



GULF COAST BANK

EDUCATION SERVICES

Dear Parent,

St. Joseph Catholic School will continue to provide tuition and fees management through Gulf Coast Bank and Trust for the 2022-23 school year.

Our online tuition portal at <https://tuition.gulfbank.com> is available to you 24/7 offering the below payment options. If you already have an account, LOG IN by using your email address and password. First-time users click SIGN UP to create your tuition management account.

Payment options include:

➤ **Pay by E-Check or Credit Card** *(Non-financing option)*

Pay the school in full by scheduling your One-Time payment through our website; all you need is your bank routing number and checking/savings account number. No payment fee applies to this option. Credit card payments accepted with an assessed convenience fee of 2.00% on the tuition amount paid.

➤ **Pay by Loan** *(Financing option)*

Easy application for you to complete. School approval is required.

- ✓ Loan interest rate is 8.00 %.
- ✓ One-time fixed \$25.00 Origination Fee per loan / school term.
- ✓ Option to finance a 10 month loan - first payment begins **July 1, 2022**.
- ✓ Election to have your payments drafted from your checking or savings, qualifies you to change your payment due date to the 15th of the month.
- ✓ You may select either the 1st or the 15th day of the month for the payment transaction.
- ✓ Late fees incur if your payment is late after 10 days (refer to your borrower agreement for details).
- ✓ Final payment due **April 1, 2023**, however, you can pay your loan in full before the maturity date without penalty.
- ✓ Payments can be made online, at a branch location, by mail, bank draft, or pay by phone via checking account.

Should you need assistance or have any questions, feel free to contact our full service team at **504-544-6370** or email tuition@gulfbank.com. We have local customer service experts readily available to assist you.

Sincerely,
Gulf Coast Bank Education Services

