

# **GLENVILLE STATE UNIVERSITY POLICIES**

## **ADMINISTRATIVE POLICY 7**

### **REGULATION OF CREDIT CARD SOLICITATION AND MARKETING ON THE GLENVILLE STATE UNIVERSITY CAMPUS**

#### **7.1. General**

1.1. Scope - This policy establishes Glenville State University procedures for student credit card solicitation and marketing

1.2. Effective Date – April 21, 2020

1.3. Authority—W. Va. Code §18B-14-10

1.4. Revision of Former Policy - This policy repeals and replaces Glenville State University Policy 7 – Regulation of Credit card Solicitation and Marketing on the Glenville State University Campus [2006].

#### **7.2. Definitions**

2.1. “Campus” includes all premises and grounds of Glenville State University.

2.2. “Credit card debt education brochure” means information developed by Glenville State University, by a registered nonprofit corporation or by other sources as identified and approved by Glenville State University that details the appropriate use, benefits and risks of incurring debt through the use of a credit card(s).

2.3. “Student” means a person who is at least eighteen years of age and who attends Glenville State University whether on a full-time or part-time basis.

2.4. “Credit card marketer” includes a person, corporation, financial institution or business entity that promotes, offers or accepts applications for credit cards; and includes other services of a similar nature.

#### **7.3. Policy**

3.1. Prior to any campus solicitation, credit card marketers must register with the Vice President for Enrollment and Student Affairs.

3.1.1. All solicitation and sales of products and articles are prohibited on campus property except by recognized student organizations and other groups directly connected with the University .

3.2. Credit card marketers will be limited to a specific campus site(s) as designated by the Vice President for Enrollment and Student Affairs.

3.3. Credit card marketers are prohibited from offering tangible gifts or favors to students in exchange for completing a credit card application. Whether a gift or favor is tangible will be determined by the Vice President for Enrollment and Student Affairs.

3.4. No credit card marketer may accept an application for the extension of debt through a credit card from a student without providing a credit card debt education brochure in exchange.

3.5. No student lists may be utilized for the purpose of soliciting applications for credit cards.

3.6. Unless a student's parent or guardian has agreed in writing to be liable as a cosigner for credit card debts of the student, no person or entity may initiate a debt collection action against the parent or guardian regarding any credit card debt incurred by the student.

#### **7.4. Institutional Assistance**

4.1. Glenville State University will include an educational presentation, outlining the benefits and risks of credit cards, to be presented to students as part of the annual Orientation program for new students.