



Your Goals Come First.

January 8, 2019

Dear Visitation of Our Lady School Parent,

We are happy to inform you that First Bank & Trust will provide tuition financing for Visitation of Our Lady School for the 2019-2020 school year. First Bank and Trust offers a convenient, secure website for setting up tuition financing. The following are some important facts for you to know about the website and the program.

Easy Online Access: If you are new to the First Bank and Trust website, you may log in at <https://tuitionportal.fbtonline.com> to set up your user identification and password. If you are an existing user, you will only need your user ID and password to renew your loan for the 2019-2020 school year. Loans for the new school year will not be funded until June 1, 2019. Instructions for navigating through the process may be downloaded from your Dashboard.

Financing Terms: The Annual Percentage Rate on the tuition loan for Visitation of Our Lady School is 9.75%. There is no credit check required. The rate is fixed over the school term and there is no pre-payment penalty if you decide to pay the loan off early. An annual fee of \$35.00 will be assessed on the advance date of your loan and billed on your first billing statement.

Loan Payments: Monthly loan payments may be made online, by mail, in person at any First Bank and Trust branch location, or by calling our Tuition Solution Center to process a phone payment. For convenience, you also have the option to set up monthly loan payments on an automatic bank draft from your checking or savings account. Monthly payments will be due on the 3rd of each month. A ten (10) month tuition loan will advance on June 1, 2019 and monthly payments will begin in July, 2019. First Bank and Trust will assess a \$15.00 late fee for any payment received after the (10) day grace period.

Other Payment Options via the FBT Website: Payment of full tuition will be accepted via the First Bank and Trust website through a pre-authorized, one time automatic bank draft, or with a debit or credit card. If you use the debit or credit card option, a 2.99% processing fee will be added to the amount charged. If you are not financing tuition through First Bank and Trust, full tuition is due to Visitation of Our Lady by **Friday, April 12, 2019.**

The First Bank and Trust website will be open and available for you to review your options beginning **Friday, March 15, 2019.** Our website is convenient and secure and our representatives are ready and available to assist you with the online process. Please do not hesitate to call us at (504) 584-5967 or 1-877-426-2376 for assistance. Our goal is to offer you the maximum flexibility in meeting your financial obligations with Visitation of Our Lady School. Thank you for the opportunity to serve you this upcoming school year.

Sincerely,

First Bank and Trust
Education Services Division



Education Division

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