

**WEST VIRGINIA UNIVERSITY
BOARD OF GOVERNORS
POLICY # 19**

**REGULATION OF CREDIT CARD SOLICITATION AND MARKETING
West Virginia University and its Regional Campuses**

Section 1. General.

- 1.1. Scope. Rule regarding the regulation of credit card solicitation and marketing within the premises and on the grounds of West Virginia University and/or its regional campuses (collectively, "WVU").
- 1.2. Authority. W. Va. Code Chapter 18B-14-10, Chapter 18B-1-6.
- 1.3. Effective Date. November 14, 2003

Section 2. Credit Card Vendor Presence On-Campus.

- 2.1. No person, corporation, financial institution or any other business entity that promotes, offers or accepts applications for a credit card (a "Credit Card Vendor") shall solicit credit card applications, or conduct any other activity in connection therewith (collectively, the "Activities"), through or with WVU student organizations, within the premises and on the grounds of WVU.
- 2.2. Notwithstanding sub-section 2.1 above, any Credit Card Vendor may undertake, or engage in, any of the Activities within the premises and on the grounds of WVU, provided the same are in compliance with all of the provisions set forth below.
- 2.3. Before undertaking, or engaging in, any of the Activities within the premises and on the grounds of WVU, and as a precondition thereto, any Credit Card Vendor must register with, and execute and sign an agreement provided by, WVU, acknowledging, and agreeing to abide by, WVU rules and regulations, which rules and regulations may change, from time to time, at the discretion of WVU, as well as any applicable local, state and federal laws.
- 2.4. A Credit Card Vendor's failure to comply with any of the provisions set forth herein, or any other WVU rules and regulations, will result in the immediate forfeit of all rights and privileges previously granted by WVU to such Credit Card Vendor.

Section 3. Credit Card Solicitation On-Campus.

- 3.1. A Credit Card Vendor may undertake, or engage in, any of the Activities at and during the student services days event at the beginning of an academic year (an “Event”) in any WVU campus that holds such an Event.
- 3.2. Except as specifically set forth in sub-section 3.1 above, a Credit Card Vendor may undertake, or engage in, any of the Activities only within the premises and on the grounds designated by each WVU campus.
- 3.3. For any given academic year, a Credit Card Vendor interested in undertaking, or engaging in, any of the Activities at an Event must make prior arrangements with WVU for participation in such Event. Likewise, for any given semester, a Credit Card Vendor interested in undertaking, or engaging in, any of the Activities in one of the designated areas must make prior arrangements with WVU for use of one of the areas, to the extent available and in the manner dictated by WVU.
- 3.4. In connection with sub-section 3.3 above, a Credit Card Vendor must pay, before commencement of the academic year or semester, as the case may be, a fee to be assessed by WVU to cover costs associated with an Event or the designated area, as the case may be, and the activities related thereto.

Section 4. Credit Card Marketing On-Campus.

- 4.1. A Credit Card Vendor shall not undertake, or engage in, marketing related to any of the Activities within the premises and on the grounds of WVU, outside its assigned area.
- 4.2. A Credit Card Vendor shall not accost students or any other person within the premises and on the grounds of WVU, in any way, shape or form.
- 4.3. A Credit Card Vendor shall not offer tangible gifts, or other free incentives, to students or any other person within the premises and on the grounds of WVU in connection with, or as part of, any of the Activities unless express approval has been granted by (1) the Alumni Association President and the Chief Executive Officer of the Alumni Association, and (2) West Virginia University’s Vice President of Student Affairs.
- 4.4. A Credit Card Vendor shall provide a credit card debt education brochure, or other such information, authored by WVU, or its authorized designee, to each student or other person to whom it extends a credit card application within the premises and on the grounds of WVU, and at the same time that it does so.

Section 5. Credit Card Education On-Campus.

- 5.1. All new students and newly transferred students are required to take a WVU orientation class (“University 101” or an approved substitute course) during their first semester at WVU. All students enrolled in the course will have as required reading a chapter on financial matters, including credit card management. They can hear a presentation on financial management during one of the many different sessions offered during the semester. A significant portion of each financial management session will be devoted to credit card education. Each student will be tested and required to pass the course.