

## INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>15.24% - 24.24%</b> based on your credit worthiness at the time of account opening.  This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>28.24%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>10.24%</b> , introductory APR for 6 billing cycles.  After that, your APR will be <b>15.49% - 24.24%</b> based on your credit worthiness at the time of account opening.  This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer financial Protection Bureau at  <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

## FEES

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
- Cash Advance	Either <b>\$10</b> or <b>5%</b> of each cash advance, whichever is greater.
- Balance Transfer	Either <b>\$10</b> or <b>5%</b> of each balance transfer, whichever is greater.
<b>Penalty Fees</b>	
- Late Payment	Up to <b>\$40</b>
- Returned Payment	Up to <b>\$25</b>

**How We Will Calculate Your Balance:** We use a method called the "average daily balance method (including new purchases)."

**Loss of Introductory APR:** We may end any introductory APR(s) and apply the standard APR for Balance Transfers, if you make a late payment.

**Variable Based on Prime:** Your APRs will vary with the market based on the Prime Rate. The Prime Rate is the highest bank prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 14th day (or the next business day, if the 14th is not a business day) of the calendar month preceding the first day of the billing period. If the

periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase, and your minimum payment may be greater.

## **CASH REWARDS & TRAVEL REWARDS CREDIT CARD ACCOUNT DISCLOSURES**

By submitting an application, you (which means the Applicant) certify that (a) you are at least 18 years of age, (b) you are a United States citizen or a permanent resident of the United States, (c) you have read and understand the terms, authorizations and disclosures included with this application and agree to them, and (d) all of the information contained in this application is true, accurate and correct.

Pursuant to our Privacy Policy, you authorize Colony Bank to share with others, information such as our credit experience with you. In addition, you may as a customer later request that Colony Bank limit such sharing with third parties.

If you accept or use a credit card account, you acknowledge that any such acceptance or use is subject to the terms of this application and the Cardholder Agreement.

You acknowledge that Colony Bank will mail you a copy of the Cardholder Agreement and other applicable documents if your application is approved.

To the extent permitted by applicable law, you authorize us and our affiliates, agents and representatives, and anyone to whom we may sell your Account, to contact you to service your account or for the collections purposes. You also agree that these contacts are not unsolicited for purposes of any state or federal law. You agree that we or they may contact you in any way, including mail, email, calls and texts, including on a mobile, wireless or similar device, even if you are charged by your provider, and using automated telephone equipment or prerecorded messages. You agree that we or they may contact you at any number you have given us or any number we have for you in our records, including your cellular or other wireless device even if that number is a wireless, cellular or mobile number, is converted to a mobile/wireless number, or connects to any type of mobile/wireless device, and even if such telephone number is currently listed on a Do Not Call Registry. You understand that communications may result in additional mobile, text message, data charges or other charges. You also agree to contact at any email address you provide to us or any other person or company that provides any services in connection with your account.

Information contained in this Disclosure is accurate as of 1/1/2025 and may have changed after that date. To obtain more recent information, please call us at (800)-873-6404

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened.

**CARDHOLDER AGREEMENT:** You agree to be bound by the terms of the Cardholder Agreement, which will be sent with the card. You also agree that federal law, and to the extent no preempted, Georgia laws govern this Cardholder Agreement and the account (without regard to internal principles of conflicts of laws).

**ARBITRATION AGREEMENT:** (Agreement to Arbitrate) Arbitration is a method of deciding disputes outside the court system. Your Cardholder Agreement will include an Arbitration Provision (the "Provision"), which governs (i) when and how any disputes you and we may have will be arbitrated instead of decided in court and (ii) changes in the terms of the Provision.

**INFORMATION SHARING:** Colony Bank Privacy Policy is available online at <https://colony.bank/privacy-policy>

### **STATE LAW NOTICES**

Finance charges not in excess of those permitted by law will be charged on outstanding balances from month to month. You may at any time pay all or part of your unpaid balance.

**CALIFORNIA RESIDENTS:** Applicant, if married, may apply for a separate account

**DELAWARE and MARYLAND RESIDENTS:** Finance charges will be imposed in amounts or at rates not in excess of those permitted by law on the outstanding balances from month to month.

**MARYLAND RESIDENTS:** You have the right under Section 12-510 of the Commercial Law Code to receive an answer to a written inquiry concerning the status of your account.

**FAIR AND ACCURATE CREDIT TRANSACTIONS:** We may report information about your account(s) to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

**NEW YORK, RHODE ISLAND AND VERMONT RESIDENTS:** A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report. You consent to the obtaining of such reports by signing or otherwise submitting a credit application.

**NEW YORK RESIDENTS:** New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods at [www.dfs.ny.gov](http://www.dfs.ny.gov) or (800) 342 3736).

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**WISCONSIN RESIDENTS:** We will not charge you attorneys' fees, court costs or other collections costs incurred as a result of your default.

**MARRIED WISCONSIN RESIDENTS:** Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement, or court decree adversely affects our rights unless you give us a copy of the agreement, statement or decree before we grant you credit or we have actual knowledge of the adverse provision before your account is opened.

**MILITARY LENDING ACT PROTECTIONS:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Oral disclosures: To receive this disclosure by phone, please call (800)-873-6404.

**COVERED MILITARY BORROWERS:** If you are a "covered borrower," as defined under the Military Lending Act, 10 U.S.C. § 987, as amended (e.g., a covered servicemember or dependent), (i) the Arbitration Agreement, (ii) any waiver of right to legal recourse under any state or federal law and (iii) any other provision in this Agreement that is not enforceable against you under the Military Lending Act does not apply to you so long as you are a "covered borrower."

**RATES, FEES AND TERMS MAY CHANGE:** As described in the Agreement, we reserve the right to change the terms of your account (including APRs) at any time, for any reason, in addition to the APR increase that may occur for failure to comply with the terms of your account. We also reserve the right to change the benefit features associated with your card at any time.