

# 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](mailto:support@AmericanLogisticsAuthority.com)

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### 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: \_\_\_\_\_

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### **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: \_\_\_\_\_

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**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: \_\_\_\_\_

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**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: \_\_\_\_\_

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**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.**

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**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.

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#### **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: \_\_\_\_\_

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#### **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: \_\_\_\_\_

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**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: \_\_\_\_\_

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### 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: \_\_\_\_\_

**X** Digital Signature (Type Full Name): \_\_\_\_\_

Date: \_\_\_\_\_

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### 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: \_\_\_\_\_

**X** Digital Signature (Type Full Name): \_\_\_\_\_

Date: \_\_\_\_\_

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### 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: \_\_\_\_\_

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## 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.

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### 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.

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## 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: \_\_\_\_\_

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### 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: \_\_\_\_\_