



FIRST NBC BANK TUITION LENDING PROGRAM **FACTS SHEET – 2016-17 SCHOOL YEAR**

Pre-Kindergarten	\$4,650.00
Kindergarten – 8 th Grade	\$4,200.00 (Church Parish Families)* \$4,950.00 (Non-Parish Families)

* Qualifications will be verified with church

NOTE: Families with more than one student can call the school Finance Office at 985-386-6421 to request the exact amount to finance if needed.

\$100 credit is applied towards tuition for parents with 2 students enrolled.

\$200 credit is applied towards tuition for parents with 3 or more students enrolled.

- ✓ **Rate:** School guarantees a 8% Interest Rate
- ✓ **Term:** **10 months.** First payment due July 1, 2016 and final payment due April 1, 2017.
- ✓ **Qualification:** Parents/guardians of all St. Joseph Catholic School students who are accepted and registered for the 2016-17 school year are eligible for tuition loans; there is no pre-qualification or credit check required.
- ✓ **Debt Protection:** Debt protection is provided to the **primary borrower up to age 65** at no cost to the borrower and terminates on the primary borrower's 66th birthday. There is a maximum amount of \$50,000 per protected borrower. Limitations do apply.
- ✓ **Execution of the Loan:** **New borrowers can enter the Tuition Gateway portal via the First NBC Bank website beginning March 2, 2016,** to accept the required bank forms online and to establish the Tuition Line of Credit. Funds may only be used to pay the school for the tuition allowed for financing.
- ✓ **Assistance:** If you need assistance enrolling online, you can call (504) 671-3848 / toll free (855) 253-9450 or visit the First NBC Bank Ponchatoula Branch located at 200 West Hickory, Ponchatoula, LA between the hours of 9am – 4pm Monday – Thursday, 9am – 5:30pm Friday and 9am – Noon Saturday. **Bank representatives will also be available at the school on Tuesday, April 5th from 6:30pm – 8:00pm in the school's computer lab to assist with online enrollment.**

You can begin making loan payments via the Tuition Gateway portal after you receive your first statement in early June, 2016 using the following options:

Automatic Payment Deductions

You may elect to set up automatic payment deduction using the payment options function via the Tuition Gateway portal.

Recurring Payment Options: You may elect to have your monthly tuition loan payment automatically deducted from your bank account or debit/credit card on a recurring schedule. Payment schedule options can be set up monthly, bi-monthly or weekly, however, keep in mind, if you select your payments to be deducted after your 10 day grace period, a late fee in the amount of \$15 will be assessed. If you want to request a change in your due date please contact the Tuition Department at (504) 671-3848/toll free (855) 253-9450.

Payments Using Credit or Debit Cards: You also have the option to pay your monthly tuition loan payments via the Tuition Gateway site using a debit card, VISA, MasterCard, American Express, or Discover credit card. No convenience fee applies when using these payment options.

Other Payment Options: in person at any First NBC Bank location or mail at the address provided on your monthly statement.

SEE REVERSE FOR THE ONLINE ENROLLMENT INSTRUCTIONS

STEP-BY-STEP ONLINE ENROLLMENT INSTRUCTIONS – BEGINNING MARCH 2, 2016

To begin, borrowers simply enter the bank website at www.firstnbcbank.com and click on the **First NBC Tuition Gateway** link and follow the instructions below.

1. Select “Apply Today” and then select **St. Joseph Catholic School**. Follow the steps required – enter first and last name along with your email address. A Security Script code box will appear for completion and then prompt you to the next phase of the loan process.
2. Approve Digital Signing of Document – Review and accept/sign at the bottom of document.
3. **Request Loan** - your name and email address will prefill. Complete the required fields:
 - a. Social Security Number
 - b. Driver’s License Number
 - c. Home / Cell / Business Phone
 - d. Date of Birth (xx/xx/xxxx)
 - e. Mailing Address – if physical address differs from mailing address, please uncheck box “Same as mailing” and enter the physical address
 - f. **NOTE – If a co-borrower is included during the enrollment, they are also required to e-sign the disclosures. The co-borrower will receive an automated email with a link to access the gateway to complete the process. Upon the co-borrower executing their process, the school will be notified that the loan is complete.**
4. **Students** - you can enter up to 4 student names (**Last, First**). Select grade for the 2016-17 school year by using the drop down box for each student.
5. **Loan Amount** – the tuition amount is prefilled based on the student grade level you selected. The loan amount can be adjusted if you are not borrowing the full amount and/or if you have a discounted rate for 2 or more students attending. **NOTE: It is important to only include the amount applicable to your status of either a Church or Non-Parish family. Be sure to delete the amount that does not apply to you.**
6. **Disclosures** – Review each disclosure section (4 in total). Click the “Sign” box at the bottom of each disclosure upon review.
 - a. Tuition Line of Credit Account Opening Disclosure
 - b. Acknowledgement of Disclosure of Information
 - c. Debt Protection Addendum
 - d. Privacy Policy
7. **ACH Payment Request** – You can complete this section if you are electing to have your payments automatically deducted from your bank checking or savings account. To complete this process, review the form and then select the box “ACH Option”. Complete the required information:
 - a. Name of Institution
 - b. Account Type – Checking or Savings
 - c. This option allows you to select a payment due date of the 1st or 15th of each month
 - d. Input your banking routing number and account number
8. Upon electronically signing each disclosure and completing the process - Click “Sign here to complete the process” at the bottom of page.
9. Once the loan is successfully executed, the borrower is returned to the Tuition Gateway login page and should receive a message at the top left under the logo - “Success: Signing Successful. Other borrowers (if applicable) or school will be notified”. In addition, the borrower will receive an email notification informing that the loan was successfully executed.

Upon Completion:

After the school approves your tuition loan, you will receive an email from the bank’s Tuition Gateway Portal (tuitiongateway@firstnbcbank.com) within 72 hours advising you that your account has been set up. **At that point, you are required to follow the steps in the email to formally activate your account in the Tuition Gateway portal. This allows you to view and manage your account throughout the loan period.**

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