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## Synergy Tuition Management Program St. Mary School

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We would like to take this opportunity to thank you for considering Synergy Bank for your tuition financing needs. We are looking forward to servicing your loan for the upcoming school session.

**Credit Limit:** Synergy Bank will supply a credit limit sufficient to cover tuition for your student(s) and any fees approved by the school.

**Terms:**

- The loan is being financed over an 11 month period.
- The interest rate is 9.5%.
- The loan origination fee of \$25.00 will be added to your loan; you do not have to pay this fee up-front.
- The first payment is due on June 25<sup>th</sup>, 2025 and the final payment is due on April 25<sup>th</sup>, 2026.

**Advances:** Upon each new school year, you will have an option to activate the loan by signing a Draw Request form. This signed form will authorize Synergy Bank to activate the Line of Credit for the upcoming school year for the total amount of student tuition due and any fees approved by the school. Upon receipt of the Draw Request Form, a \$12.00 annual fee will be assessed to the loan. This annual Draw Request form must be signed by the individual who signed the original Tuition Line of Credit Agreement.

**Cancellation:**

- The Synergy Tuition Management Program Line of Credit is a binding agreement between you and Synergy Bank. This Line of Credit commitment can be cancelled by the individual who signed the loan agreement at any given time. At the time of cancellation, the loan must be paid in full.
- If payments are 60 days delinquent, Synergy Bank reserves the right to cancel your loan for non-payment after consultation with the school.

**Payments:**

- You may pre-pay this loan commitment off at any time with no penalty.
- You will receive a monthly billing notice in the mail to use to make your payments. A late fee up to \$15.00 will be assessed after the 10 day grace period.
- Payments can be made directly to Synergy Bank at any of our six locations or mailed to us at P.O. Box 2166, Houma, LA 70361.
- Payments can also be auto debited from your checking account.

**Miscellaneous:** All applicants will automatically qualify for the Synergy Tuition Management Program. No credit reports will be obtained, however, credit history on these loans are reported to the Credit Bureau Agency monthly.

**Inquiries/Questions:** Should you have any questions about the Synergy Tuition Management Program Line of Credit you may contact the following:

- Angela Rodrigue or Kay Ledet located at our Main Office, 210 Synergy Center Blvd, Houma, LA 70360. You can reach either Angela Rodrigue or Kay Ledet at 985-851-3341 or arodrigue@synergybank.com or kledet@synergybank.com.

Thanks, again, for the opportunity to assist you with the tuition loan needs. We look forward to working with you this upcoming school year.