

**Important Rates, Fees and other Costs Information**  
**11/01/2024**

**Effective**

**Payment Information**

All charges made on this charge card are due and payable when you receive your periodic statement.

**FEES**

**Penalty Fees**

- Late Payment

**3%** of your entire balance, if the account is not paid in full on the due date

- Returned Payment

Up to **\$25**

**For Credit Card Tips from the  
Consumer Financial Protection Bureau**

**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 <http://www.consumerfinance.gov/learnmore>**

**CORPORATE BUSINESS CREDIT CARD ACCOUNT DISCLOSURES WITH PERSONAL GUARANTOR**

**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.

**CARDHOLDER AGREEMENT:** The Business Applicant will be bound by the terms of the Cardholder Agreement, which will be delivered to the Business Representative on behalf of the Business Applicant. Federal law, and to the extent not preempted, Georgia law will govern the Cardholder Agreement and the account (without regard to internal principles of conflict of laws).

**ARBITRATION AGREEMENT:** (Agreement to Arbitrate): Arbitration is a method of deciding disputes outside the court system. The Cardholder Agreement will include an Arbitration Provision (the "Provision"), which governs (i) when and how any disputes 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**

**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.