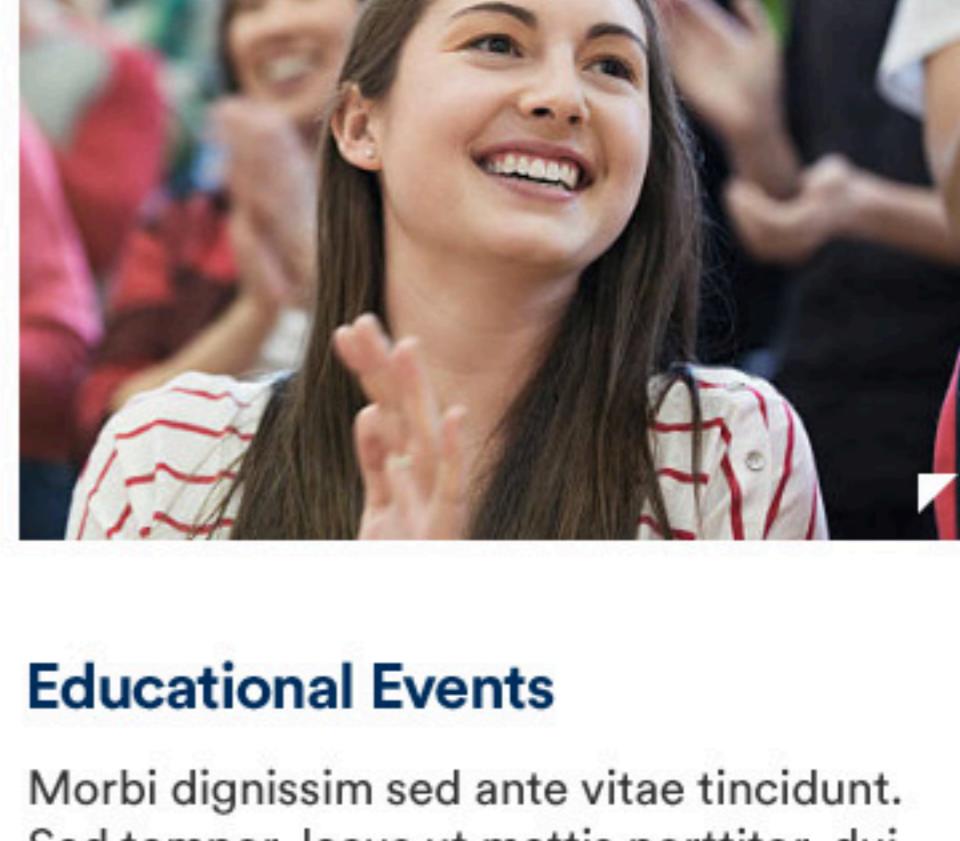
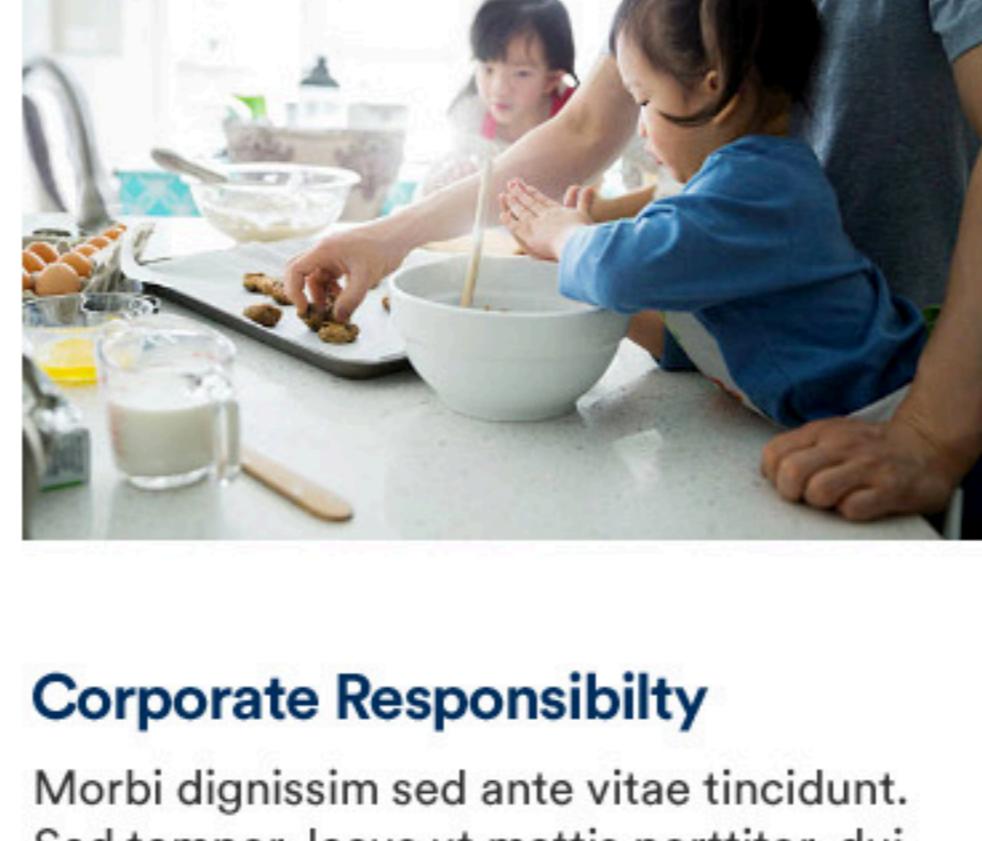
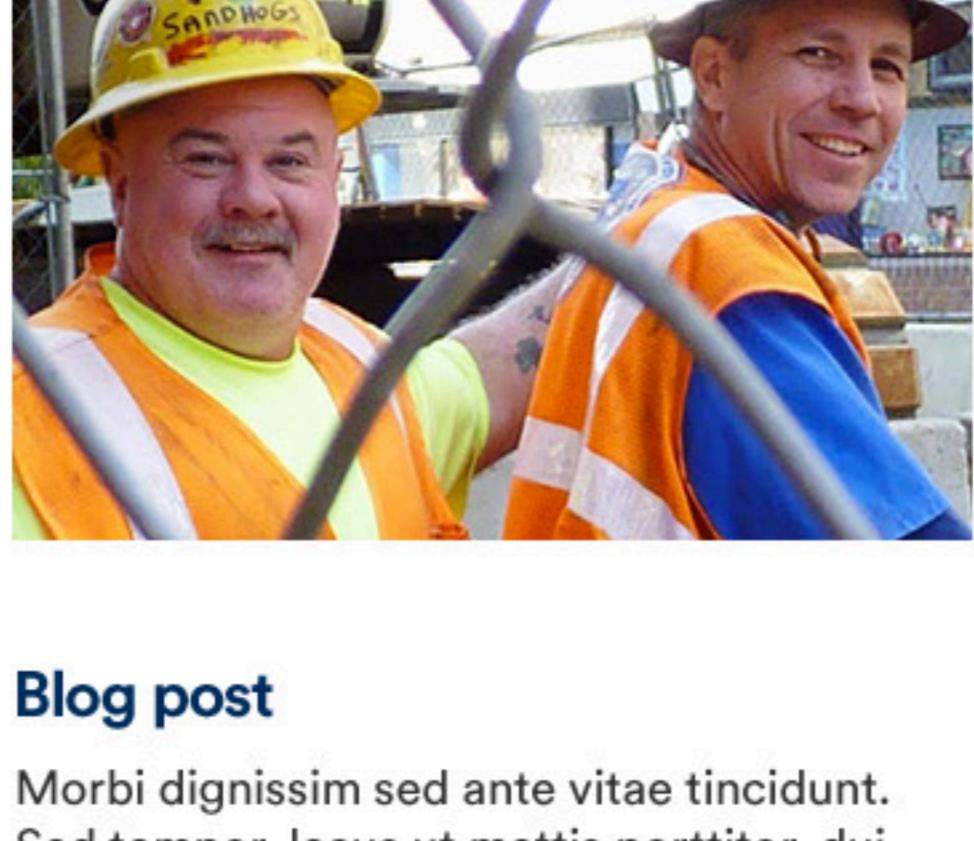
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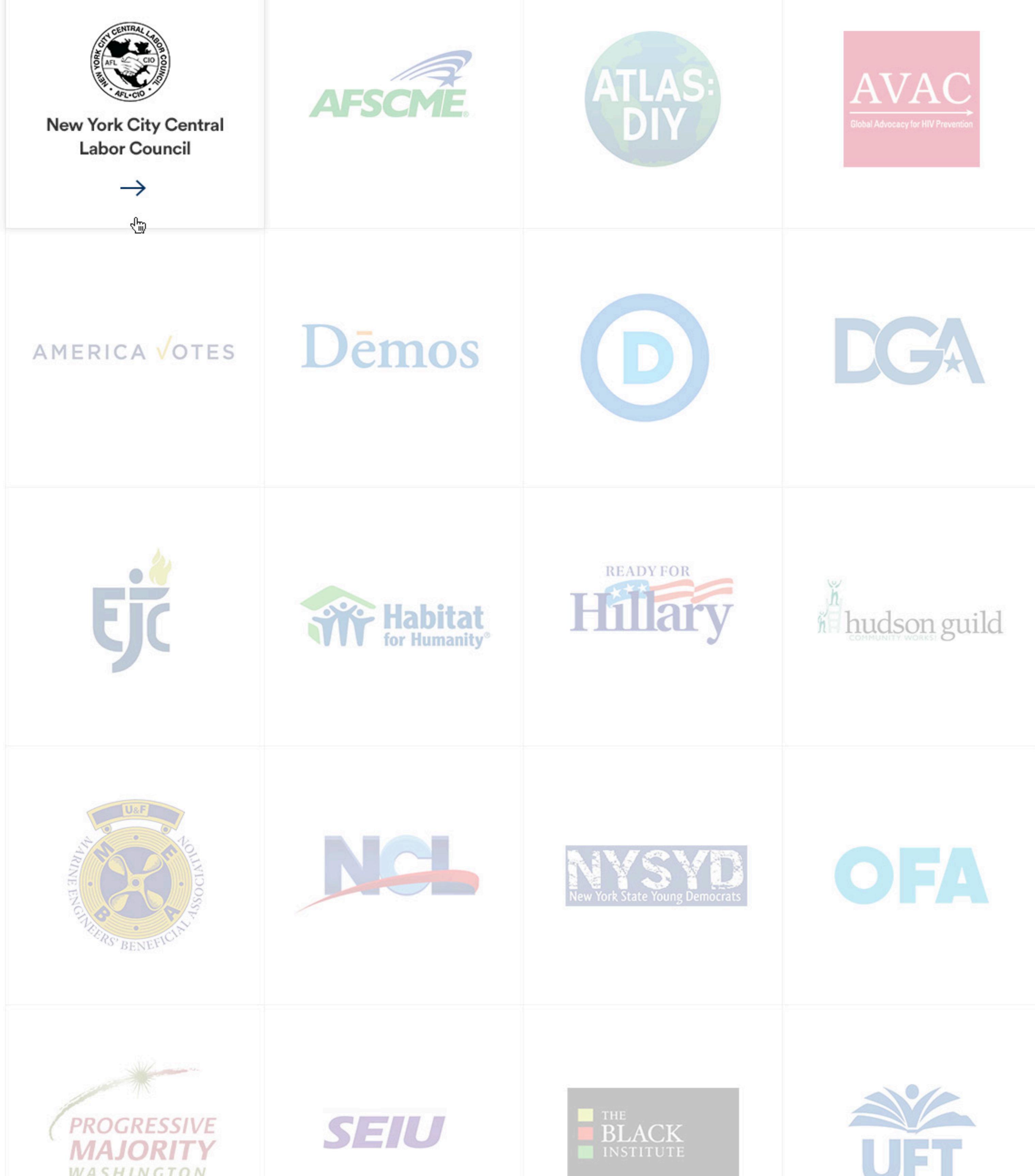

global alliance for banking on values



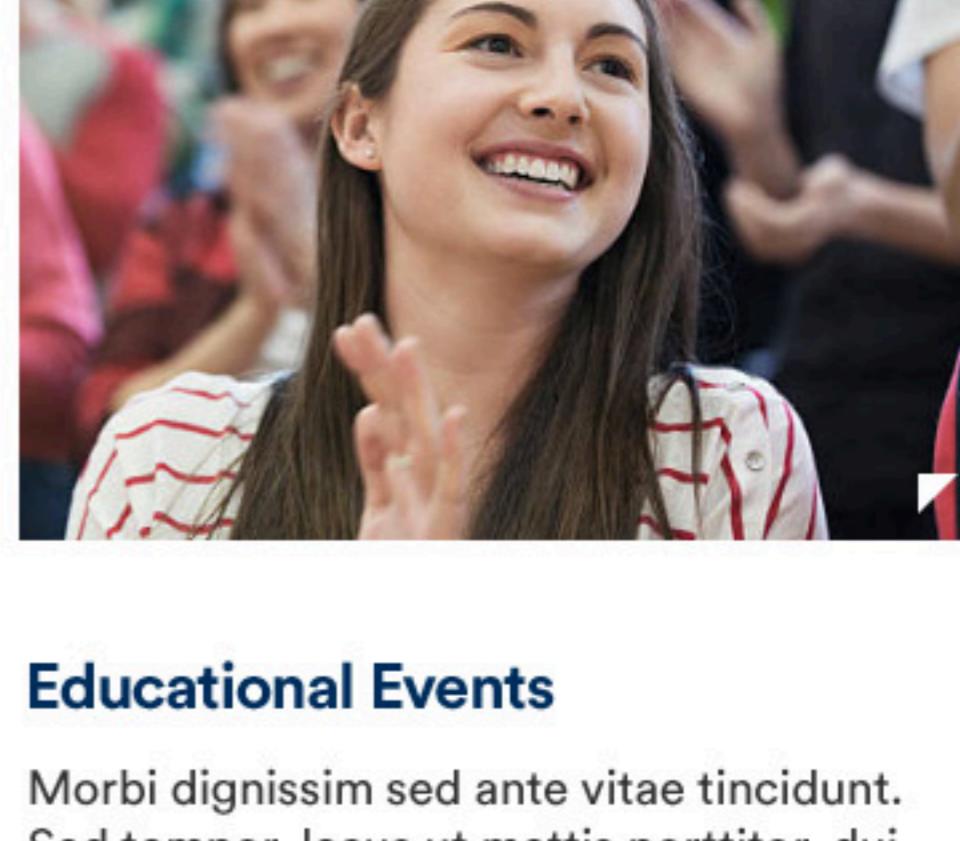
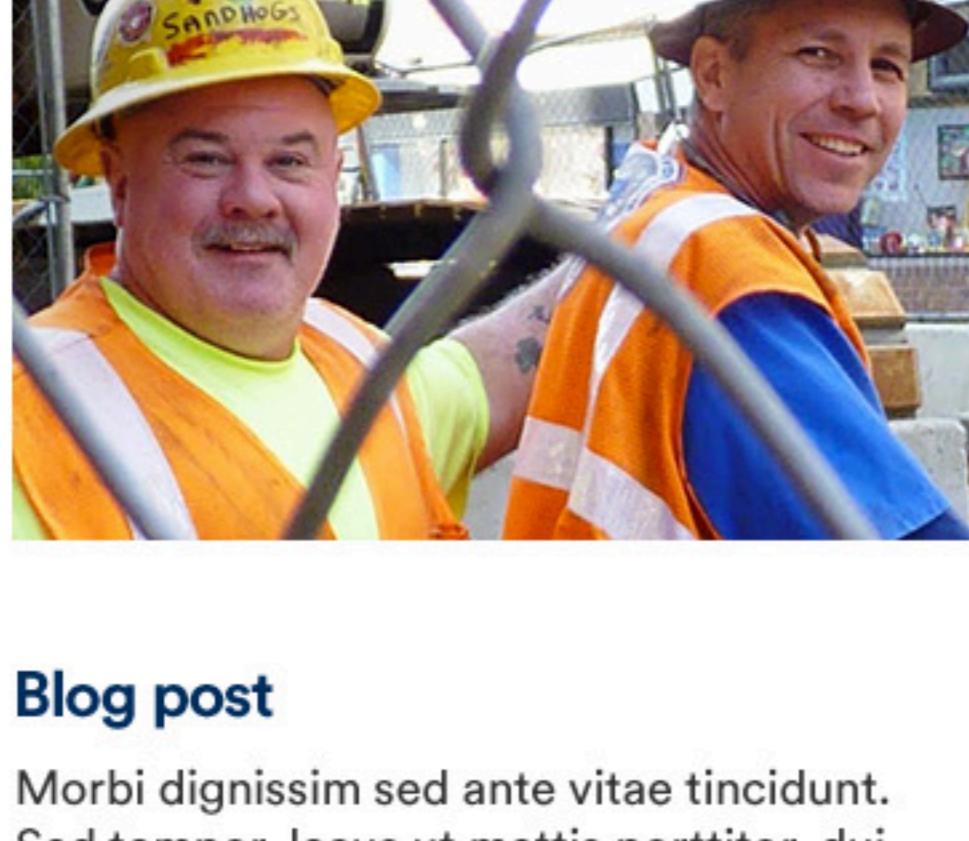
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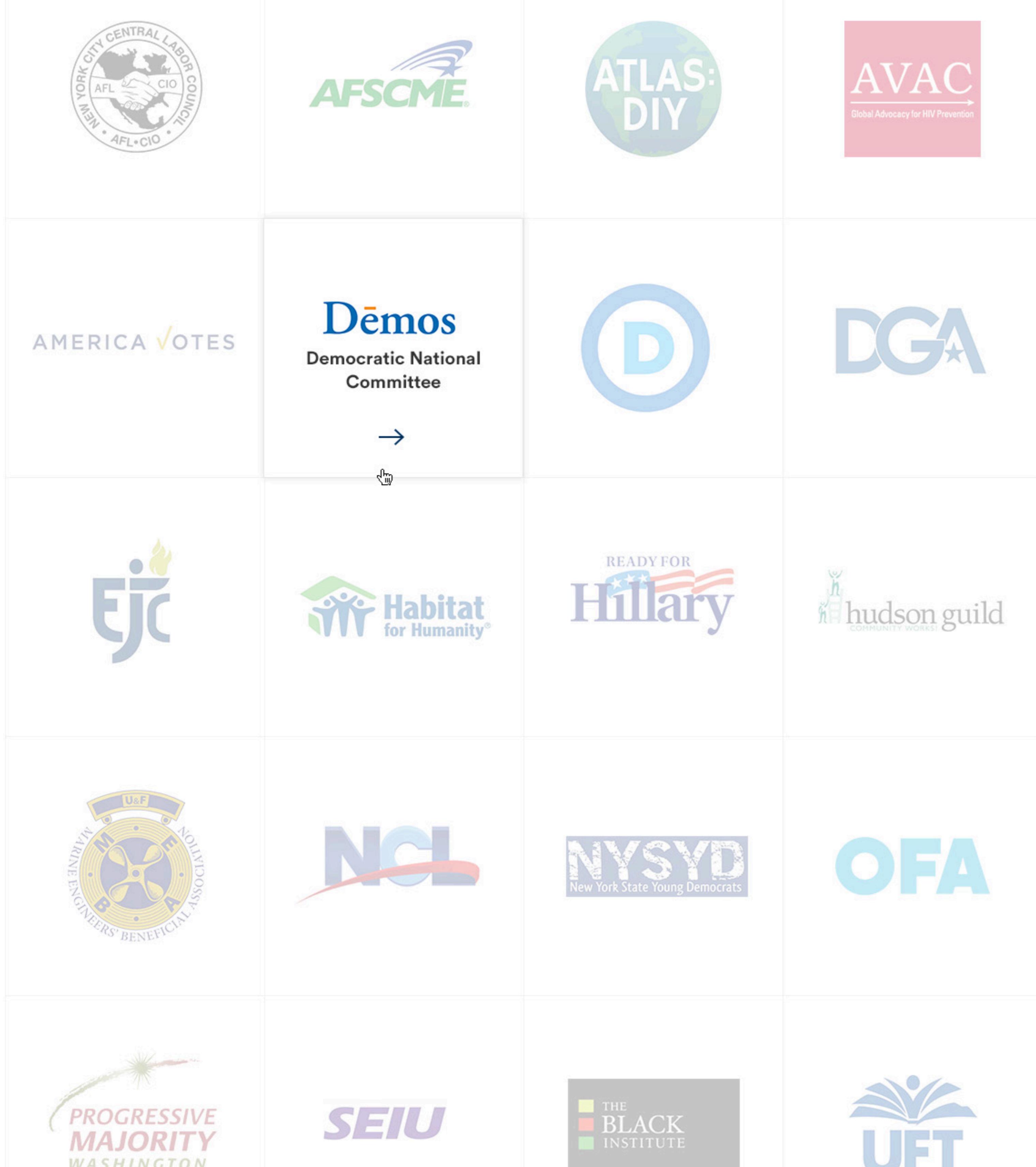

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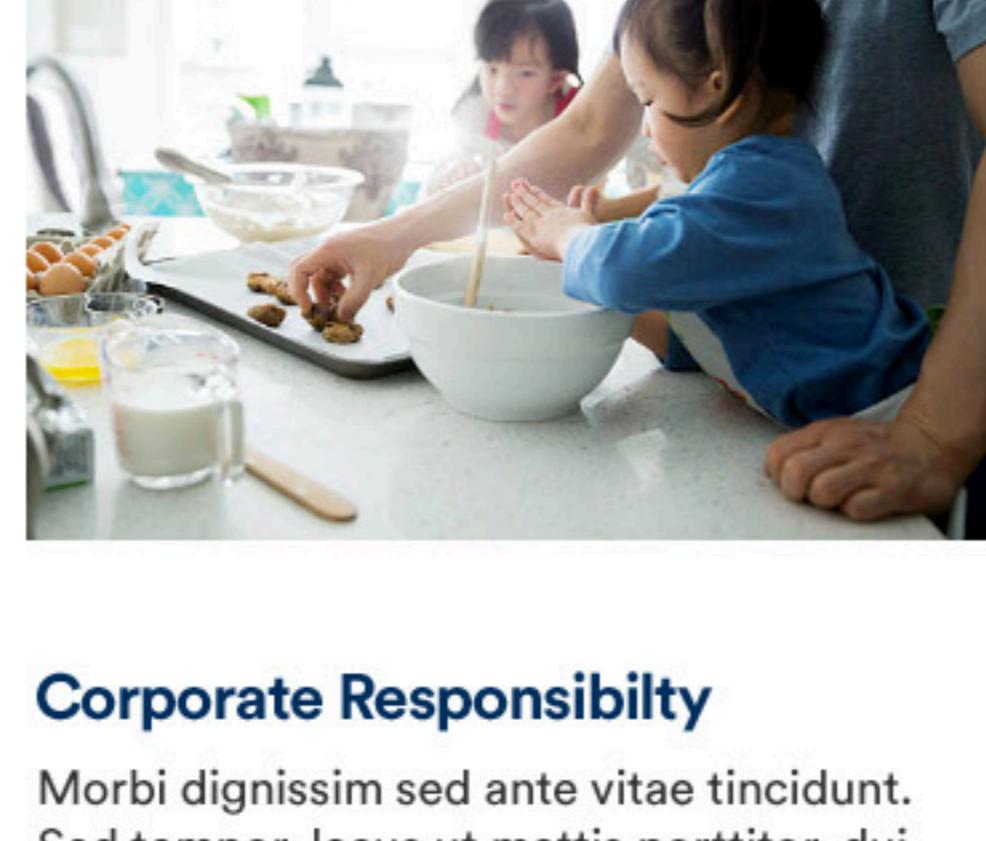
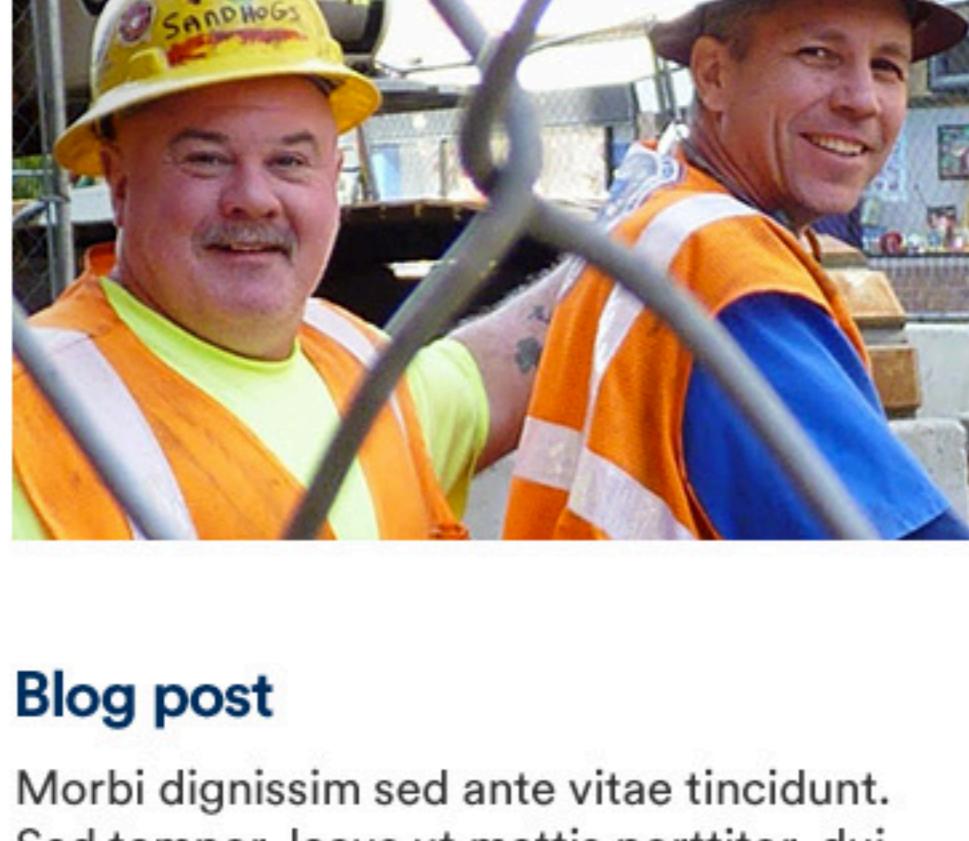
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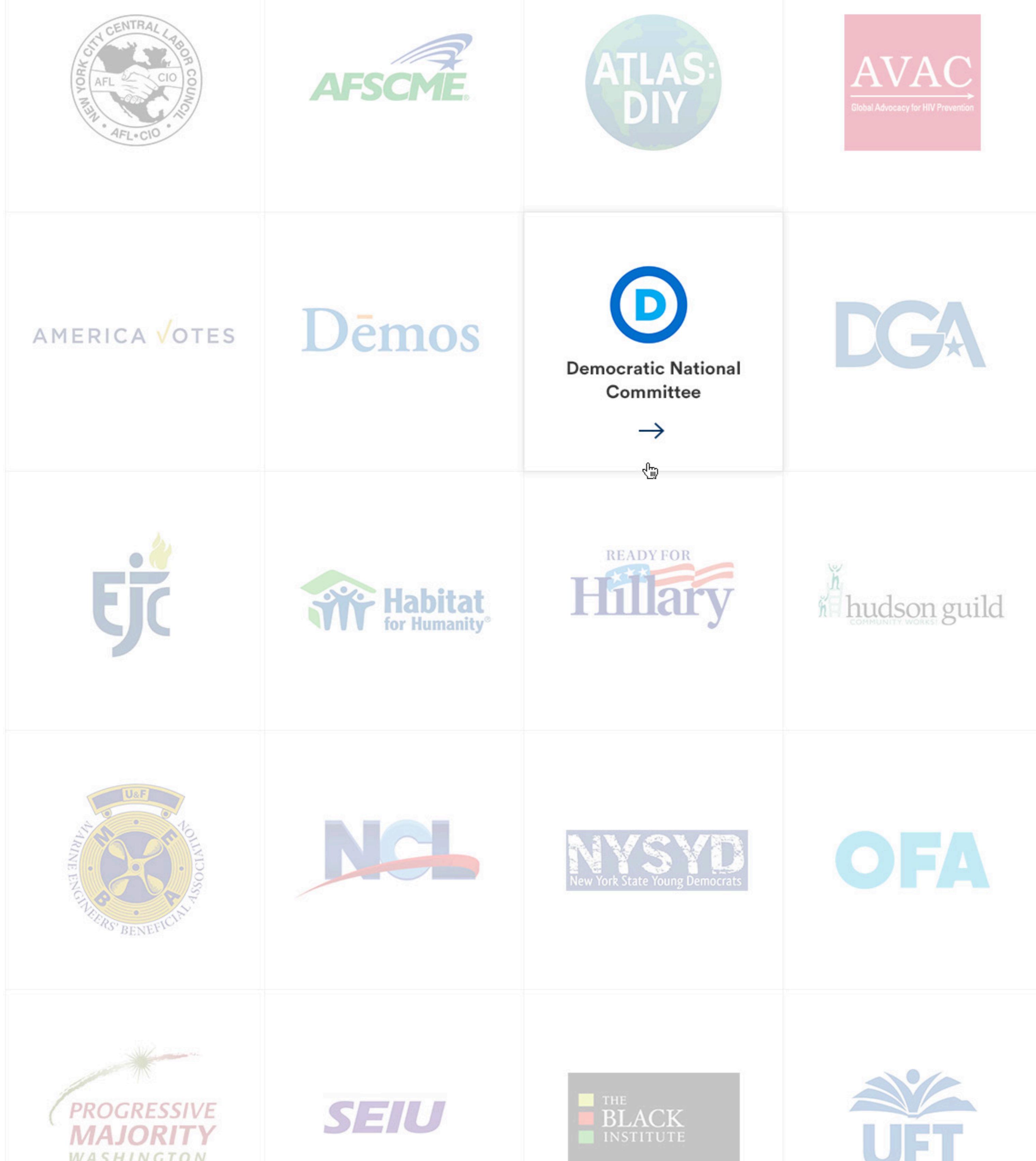
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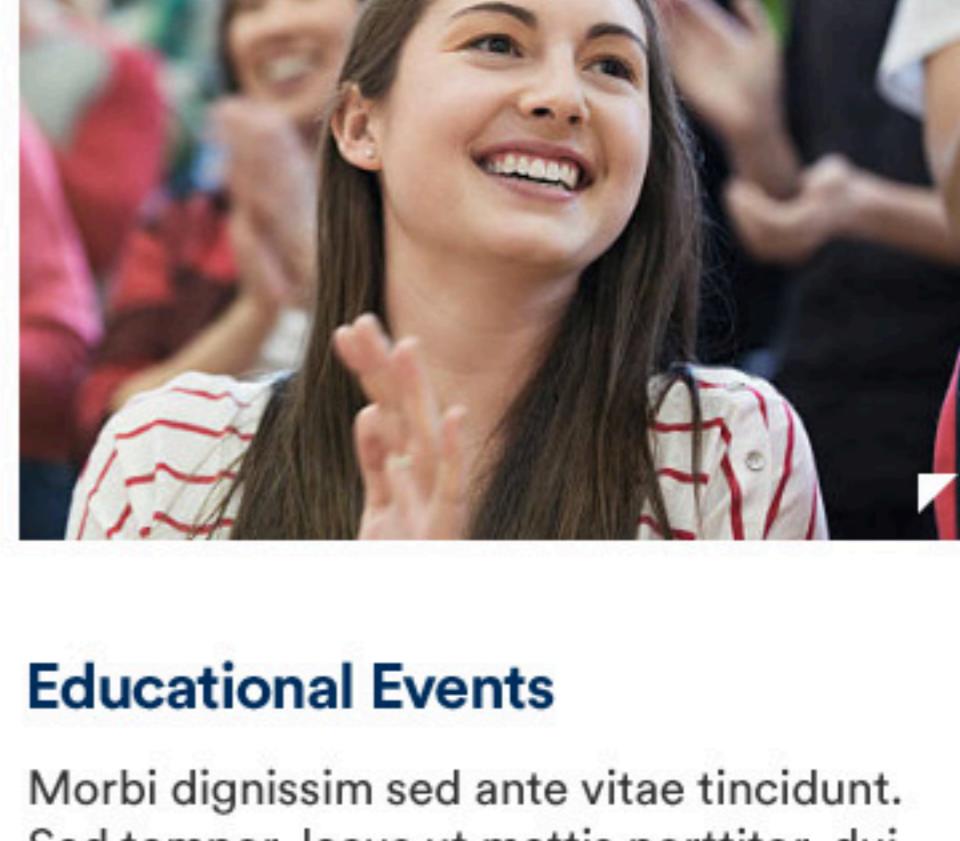
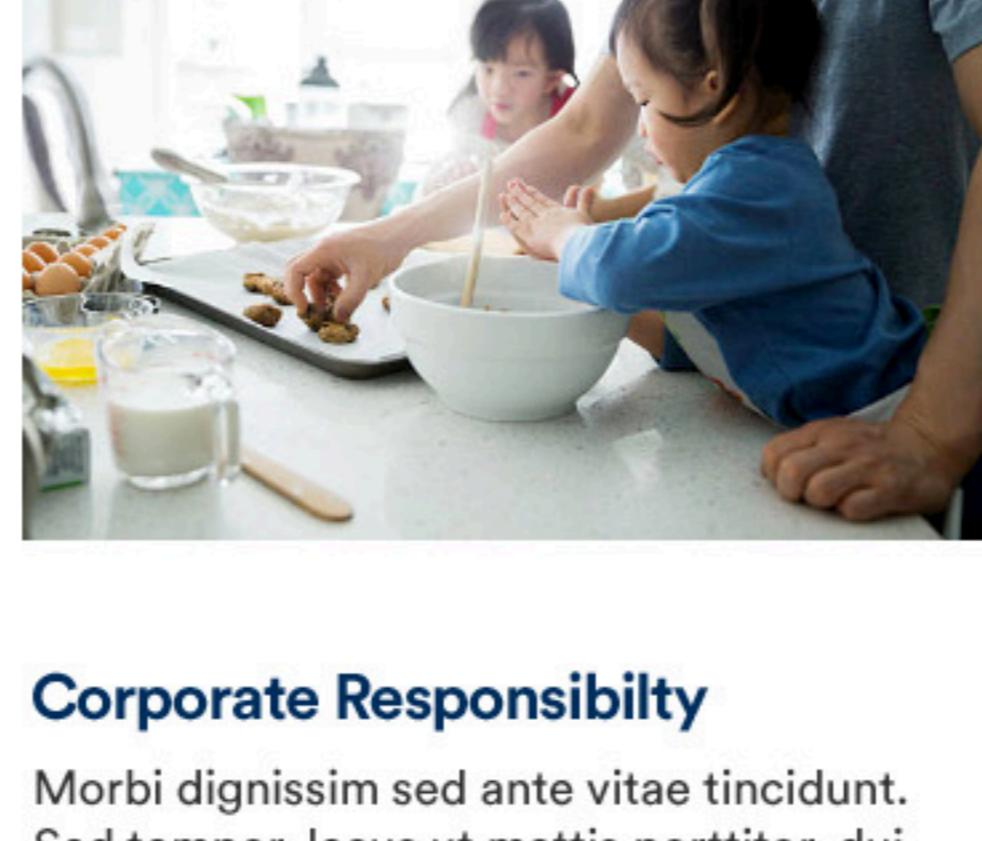
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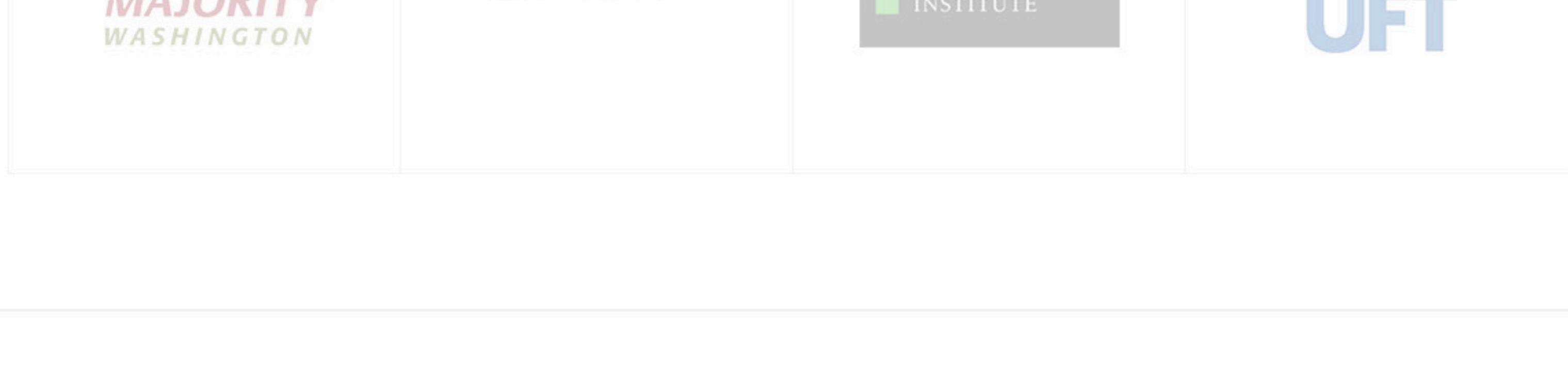
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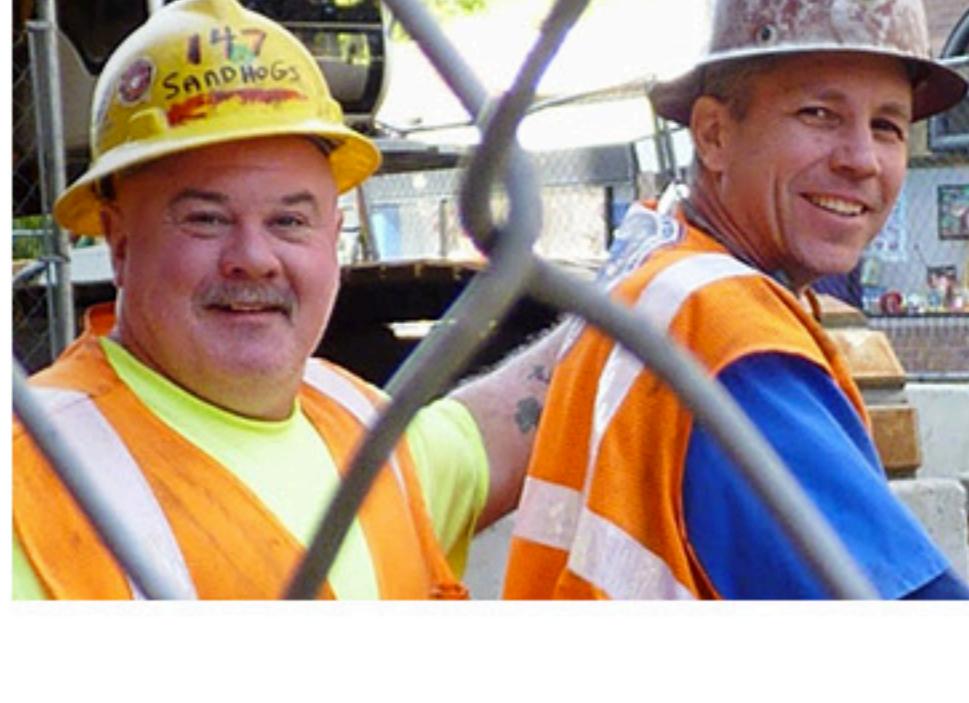
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The DNC is the oldest continuing party committee in the United States. It is responsible for governing the Democratic Party, planning the Party's presidential nominating convention, and promoting the Democratic Platform. The DNC raises money, hires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

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Municipal Employees



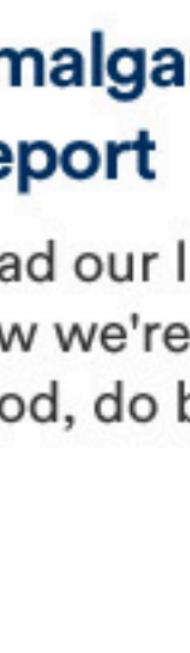
Atlas: DIY



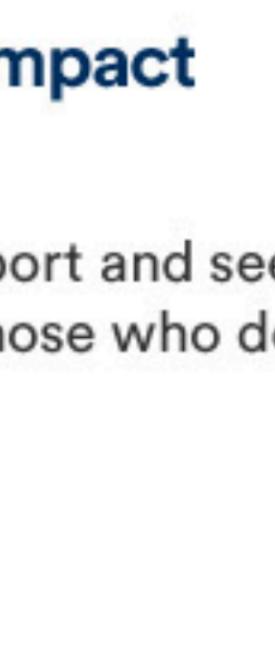
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Prevention

AMERICA VOTES
America Votes

Demos
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Democratic National
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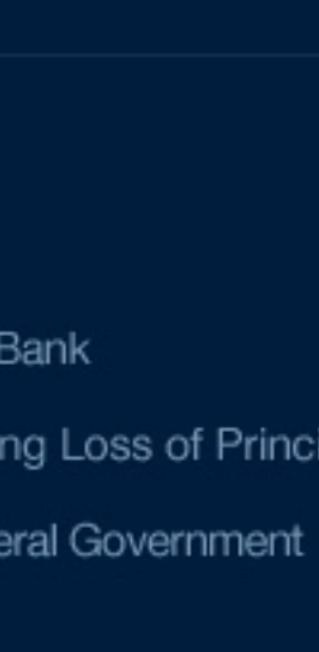
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Habitat for Humanity



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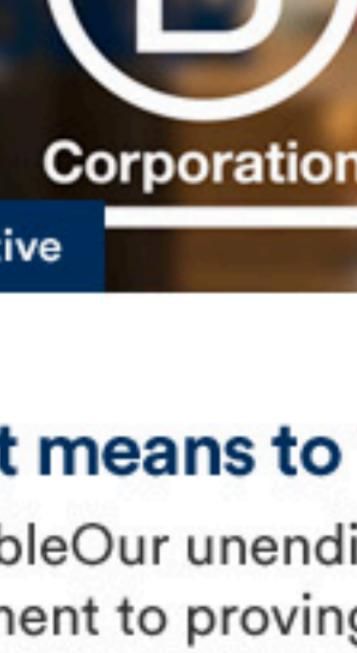
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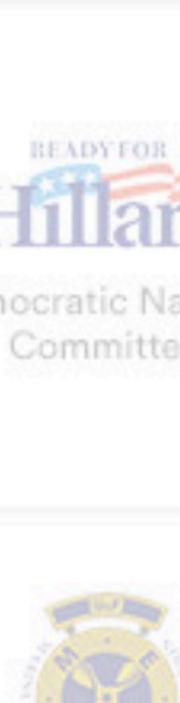
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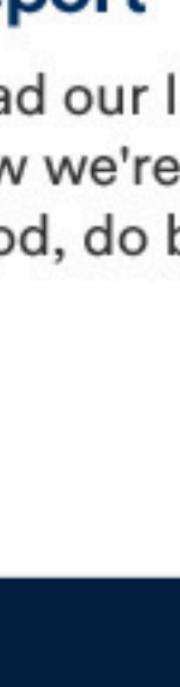


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Party's presidential nominating
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Key Features

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 Guarantee²
- Price Guarantee³
- Extended Warranty⁴
- 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.

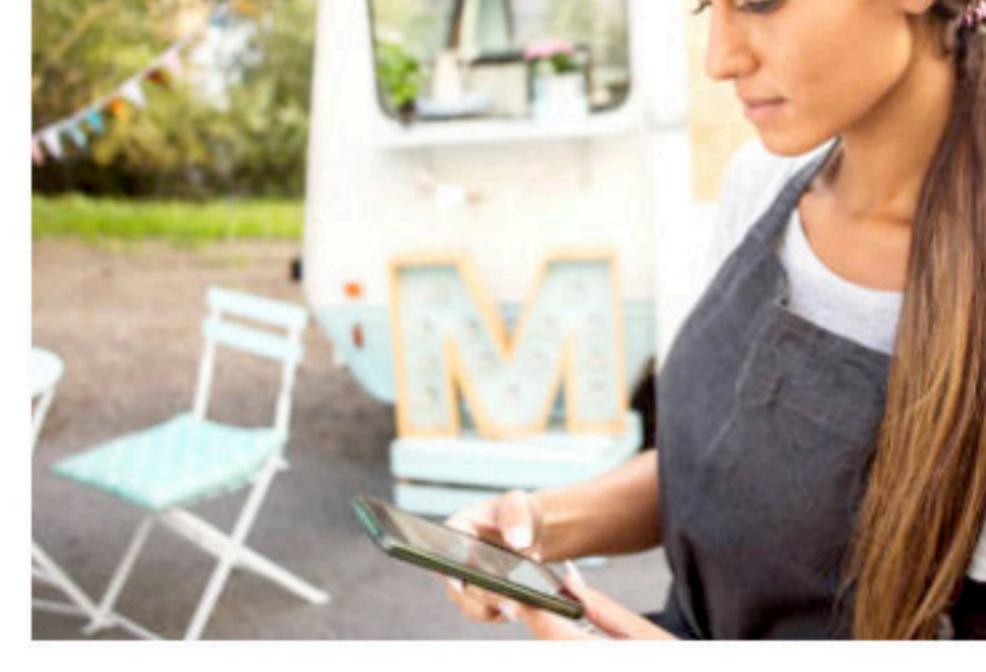
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Check/ACH Items

ATM/Debit Card Fees

Wire Transfers

Stop Payment Fee

Excess Transaction Fee (per item)



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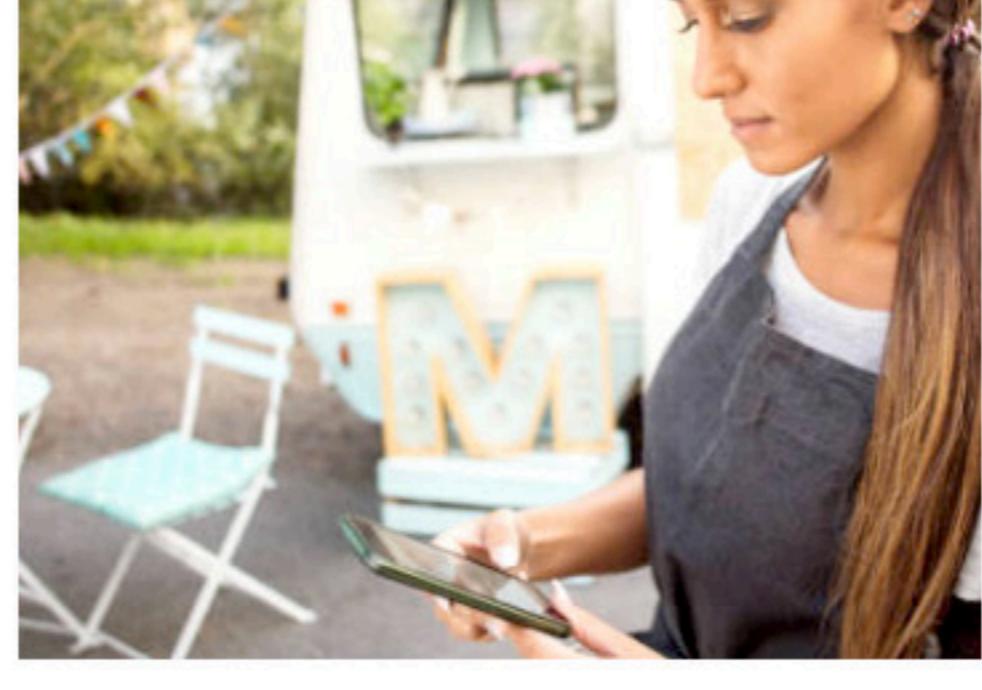
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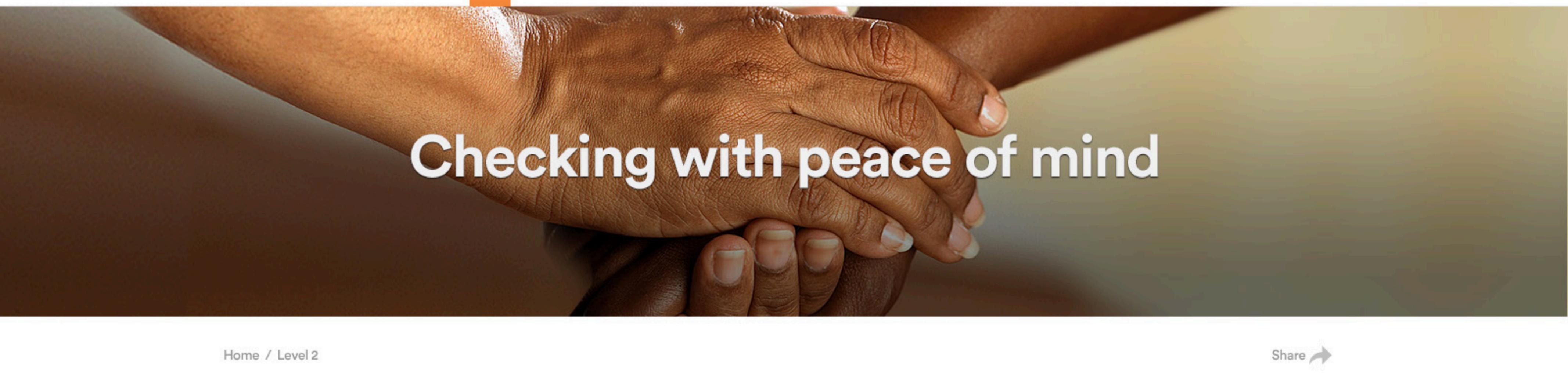
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Check/ACH Items

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

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Wire Transfers

Stop Payment Fee

Excess Transaction Fee (per item)



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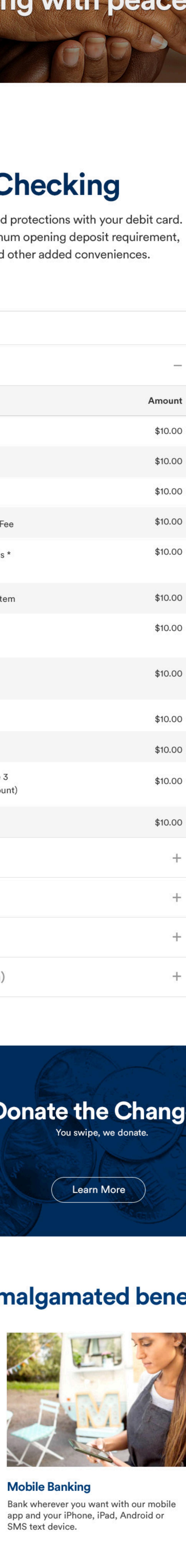
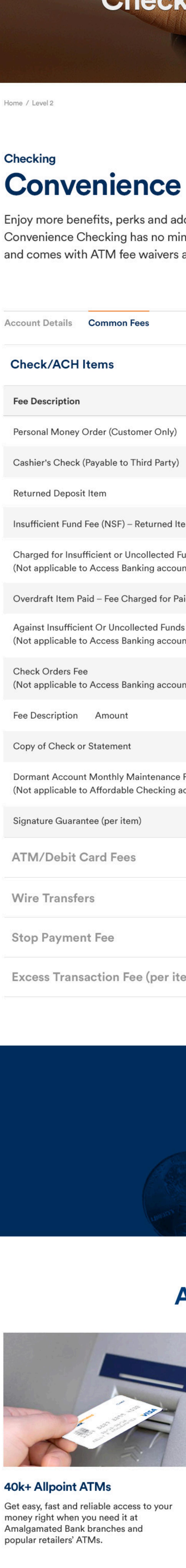
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Mobile Banking

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.

FDIC insurance applies only to bank deposit products.
Equal Housing Lender | Member FDIC
Amalgamated Bank NMLS ID# 89871

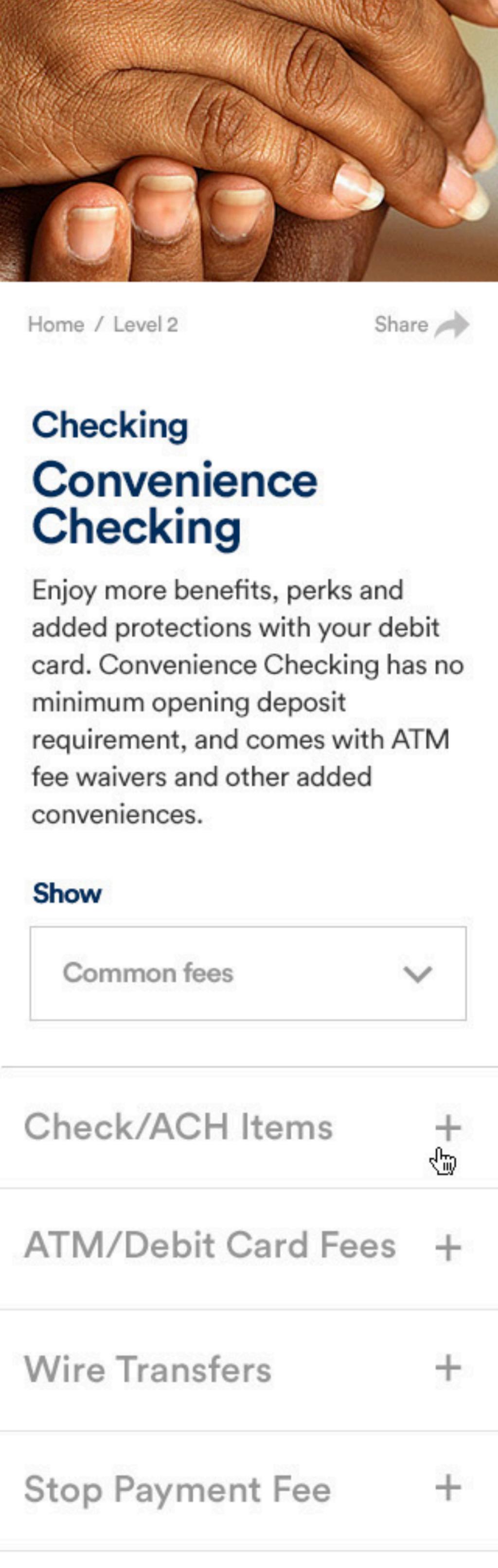
If you are having problems using this website, please call (800) 662-8060 for assistance or [click here](#) to communicate with our Contact Center via instant text message chat.

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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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.

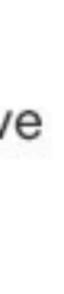
Show

Common fees

Check/ACH Items



ATM/Debit Card Fees



Wire Transfers



Stop Payment Fee



Excess Transaction Fee (per item)



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Equal Housing Lender | Member FDIC

Amalgamated Bank NMLS ID# 898791

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global alliance
for banking
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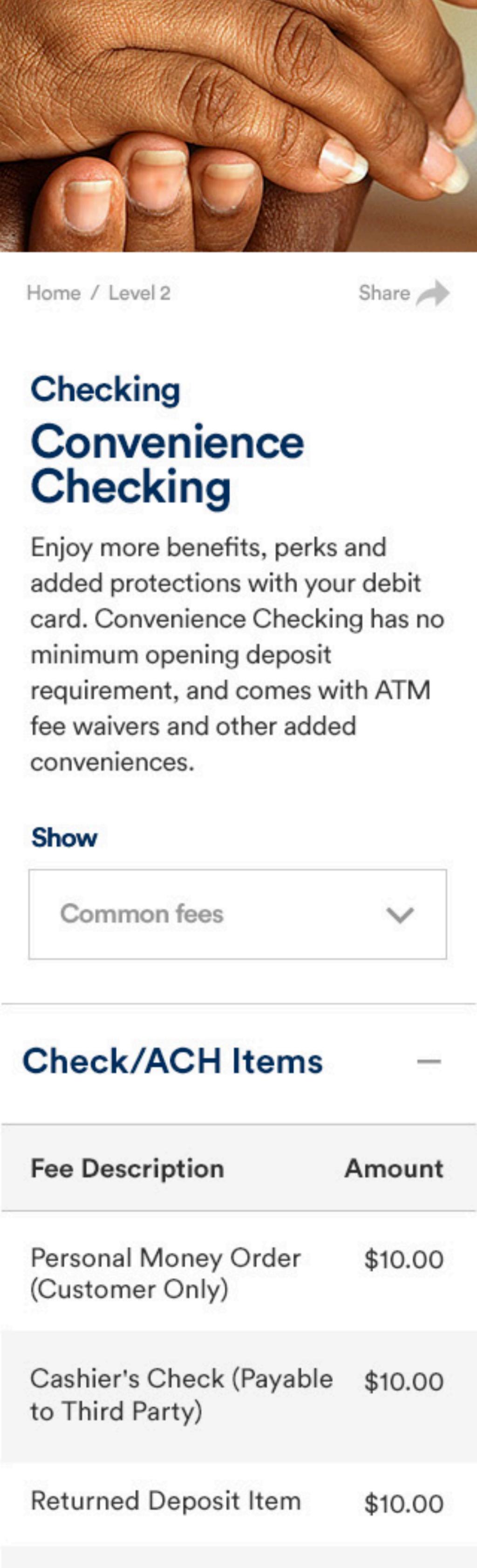
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Show

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	\$10.00
Charged for Paid Item	\$10.00

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About Us

Careers

FAQs

Financial Learning Center

Enroll in Online Banking

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40k+ Allpoint ATMs

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Amalgamated benefits

Amalgamated Bank

Global Alliance for Banking on Values

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Bank

Open an account in 10 minutes

All accounts come with the convenience of

- More than 40,000 surcharge-free Allpoint® ATMs¹
- Easy-to-use, 24/7 Online and Mobile Banking²
- Uncompromising customer service and 24/7 Online and Mobile Banking live phone support

Convenience Checking

Checking with peace of mind

Convenience Checking has no minimum deposit required to open and comes with an Enhanced Debit MasterCard® providing extra benefits and added protections. \$5 monthly maintenance fee is waived with direct deposit³.

[Apply now](#)[Learn more >](#)

Convenience+ Checking

Earn interest while you bank

Enjoy all the features of Convenience Checking, plus earn interest. \$10 monthly maintenance fee is waived with direct deposit³.

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Affordable Checking

Simple, no-frills checking

A basic checking account for your everyday needs with no minimum deposit required to open and no monthly maintenance fee.

[Apply now](#)[Learn more >](#)

Access Banking

Worry-free banking

With Access Banking, easily manage your budget with no check-writing and no overdraft capability. This account has no minimum deposit required to open and a \$3 monthly maintenance fee.

[Apply now](#)[Learn more >](#)

Convenience Settings

Your all-purpose savings account

With tiered interest based on balances, no minimum deposit required to open account, and no monthly maintenance fees⁴. Easy access to your money including limited check-writing capabilities.

[Apply now](#)[Learn more >](#)

Money Market Account

Make more of your savings

Higher-yield interest rates for higher balances, no minimum deposit required to open account, and no monthly maintenance fees⁴. Easy access to your money including limited check-writing capabilities.

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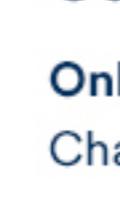


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Convenience Savings

Your all-purpose savings account

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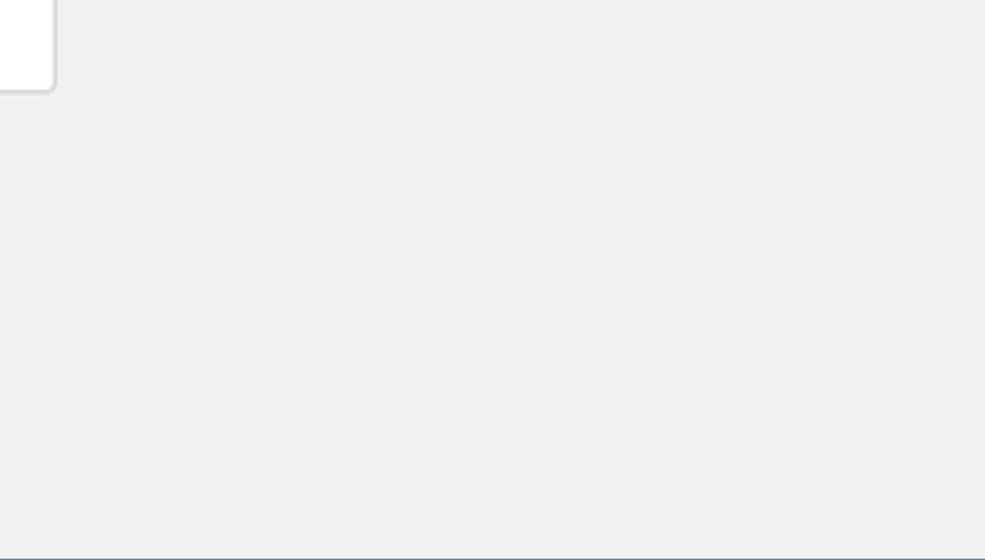
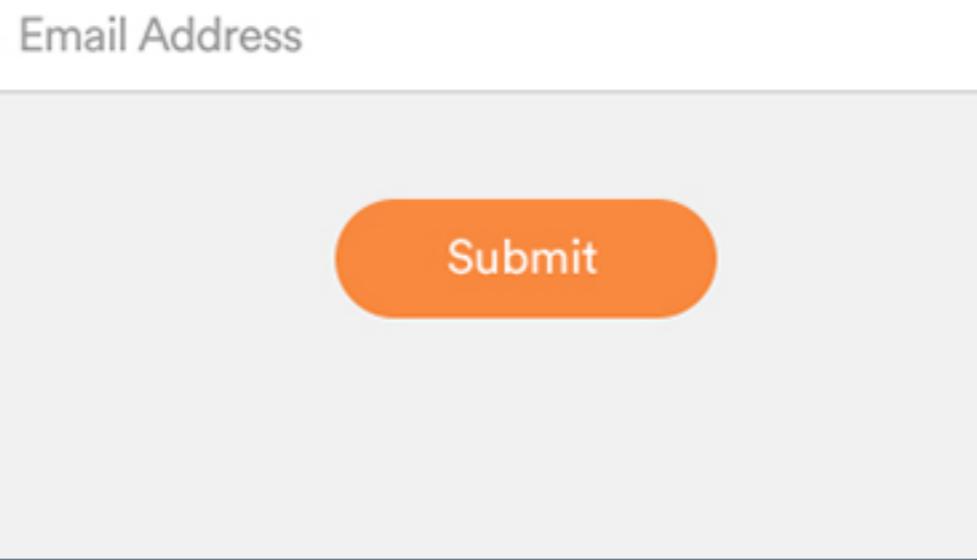
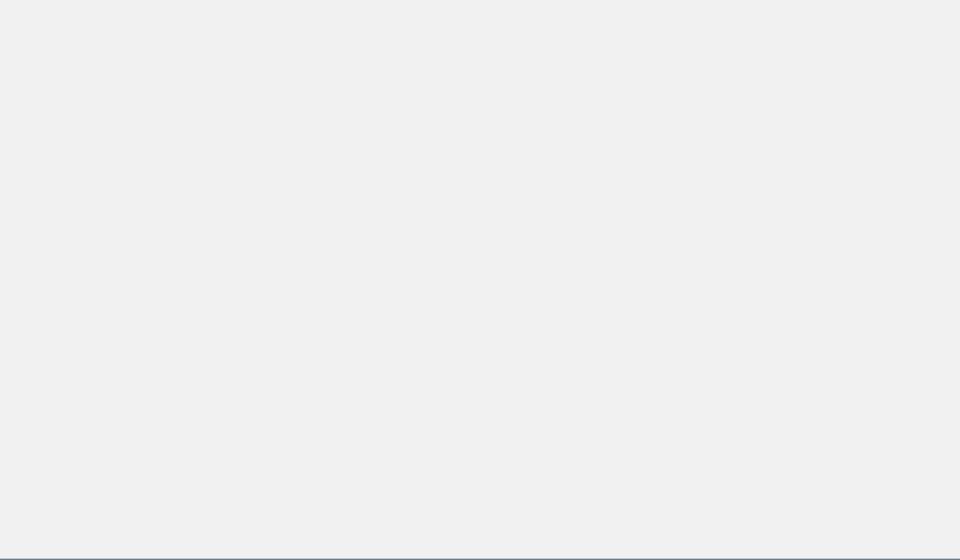
¹ Fees may apply for non-Amalgamated, non-Allpoint and international ATM transactions.

² Use of Mobile Banking requires your mobile service provider's data and/or text plan, for which charges may apply.

³ 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.

⁴ Excess transaction fee for more than the number of permitted transactions may apply.

How we're different



What it means to "B" responsible

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

Insights

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

Amalgamated Impact Report

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

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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

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.

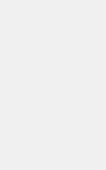
OUR VALUES

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

OUR HERITAGE

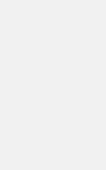
We are cut from the same cloth as the change-makers we serve. Founded nearly a century ago by the Amalgamated Clothing Workers of America, a union of immigrants, we began as the bank for working people. We proudly enabled everyone to participate in our financial system, as all deserve to achieve the 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](#)

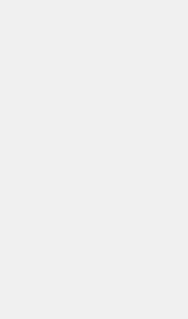


03

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WE PLACE A HIGHER VALUE

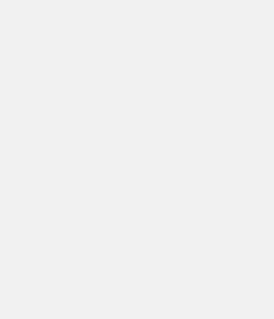


POLITICAL BANKING

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.

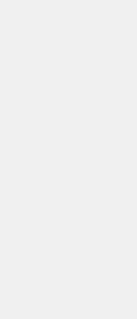
We enthusiastically support non-profits and foundations with the resources and expertise they need to create positive social impact.



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.

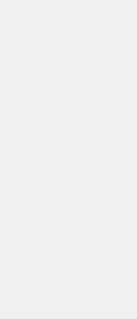
Our investment management division oversees approximately \$40 billion in custody and investment assets under management.¹ We've offered strike loans to workers walking picket lines. And yes, you just might see us out there walking with them.



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.

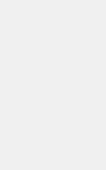
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SOCIALLY RESPONSIBLE BUSINESS

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.

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04

01 A MESSAGE FROM OUR CEO

01

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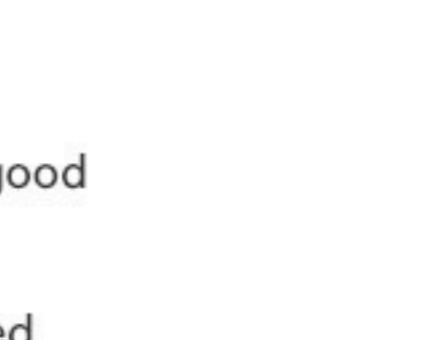
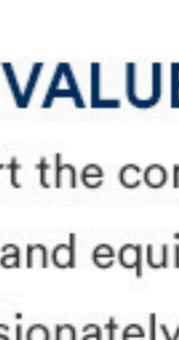


K. Mestrich

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

America's largest
B Corp Bank Certified Corporation



Helped build affordable housing units with
Habitat for Humanity

\$15

Proud to be the first bank in
the nation to raise our hourly
minimum wage to \$15

Joined with
Rock the Vote

to help get out the vote in November



Joined the

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for Banking on
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a network of banks creating positive
change.



We were the bank of the 2016
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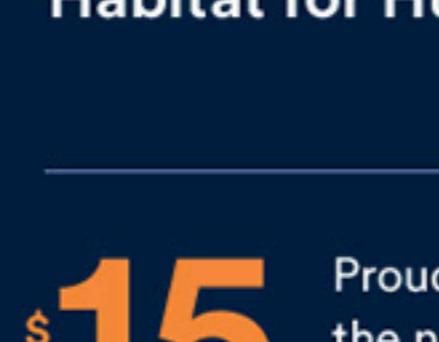


Impact Highlights



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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 are active, 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.



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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.

WE PLACE A HIGHER VALUE

Learn more about our client relationships



04

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

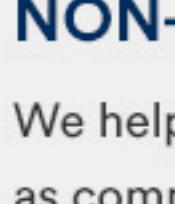
Learn more about our rich history



03

OUR CUSTOMERS AND CLIENTS

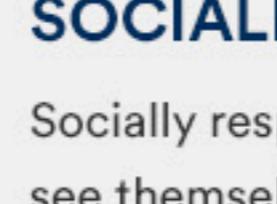
We're proud to serve thousands of labor unions, non-profits, socially responsible businesses, political organizations, foundations, and individuals — who are active, involved, and committed to making our communities stronger, smarter, fairer, cleaner, and safer. Our bank offers services and support to 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.

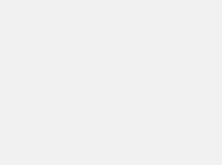
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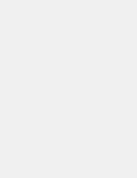
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Learn more about our client relationships



04

WE PLACE A
HIGHER VALUE



Environmental

Political

Unions

Philanthropic

Non-profits

Socially Conscious Companies

02 OUR MISSION: HELPING THOSE WHO DO GOOD, DO BETTER

CHAPTERS []

02

CHAPTERS

OUR MISSION

1. A Message from Our CEO
2. Our Mission
3. Our Customers & Clients
4. We Place a Higher Value on Values
5. A Message from Our CEO
6. Our Dedication to Giving Back
7. Our Culture & Our People

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

OUR VISION



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.

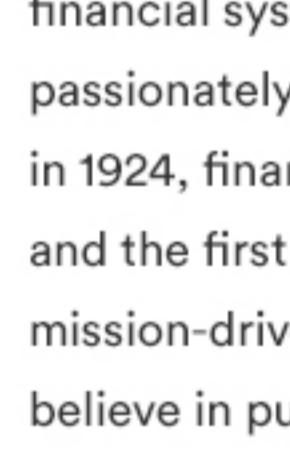
Making a difference has always been a core value that drives us, and we continually seek out opportunities to do so. From offering everyone the opportunity to participate in our financial system to helping those who seek to do good work do better, we aim to make the world more just, compassionate, and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

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HELPING THOSE WHO DO GOOD, DO BETTER

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03

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04



WE PLACE HIGHER VALUE

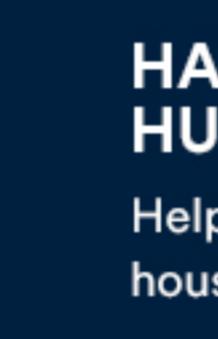


Impact Highlights



GABV

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



B CORP BANK

Took historic steps in our efforts to create a America's largest B Corp Bank

\$15

RAISE THE WAGE

Proud to be the first bank in the nation to raise our hourly minimum wage to \$15



WE'RE GROWING

Amalgamate is the largest B Corp Bank

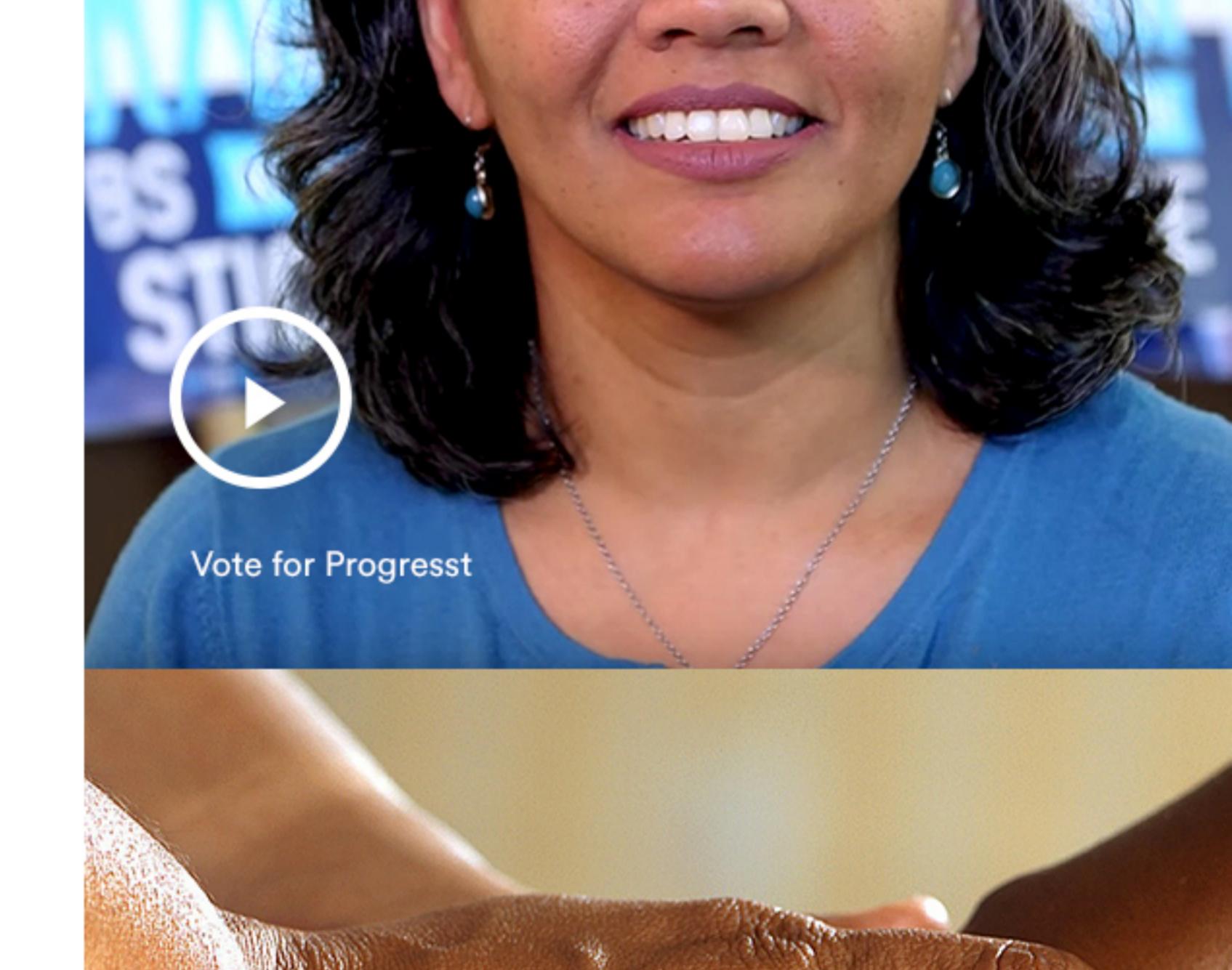


HABITAT FOR HUMANITY

Helped build affordable housing units



A return on values



Vote for Progress!

