

**Important Rates, Fees and other Costs Information**

Effective 01/01/2025

**Interest Rates and Interest Charges**

Please read carefully and review the pricing and terms.

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.24%</b> . This APR will vary with the market based on the Prime Rate
<b>APR for Cash Advances and Cash Equivalent Transactions</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 the first 6 Billing Cycles after the account is opened. After that, your APR will be <b>13.24%</b> . This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</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. We will begin charging interest on balance transfers and cash advances on the transaction 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>	<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">www.consumerfinance.gov/learnmore</a></b>

**Fees**

<b>Annual Fee:</b>	<b>\$95</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 Fee (Late Payment)	Up to <b>\$40</b>
• Return Check Fee	Up to <b>\$25</b>

**HOW WE WILL CALCULATE YOUR BALANCE:** We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.

**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.

**BILLING RIGHTS:** Information on your rights to dispute transactions and how to exercise those rights are provided in your Cardholder Agreement.

**LATE FEE (LATE PAYMENT):** The fee is \$29 unless you incurred a late fee during any of the prior six billing cycles. If you did, the fee is \$40.

**IMPORTANT INFORMATION ABOUT INTRODUCTORY APRs:** The introductory rate only applies to Balance Transfers. To avoid paying the non-introductory rate of interest on Balance Transfers, you must pay any outstanding Balance Transfer amount by the payment due date on the last billing cycle of the introductory period.

**Margins and Periodic Rates with Corresponding APRs**

	<b>Margin</b>	<b>Daily Periodic Rate</b>
<b>APR for Purchases</b>	5.74%	.03627% (corresponding APR of 13.24%)
<b>APR for Cash Advances and Cash Equivalent Transactions</b>	20.74%	.07737% (corresponding APR of 28.24)
<b>APR for Balance Transfers</b>	5.74%	.03627% (corresponding APR of 13.24%)
<b>APR for Balance Transfers during Introductory Period</b>	2.74%	.02805% (corresponding APR of 10.24%)

See back of page for more important information about your account.

# CREDIT TERMS AND FEES – PREFERRED CHOICE REWARDS

**VARIABLE RATE:** 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. Your Periodic Rate(s) and the corresponding Annual Percentage Rate(s) will change if the Prime Rate changes. If the Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase, and your minimum payment may be greater. A change in the Periodic Rate(s) will take effect the billing period immediately following the publication of the changed Prime Rate. Interest will be charged when your Account has an outstanding balance.

**HOW WE APPLY PAYMENTS.** Your Account may have balances with different interest rates. For example, purchases may have a lower interest rate than Balance Transfers. If your Account has balances with different interest rates here is how we generally apply payments in a billing period. We apply payments up to the Minimum Payment Due at our discretion. This may result in balances at lower APRs being paid before other balances. This may also result in higher interest charges. After the Minimum Payment Due has been paid, we apply your payments to the balance subject to the highest interest rate, then to balances subject to lower interest rates.

**MINIMUM PAYMENT:** The greater of 2.5% of the outstanding balance or \$35.

**CASH EQUIVALENT TRANSACTIONS:** Cash equivalent transactions are those transactions performed using a merchant or service provider that MasterCard/VISA identifies as a seller of traveler's cheques, foreign currencies, money orders, wire transfers, lottery tickets, funds used for wagers or gambling or similar products and services.

**Other Fees:**

Replacement Card .....	\$10 (includes delivery)
Copy of a Sales Receipt .....	\$10
Additional Copy of a Paper Statement .....	\$10
Rush Card .....	\$35

**CONTACT US:**

Colony Bank  
115 South Grant Street  
Fitzgerald, GA 31750  
(888)232-8117

**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). 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, (i)the "Arbitration Agreement," (ii)any waiver of right to legal recourse under any state or federal law and (iii)any other provision in the Cardholder 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."

**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 any 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.