

**\$Business Product Name\$**

Account name	Product features	Monthly maintenance fee	Minimum deposit to open	Minimum balance to obtain APY <sup>1</sup>
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\$Business Product Name\$	<ul style="list-style-type: none"> <li>Interest-bearing variable rate account</li> <li>No incoming wire fee</li> <li>No ATM card available with this account</li> </ul>	\$0.00	\$100.00	None
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Balance	Interest rate	APY <sup>1</sup>
All	\$Effective Interest Rate\$%	\$APY\$%**

Rates effective as of 01/30/2025

\*\* The promotional APY is available for the first 6 months (182 days) from account opening on the entire balance and is subject to change after the 6 months (182 days) at the bank's discretion. Promotional rate offer may be changed or withdrawn at any time without notice. All other terms and conditions for the \$Business Product Name\$ apply.

**Applies to \$Business Product Name\$:**

**Minimum Balance to Open** – \$100.00

**Minimum Balance Requirements** – There is no minimum balance required to obtain the APY.

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.

Accounts opened have a maximum account opening funding capability of \$100,000. An 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.

**Variable rate information** – Your interest rate and annual percentage yield may change at any time. Fees may reduce earnings.

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

**Compounding and crediting frequency** – Interest will be compounded daily and credited to your account monthly.

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

**Effect of closing an account** – If you close your account before interest is credited, you will not receive the accrued interest.

**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.)

<sup>1</sup> APY means Annual Percentage Yield.