



GULF COAST BANK & Trust Company

We are excited to announce that **Sacred Heart of Jesus School** will once again provide tuition financing through Gulf Coast Bank and Trust beginning with the 2016-2017 school year. The tuition team at Gulf Coast Bank has nearly 260 years of banking experience and over 160 years of tuition lending experience. We help our customers get what they want, one on one. We would like to take this opportunity to officially welcome all of you to our family!

The online tuition system will be available to you 24/7 and offers you the ease of account application and management, including the ability to schedule payments online. To create your tuition management account, please visit <https://tuition.gulfbank.com>. Once you create your user ID and password, you can manage all of your student's tuition information. Even if you prefer to pay the school in full and are not financing any of your student's tuition, you can still do so through our website with no fee or interest. It is that easy!

If you decide to finance all or part of your student's tuition with us, here are a few items to keep in mind:

- The interest rate on your loan will be 9.75%
- There is a one time fixed \$20.00 Origination Fee per loan / school term.
- The online tuition website will open January 11, 2016 for Sacred Heart of Jesus parents;
- The first payment on your loan will be due July 1, 2016;
- You may incur late fees if your payment is late (refer to your borrower agreement for details);
- The final payment will be due May 1, 2017, although you can pay your account in full before the maturity date without penalty.

Should you need any assistance at all or have any questions, feel free to contact us at 504-544-6370 or 1-855-335-2068 (toll free). We have tuition customer service representatives waiting to help you with all of your tuition financing needs.

We would also like to take this opportunity to offer all of our tuition customers a free Gulf Coast Easy Checking account with Gulf Coast Bank. You will receive a free ATM/debit card, online banking, electronic statement delivery and smartphone banking app.

Again, welcome to the Tuition Lending group of Gulf Coast Bank and Trust!