

ALA Career Advancement Lending Fund Master Agreement

Educational Funding and Repayment Integrated Contract

NOTE: This document integrates all nine sections, the final acknowledgment, and additional protections. It serves as the full contractual agreement between the Student/Borrower and ALA Educational Funding Division (ALA-EFD).

All documentation, including IDs, proof-of-address, and any supporting documents, **must be submitted by email to ALA support** to maintain a proper paper trail. Hand-signed or physically mailed documents are **not accepted**. All submissions and signatures must come from the email address associated with the student application.

All signing of this contract must be done via **Adobe eSign**. Any attempt to submit altered documents or use unauthorized emails constitutes fraud and **immediate Default** under Section 4.

All disputes regarding course content, service, or performance are **strictly with the Course Provider** and have no bearing on repayment obligations to ALA-EFD. **No refunds will be issued under any circumstances.**

All Documents must be sent to: support@AmericanLogisticsAuthority.com

Part 1: Student Information & Identity Verification

Full Legal Name: _____

Date of Birth (MM/DD/YYYY): _____

Social Security Number (SSN): _____

Phone: _____

Current Address: _____

City/State/ZIP: _____

Email: _____

Government-Issued Photo ID Type (Driver's License/State ID):

ID Number: _____

Expiration Date (MM/YY): _____

Mandatory Address Verification Requirement

The Student agrees to submit **TWO (2) acceptable proof-of-address documents**, such as:

- Utility bill (electric, gas, water)
- Phone bill
- Bank statement
- Lease agreement
- Any official document showing name + address

All address documents **must match the ID and the address provided above**. Submission of mismatched, altered, or false documents constitutes **fraud** and triggers **immediate Default** under Section 4.

Mandatory Notice of Address Changes

The Student agrees to notify ALA-EFD **within 5 days** of any change of address. Failure to do so constitutes **intentional misrepresentation** and will be treated as an attempt to evade repayment, triggering enforcement under Section 4.

Applicant Authorization (Identity, Background, Address Verification & Fraud Prevention):

I authorize ALA-EFD to verify identity, background, address documents, and to request additional proof at any time. Any falsification or omission is grounds for immediate denial or Default.

X Digital Signature (Type Full Name): _____

Date: _____

Part 2: Employment History (Last 5 Years)

Employer #1

Employer Name: _____

Address: _____

Job Title/Position: _____

Dates Employed (MM/YY – MM/YY): _____

Supervisor Name: _____

Employer #2

Employer Name: _____

Address: _____

Job Title/Position: _____

Dates Employed (MM/YY – MM/YY): _____

Supervisor Name: _____

Employer #3 (Optional)

Employer Name: _____

Address: _____

Job Title/Position: _____

Dates Employed (MM/YY – MM/YY): _____

Supervisor Name: _____

Part 2A: References / Personal Contacts

Reference #1

Full Name: _____

Relationship: _____

Phone Number: _____

Email: _____

Current Address: _____

Reference #2

Full Name: _____

Relationship: _____

Phone Number: _____

Email: _____

Current Address: _____

Reference #3 (Optional)

Full Name: _____

Relationship: _____

Phone Number: _____

Email: _____

Current Address: _____

Part 3: Funding and Repayment Terms (Master Agreement Summary)

Setup Fee (2.1): \$75.00 (Non-Refundable)

Weekly Principal (3.3): \$100.00

Weekly Fee (3.3): \$30.00

TOTAL MINIMUM CONTRACTUAL OBLIGATION: \$725.00 (\$650.00 Repayment + \$75.00 Setup Fee)

All fees and funds are **NON-REFUNDABLE** under any circumstance (Section 5.1).

Loan Disbursement Authorization (Section 1.1):

The Student understands that ALA-EFD advances funds directly to Truck Driver Nation. This transaction creates an immediate, non-cancellable debt obligation to ALA-EFD, which governs the Repayment Obligations only.

Student Authorization for Master Agreement (Section 3.5 & 4.3):

I expressly authorize ALA-EFD to debit all fees and payments, including late, failed, and reinstatement fees, using the designated method. Payments are **DELINQUENT immediately** if not received on the due date.

X Digital Signature (Type Full Name): _____

Date: _____

Part 4: Master Agreement – Full Legal Terms

1. PURPOSE, DEFINITIONS, AND INDEPENDENCE OF FUNDING

1.1 Nature of Agreement (Loan/Advance): This transaction constitutes a private educational loan/financing arrangement, and this Agreement governs the Repayment Obligations only.

1.2 Financial Verification & Co-Signer: ALA-EFD may require supporting documentation to verify income and ability to repay. If deemed necessary, a co-signer may be required, whose signature will also be legally binding on repayment obligations.

1.3 Personal Guarantee / Collateral: The Student personally guarantees repayment of all amounts due under this Agreement. Any authorized collateral or personal assets may be pursued in the event of Default, consistent with applicable law.

1.4 Waiver of Defenses: The Student's absolute and unconditional obligation to repay ALA-EFD is independent of any transaction between the Student and the Course Provider. **NON-PAYMENT OR DISPUTES WITH THE COURSE PROVIDER DO NOT EXCUSE REPAYMENT TO ALA-EFD.**

3A. CREDIT CARD AUTHORIZATION & PAYMENT METHOD SECURITY

3A.1 Credit Card Authorization: The Student must complete the Credit Card Authorization section below, including cardholder legal name, card number, expiration date, and billing address.

3A.2 Permanent Payment Method Rule: The card authorized below remains the **only** valid payment method unless the Student submits a **new, signed Credit Card Authorization Form**.

3A.3 Unauthorized Card Changes = Financial Fraud: Attempting to use a card not authorized constitutes **intentional fraud**, triggers **immediate Default**, and allows ALA-EFD to pursue full balance collection.

3A.4 Billing Address Verification: The billing address on the authorized card **must match** the official address the Student provided. Failure to update or verify constitutes fraud.

3A.5 Student Responsibility for Updates: All changes to address, email, or card information **must be submitted via email before the next payment**. Failure to comply is treated as intentional misrepresentation and fraud.

CREDIT CARD AUTHORIZATION FORM (Integrated)

Cardholder Full Legal Name: _____

Billing Address: _____

Card Type (Visa/Mastercard/AMEX/Discover): _____

Card Number (Last 4): _____

Expiration Date (MM/YY): _____

Security Code (CVV): _____

I authorize ALA-EFD to charge the above card for all payments, including weekly payments, late fees, failed transaction fees, reinstatement fees, and any remaining balance owed.

I understand that I cannot change this card unless I submit a new signed authorization form to ALA-EFD.

X Digital Signature (Type Full Name): _____

Date: _____

4. STRICT ENFORCEMENT AND DEFAULT

4.1 Definition of Default: Failure to remit a payment on the scheduled due date; any payment reversed, disputed, or charged-back; repeated NSF; submission of falsified documentation; or failure to provide required address or email verification.

4.2 Consequences of Default: Upon Default, ALA-EFD may immediately:

- Accelerate the entire remaining balance;
- Notify the Course Provider to suspend all course access;
- Initiate collections or legal action.

4.3 Financial Penalties & Costs: All late payments incur non-refundable fees. Student agrees to pay all collection costs, attorney fees, and court costs.

4.4 Fraud / Unauthorized Actions: Using a different card, email, or falsified documents is considered **fraud**, triggering **immediate Default**.

4.5 Enforcement Matrix:

- 1st missed payment → email/text notice
- 2nd missed payment → phone call & official notice
- 3rd missed payment → suspension of course access
- 4th missed payment → collections/legal escalation

Part 5: Non-Refundable Funds Policy Agreement

All amounts advanced by ALA-EFD, including Setup Fee, Weekly Fees, Late Fees, Failed Transaction Fees, and Reinstatement Fees, are **NON-REFUNDABLE** under any circumstances.

The Student acknowledges and agrees:

1. Repayment obligations are **independent of course performance, satisfaction, or completion**.
2. Any disputes regarding course content or services are **strictly with the Course Provider**; these do not excuse repayment to ALA-EFD.
3. Failure to pay any portion of the debt will trigger enforcement actions, including collections, legal action, and acceleration of the balance.
4. All notices and documentation are delivered **via email** to the Student's verified email address. The Student cannot change this email without a signed request approved by ALA-EFD. Failure to maintain accurate email constitutes **intentional fraud**.

Student Authorization:

X Digital Signature (Type Full Name): _____

Date: _____

Part 6: Automatic Payment Authorization & Account Setup Agreement

Initial Setup Charges: \$125.00 (\$75 Setup Fee + \$50 Initial Transaction Fee)

Weekly Billing: \$130.00/week for 5 consecutive weeks

Payment Method (select one): Card / ACH / Manual: _____

Debit Authorization:

- This authorization remains in effect until all obligations are fully satisfied.
- Includes late fees, failed transaction fees, and reinstatement fees.

Fees:

- Late Fee: \$25.00 (after 24-hour grace period)
- Failed Transaction Fee: \$25.00 per attempt
- Reinstatement Fee: \$100.00

Rules & Protections:

1. Only the credit card authorized via the Credit Card Authorization Form may be used. Unauthorized changes are fraud.
2. All payments must be submitted **via verified email** and Adobe eSign.
3. Student is responsible for maintaining accurate billing information and notifying ALA-EFD of any changes.
4. Failure to comply will trigger immediate Default, full balance acceleration, and potential legal action.

X Authorized Signature: _____

Print Name: _____

Date: _____

Part 7: Financial Penalties Agreement

1. Late, missed, returned, or non-compliant payments incur fees as outlined in Part 6.
2. Course access is suspended until the account is brought current.
3. All penalties are **NON-REFUNDABLE**.
4. ALA-EFD does **not report to credit bureaus**; enforcement occurs directly through the mechanisms outlined in Section 4.

Student Acknowledgment:

Full Legal Name: _____

 Digital Signature (Type Full Name): _____

Date: _____

Part 8: Automatic Course Access & Payment Policy Agreement

1. Course access is managed solely by the Course Provider; ALA-EFD monitors payments only.
2. Non-payment triggers automatic suspension of course access.
3. Reactivation occurs after payment confirmation, typically 1–2 business days.
4. Student acknowledges that disputes with the Course Provider **do not affect repayment obligations**.
5. Any attempt to bypass this system, use a different email, or submit false documentation is considered **fraud**.

Student Acknowledgment:

Full Legal Name: _____

 Digital Signature (Type Full Name): _____

Date: _____

Part 9: Amendment Agreement

1. **Authorization for Third-Party Payments:** Funds are disbursed only to approved providers. Repayment obligations remain mandatory and unconditional.

2. **Governing Law & Arbitration:** Alabama law governs this Agreement. All disputes, including Default and fraud, will be resolved exclusively in Alabama courts or through arbitration in Alabama.
3. **Repayment Obligations:** Full repayment is required. Early repayment is permitted without penalty.
4. **Privacy & Data Protection:** Student consents to the collection and use of personal information for loan administration, verification, fraud prevention, and legal enforcement.
5. **Integration & Interpretation:** This Agreement supersedes any conflicting terms. All repayment obligations are enforceable.
6. **Fraud & Misrepresentation:** Any false submission, email change without authorization, unauthorized payment method, or failure to submit required documentation is considered **intentional fraud**, triggering Default, acceleration of balance, and full legal recourse.

Student Name: _____

X **Signature (Type Full Name):** _____

Date: _____

Part 10: Additional Terms & Transaction Fee Amendment

Purpose: This Part 10 serves as an amendment to the ALA Career Advancement Lending Fund Master Agreement, clarifying additional fees, responsibilities, and protections for both the Student and ALA-EFD. All provisions in this section are legally binding upon execution.

1. Transaction and Processing Fees

- The Student is responsible for **all transaction, processing, or bank fees** incurred for any payment method (credit card, debit card, ACH, wire transfer, or other).
- Any fees charged by the financial institution or processor in addition to amounts owed under Parts 3, 6, or 7 are the **sole responsibility of the Student**.

2. Returned Payment / ACH / NSF Fee

- Any failed, returned, reversed, or declined payment, for any reason, will incur a **returned payment fee of \$45 per incident**, in addition to any applicable late, reinstatement, or administrative fees outlined in Parts 4–7.
- These fees are **NON-REFUNDABLE**.

3. Partial Payments

- Partial payments **do not satisfy the Student's full weekly or total payment obligations**.
- ALA-EFD may immediately accelerate the remaining balance if any scheduled payment is missed or partially paid, as outlined in Section 4.

4. Future Fee Amendments

- Any updates to fees, service charges, or optional course-related fees communicated via the Student's verified email are **binding and enforceable**.
- The Student acknowledges that notification via verified email constitutes proper notice under this Agreement.

5. Payment Method Enforcement

- Only the credit card or ACH account authorized via the Credit Card Authorization Form is valid for all payments.
- Any attempt to use an unauthorized card or payment method constitutes **fraud** and triggers immediate Default, acceleration of the full balance, and potential legal action.
- Billing address verification: The address on file must match the authorized card. Failure to update or verify constitutes fraud.

6. Electronic Communication / Notices

- All notices, invoices, reminders, or requests for documentation sent to the Student's verified email address are considered **received once delivered**.
- It is the Student's responsibility to maintain the verified email and notify ALA-EFD of changes. Failure to do so may constitute intentional misrepresentation and fraud.

7. Fraud / Misrepresentation

- Any submission of false documents, unauthorized changes to email, billing address, or card information, or failure to provide required verification documents constitutes **intentional fraud**, triggers immediate Default, and allows ALA-EFD to pursue **full legal recourse**, including collections, attorney fees, and court costs.

Student Acknowledgment of Part 10: Additional Terms & Transaction Fee Amendment

I, the undersigned, acknowledge that I have read, understand, and irrevocably agree to all terms outlined in Part 10, including all fees, responsibilities, and enforcement provisions.

Student Full Legal Name (Printed): _____

X Digital Signature (Type Full Name): _____

Date: _____

FINAL STUDENT ACKNOWLEDGMENT

I, the undersigned, acknowledge that I have read and **irrevocably agree** to all agreements:

- Part 4: Master Agreement
- Part 5: Non-Refundable Funds Policy
- Part 6: Automatic Payment Authorization
- Part 7: Financial Penalties Agreement
- Part 8: Automatic Course Access Policy
- Part 9: Amendment Agreement
- Part 10: Additional Terms & Transaction Fee Amendment

I understand and agree:

1. All documentation must be submitted via email.
2. All signatures must be completed through Adobe eSign using my verified email.
3. Repayment obligations are independent of any course disputes; **no funds will be refunded under any circumstances.**
4. Unauthorized actions, fraud, or misrepresentation trigger **immediate Default** and allow ALA-EFD to pursue full legal recourse.

Student Full Legal Name (Printed): _____

X Digital Signature (Type Full Name): _____

Date: _____

Application Review & Approval Checklist

Student Name: _____

Date of Application Review: _____

Reviewed by (Staff Name/Initials): _____

Instructions: For each section, check the box once verified, write your initials, and include the date. All sections must be verified before approval.

- **Part 1: Student Information & Identity Verification**

Initials: _____ Date: _____

- **Part 1: Mandatory Address Verification (2 documents submitted, match ID)**

Initials: _____ Date: _____

- **Part 2: Employment History (last 5 years complete)**

Initials: _____ Date: _____

- **Part 2A: References / Personal Contacts**

Initials: _____ Date: _____

- **Part 3: Funding & Repayment Terms**

Initials: _____ Date: _____

- **Part 4: Master Agreement – Full Legal Terms signed**

Initials: _____ Date: _____

- **Part 3A: Credit Card Authorization & Payment Security**

Initials: _____ Date: _____

- **Part 5: Non-Refundable Funds Policy Agreement**

Initials: _____ Date: _____

- **Part 6: Automatic Payment Authorization & Account Setup**
Initials: _____ Date: _____
- **Part 7: Financial Penalties Agreement**
Initials: _____ Date: _____
- **Part 8: Automatic Course Access & Payment Policy**
Initials: _____ Date: _____
- **Part 9: Amendment Agreement**
Initials: _____ Date: _____
- **Part 10: Additional Terms & Transaction Fee Amendment**
Initials: _____ Date: _____
- **Final Student Acknowledgment Completed via Adobe eSign**
Initials: _____ Date: _____

Approval Confirmation:

I confirm that all sections above have been verified, completed, and approved in accordance with ALA-EFD policy.

Staff Name/Signature: _____

Date: _____