

May 15, 2019

Dear Our Lady of Perpetual Help School Parent:

We are pleased to inform you that First Bank and Trust will provide tuition financing for Our Lady of Perpetual Help School for the 2019-2020 school year. First Bank and Trust offers a tuition line of credit that is reusable each year, designed and customized specifically for Our Lady of Perpetual Help's financing needs. The following are some highlights of the program:

- ◆ **Low Interest Rate** - The Annual Percentage Rate on the Tuition Line for Our Lady of Perpetual Help School is **6.0%**. There is no paper application to complete and no credit check required. The rate is fixed over the school term and there is no pre-payment penalty if you decide to pay off the line early.
- ◆ **Convenient Online Sign-Up with no credit check** - The online application for the Tuition Line is simple, requiring minimal information. You can sign-up online, 24-hours a day, by visiting www.tuitionportal.fbtonline.com. A ten month loan will fund on June 1, 2019 and there will be a \$35.00 Annual Fee assessed on the Advance Date. The deadline to apply for a ten month loan is May 31, 2019.
- ◆ **Save with Electronic Statements** - If you choose to finance tuition and pay monthly, you may elect monthly statements to be mailed to your home address or e-statements to be sent to your email address on file. The statement includes any transactions from the previous cycle month, along with the total payment due.
- ◆ **Easy, Hassle-Free Payments** - You may sign up for automatic bank drafts or you may make your payment online, by mail or at any local First Bank & Trust branch location. You may choose to have your payments due on the 3rd or 15th of each month. First Bank & Trust representatives will work closely with the Administration at Our Lady of Perpetual Help to ensure that all school guidelines and policies are adhered to regarding late or returned tuition payments. There is a \$25 fee for any returned payment and a \$15 fee for any payment that is not received

If you choose not to finance your tuition monthly, full tuition is due in the School's Finance Office on or before 6/1/2019. You may also pay your full tuition via the First Bank & Trust website through a pre-authorized, scheduled one-time automatic bank draft or credit card. The First Bank & Trust tuition website is convenient and secure and representatives are available to assist you with the online process by calling (504) 584-5967 or 1-877-426-2376.

We appreciate your business and we look forward to working with you for the upcoming school year!

Sincerely,

FBT Education Division

Education Division

909 Poydras Street, Suite 100, NOLA 70112

Tel: (504) 584-5967- Fax (504) 584-5969