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MITCH WATKINS JOINS COLONY BANK AS SENIOR COMMERCIAL BANKING MANAGER, SVP

COLUMBUS, GA. (September 11, 2025) – Colony Bank is pleased to announce that Mitch Watkins has joined as Senior Commercial Banking Manager, Senior Vice President. With more than three decades of banking and community leadership experience, Watkins brings deep expertise and a proven commitment to strengthening relationships in the Columbus area and beyond.

Born and raised in Columbus, GA, Watkins is a graduate of Columbus State University. He began his banking career in 1988 as a Management Associate with Columbus Bank and Trust, which later became Synovus. During his banking career, he held roles of increasing responsibility, including Branch Manager, Commercial Banking Manager, Credit Analyst, and Community Bank Executive. After retiring from Synovus in 2021, Watkins most recently served as Executive Director of Foundation Properties, Inc. at Columbus State University.

Commenting on the announcement, D Copeland, President of Colony Bank, said, "Mitch and I had the privilege of working together for many years, and I've seen firsthand the leadership, customer focus, and community commitment that he brings. He is widely respected in Columbus, and we are excited to have him on our team to continue building strong relationships and serving our commercial customers with excellence."

In addition to his professional achievements, Watkins has been deeply involved in civic and community organizations. He has served in leadership positions with Green Island Country Club, Neighborworks, Young Life, Uptown Columbus, the Public Safety Advisory Commission of Columbus, United Way, the Columbus Chamber of Commerce, and Valley Rescue.

Watkins and his wife have two daughters and three grandchildren. Outside of work, he enjoys bird hunting, pickleball, and spending time with his grandchildren.

About Colony Bank

Founded in Fitzgerald, Georgia in 1975, Colony operates locations throughout Georgia as well as in Birmingham, Alabama; Tallahassee, Florida; and the Florida Panhandle. Colony Bank offers a range of banking solutions for personal and business customers. In addition to traditional banking services, Colony provides specialized solutions including mortgage lending, government guaranteed lending, consumer insurance, wealth management, credit cards and merchant services. Colony Bank is a wholly-owned subsidiary of Colony Bankcorp., Inc. Our common stock is traded on the New York

Stock Exchange ("NYSE") under the symbol "CBAN." For more information, please visit www.colony.bank. You can also follow the Company on social media.