

Policy: Credit Card Policy

Purpose: To regulate the advertising, marketing and/or merchandising of credit cards to students.

Policy Detail:

1. **Prohibition.** The advertising, marketing, or merchandising of credit cards to students on the LGCNHS campus is strictly prohibited, except as provided in paragraphs 3 and 4.
2. **Penalty.** Any individual visitor, licensee, or invitee on said campus found violating this policy shall be banned from the campus for a period of two years and any credit card issuer represented by said visitor, licensee, or invitee shall be banned from the campus for a period of one year. Any student, faculty, or other staff found violating this policy shall receive a warning and be subject to disciplinary action as outlined by appropriate university policies.
3. **Restrictions.** The following restrictions shall be imposed on any individual wishing to advertise, market, or merchandise credit cards:
 - A. The marketer shall register with the VP, Finance and Administration and receive express written authorization to be on campus property for the purpose of advertising, marketing, or merchandising of credit cards.
 - B. The marketer shall be restricted to the locations and hours specified by the VP, Finance and Administration.
 - C. There shall be no posting of flyers, posters, or other forms of information on any college property for the purpose of advertising, marketing, or merchandising of credit cards, except on the day the marketer is on the campus, provided that it is limited to the immediate vicinity where the marketer has permission to operate.
 - D. There shall be no inducement or gifts provided to the student in exchange for completing a credit card application.
 - E. The marketer shall provide to each student applying for a credit card a pamphlet provided to the marketer by College Financial Aid Office that provides students with information about good credit management practices, including how to access any information or services provided by the Pennsylvania Bureau of Consumer Protection
4. **Exemptions.** This policy does not apply to any advertising, marketing, or merchandising of credit cards by either the College or an agent of the College to non-students, nor does it prohibit the advertising, marketing, or merchandising of credit cards to students through direct mail, newspaper, or magazines, or of any affinity-based credit card program to which the college is a party.