



Money Market Account Truth in Savings Disclosure

Rates effective as of 03/01/2024

Promotional Money Market Account

Balance	APY ¹	Interest rate	Bonus
\$10,000.00 - \$24,999.99	5.25%	5.25%	\$100
\$25,000.00 - \$49,999.99	5.25%	5.25%	\$150
\$50,000.00 - \$99,999.99	5.25%	5.25%	\$200
\$100,000.00 or greater	5.25%	5.25%	\$250

Minimum Balance to Open – Minimum opening deposits vary to be eligible for the cash bonus. For minimum balances requirements to obtain APY **and** cash bonus, refer to the balances listed in the Rate Information section above.

Promotion Eligibility

- Open a new Money Market account; and
- Fund the new Money Market account with **new money**² only; and
- Maintain opening deposit requirement for 180 consecutive calendar days in the respective Bonus tiers illustrated in the Rate Information section for “Promotional Money Market Account” above to earn cash bonus.*
Cash bonus is limited to one per household.

This account can be opened by visiting an Amalgamated Bank Branch or Online. Opening funding restrictions apply.

In branch – No maximum opening funding restrictions apply.

Online – There is a maximum account opening funding capability of \$250,000 if opened Online. Additional deposit may be made by visiting an Amalgamated Bank branch or by making an Electronic Funds Transfer (“EFT”). An EFT includes, ACH, Wire, External Transfers, and Internal Transfers.

Money Market account Promotion Minimum Balance Requirements to Obtain the Rate – There is a daily minimum balance requirement of \$10,000 to maintain the promotional rate.

*Bonus ineligibility

- If opening balance is not maintained for 180 consecutive calendar days, you will not be eligible for the cash bonus; however, you may still receive the promotional rate as long as the minimum balance requirement for the promotion is met.
- Making additional deposits after initial opening deposit will not qualify you for a higher cash bonus. **Cash bonuses are based on initial opening deposit only.**

Promotion Period – Account must be opened during **March 1, 2024 - April 30, 2024**. Offer may be discontinued or changed at any time prior to the expiration date without notice. The New Money Market account must remain open and in good standing at the time we attempt to deposit the bonus payment.

Please note that an account with a zero balance for more than 30 calendar days will result in your account being closed by us without prior notice, as further described in the Deposit Account Agreement.

Promotion Bonus Payout – Upon the Bank’s determination of meeting the requirements, the cash bonus will be credited to your Amalgamated Bank Money Market account on or before November 22, 2024 if your account is open and has a positive balance at the time of bonus payout.

The value of the cash bonus may have to be reported to the IRS, consult with your tax advisor.

¹ APY means Annual Percentage Yield.

² New money is defined as deposits not previously held by Amalgamated Bank.

Rates effective as of 03/01/2024

Non-Promotional Money Market Account**

Balance	APY ¹	Interest rate
\$0.01 - \$9,999.99	1.00%	1.00%
\$10,000.00 or greater	5.25%	5.25%

**NOT ELIGIBLE FOR CASH BONUS PROMOTION

This account can be opened by visiting an Amalgamated Bank Branch or Online. Opening funding restrictions apply.

In Branch Minimum Balance to Open – There is no minimum deposit required to open the non-promotional Money Market account. No maximum opening funding restrictions apply.

Online Minimum Balance to Open – There is a \$100.00 minimum deposit required to open the non-promotional Money Market account.

There is a maximum account opening funding capability of \$250,000 if opened Online. Additional deposit may be made by visiting an Amalgamated Bank branch or by making an Electronic Funds Transfer (“EFT”). An EFT includes, ACH, Wire, External Transfers, and Internal Transfers.

Please note that an account with a zero balance for more than 30 calendar days will result in your account being closed by us without prior notice, as further described in the Deposit Account Agreement.

You will automatically qualify for the promotional rate if you maintain a minimum daily balance of \$10,000.

For minimum balances required to obtain APYs, refer to the rates and balances listed in the Rate Information section above.

Monthly Maintenance Fee – \$0.00

Transaction limitations – There are no transaction limitations associated with this account.

Annual Percentage Yield (APY) – The annual percentage yield disclosed assumes that your account balance and interest will remain on deposit for one year. Fees may reduce earnings.

Compounding and crediting frequency – Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method – We use the daily balance to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Determination of rate and frequency of changes – At our discretion, we may change the interest rate on your account at any time.

Limitation on Rate Changes – There are no maximum or minimum interest rate limits for this account.

Additional Rate Information. The annual percentage yield (APY) disclosed assumed that your account balance and interest will remain on deposit for one year. Fees may reduce earnings.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks). We reserve the right to require no fewer than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.)

Promotional Money Market Account

Monthly Maintenance Fee - \$0.00

Transaction limitations – There are no transaction limitations associated with this account.

Annual Percentage Yield (APY) – The annual percentage yield disclosed assumes that your account balance and interest will remain on deposit for one year. Fees may reduce earnings.

Compounding and crediting frequency – Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method – We use the daily balance to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Determination of rate and frequency of changes – At our discretion, we may change the interest rate on your account at any time.

Limitation on Rate Changes – There are no maximum or minimum interest rate limits for this account.

Additional Rate Information. The annual percentage yield (APY) disclosed assumed that your account balance and interest will remain on deposit for one year. Fees may reduce earnings.

Daily balance computation method – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits – Interest begins to accrue on the business day you deposit noncash items (for example, checks). We reserve the right to require no fewer than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.)

Fees and Charges. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.