

Money Market Account – Online¹

Balance	Interest rate	APY ²
\$0-\$24,999.99	0.60%	0.60%
\$25,000-\$49,999.99	1.00%	1.00%
\$50,000-\$99,999.99	1.70%	1.71%
\$100,000.00+	2.05	2.07%

Rates effective as of 07/01/2025

There is a maximum account opening funding capability of \$100,000 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.

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.

Minimum Balance requirements – There is a \$100.00 minimum deposit required to open the Money Market account online.

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.

Monthly Maintenance Fee – \$0.00

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 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.

¹ Applies to the Money Market Account opened online.

² APY means Annual Percentage Yield.