

## Facts

### What does Amalgamated Bank do with your personal information?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Payment history
- Overdraft history
- Account balances
- Transaction history
- Account transactions

When you are no longer our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Amalgamated Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Amalgamated Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call toll-free 1-800-332-2693.



What we do	
<b>How does Amalgamated Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information, and we limit access to information to those employees for whom access is appropriate.
<b>How does Amalgamated Bank collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> <li>• Give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Amalgamated Bank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Amalgamated Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include credit card companies.</i></li> </ul>

### Your California Privacy Rights (Effective: January 1, 2020)

As a bank, we comply with the Gramm-Leach-Bliley Act (GLBA) and the California Financial Information Privacy Act (CFIPA) to protect the personal information you provide us. The California Consumer Privacy Act (“CCPA”) (Cal. Civ. Code § 1798.100 et seq.) rights do not apply to personal information collected, processed, sold, or disclosed pursuant to GLBA or CFIPA. However, if information is provided to us outside the scope of GLBA and CFIPA, then CCPA may apply.

If you are a California resident and we have collected Personal Information from you in the past twelve (12) months that is not GLBA or CFIPA data, then you may make a request to exercise any of the rights below and we will respond and let you know whether CCPA rights apply to your information.

**Information We Collected About You and Why:** Please see the chart above for more information on what information Amalgamated Bank collects and what we do with the information.

**Your Right to Access**  
You have the right to request that we disclose to you what Personal Information we have collected, used, or disclosed about you over the past 12 months. You also have the right to request a copy of such information. Once we receive and confirm your verifiable request, we will disclose to you:

- The categories of personal information we collected about you;
- The categories of sources from which we collected the information;
- Our business or commercial purpose for collecting the personal information;
- The categories of third parties with whom we shared the personal information; and
- The specific pieces of personal information we collected about you.



**Your Right to Deletion**

You have the right to request that we delete the Personal Information that we have collected about you. If we verify and approve your request, we will delete your Personal Information and instruct our service providers to delete your Personal Information as well. If we are not able to verify your request or if we are not legally required to comply with your request, we will notify you of the basis for the denial.

**Submit a Request**

To submit a request to access or delete your information, you or your authorized representative may contact us at AmalgamatedBank.com or 800-332-2693. When you contact us, please provide your first and last name, email address, telephone number, and a description of your request.

**Designating an Authorized Agent**

Only you or a person that you authorize to act on your behalf (“authorized agent”), may make a consumer request related to access your information, deleting your information, or opting out of the sale of your information. An authorized agent may be a person you know or a business entity registered with the Secretary of State that you authorize to act on your behalf. You must provide us written permission to allow your authorized agent to act on your behalf and we may verify their identity in the request process. You may also make a consumer request on behalf of your minor child.

**Verifiable Consumer Requests**

To protect your privacy and the confidentiality of the information we maintain about you, we will ask that you verify your identity when you request to access or delete your Personal Information. The type of information we require you to submit to verify your identity will depend on the type, sensitivity, and value of the Personal Information that you request to access or delete and the risk of harm or fraud by any unauthorized access or deletion. We will verify your information by matching the identifying information you provide us to the Personal Information we already maintain about you. We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request.

**Do Not Sell Your Personal Information**

Amalgamated Bank does not and will not sell your personal information.

**Nondiscrimination**

Amalgamated Bank will not unlawfully discriminate against you for exercising any of your rights under the CCPA. Employees found to be engaging in unlawful discrimination will be subject to disciplinary action, up to and including termination of employment. If you have questions or concerns about any type of discrimination or retaliation, please contact us at us at 800-332-2693..

**Sharing Personal Information with Third Parties**

We will not share personal information with nonaffiliates either for them to market to you or for joint marketing

**Questions or Concerns**

If you have questions or concerns regarding your California Privacy Rights or the handling of your Personal Information, please contact us at 800-332-2693.

**Other important information**

**Our Website:** Through the use of our website, we strive to provide valuable information to you about how we may serve you. We are also committed to protecting your privacy in the strictest manner possible. When visiting our website, you do so without revealing who you are or revealing any nonpublic personal information. When performing online banking transactions, the privacy of your information is ensured using encryption.

However, if you choose to utilize the email feature on our website to contact us, you are sending us your email address and perhaps other information that typically may include your name, mailing address and other information. Unless otherwise indicated, your email transmission, and our response are not secure and may be subject to interception. We ask that you do not send confidential information to us via email. If you want to send us nonpublic personal information, such as account or Social Security Numbers, you can call us, send it by regular mail or visit your local branch office.

