

Important Rates, Fees and other Costs information

Effective 11/01/2024

Interest Rates and Interest Charges

Please read carefully and review the terms below.

Annual Percentage Rate (APR) for Purchases	N/A All charges made on this charge card are due and payable by the due date on your periodic statement.

Fees

Annual Fee:	None
Penalty Fees:	
• Late Fee (Late Payment)	3% of your entire balance, if the account is not paid in full on the due date.
• Return Check Fee	Up to \$25

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

CREDIT TERMS AND FEES**CORPORATE BUSINESS CARD WITH PERSONAL GUARANTY**

MINIMUM PAYMENT: You must pay in full the entire balance at the end of each billing cycle.

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

PERSONAL GUARANTY: Pursuant to the Personal Guaranty provision of the Cardholder Agreement, the Business Representative who applied for this Account absolutely and unconditionally guarantees the prompt payment of any and all amounts owed under the Cardholder Agreement. See the Cardholder Agreement for more details.

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.

