



Connecticut State University System

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BR# 09-32

RESOLUTION

concerning

ON-CAMPUS SOLICITATION BY CREDIT CARD VENDORS

April 8, 2009

WHEREAS, The proliferation of consumer credit cards being offered to our students and the increasing credit card debt incurred by them has been and remains a serious concern to institutions of higher education; and

WHEREAS, The Board of Trustees also understands that Connecticut State University System students are interested in receiving information on the terms and conditions of various credit card programs, as well as application materials; and

WHEREAS, The Board recognizes that credit card vendors, like other commercial vendors, have certain First Amendment rights to advertise their products and services to students on the campuses of the System universities; and

WHEREAS, The Board has determined that a policy should be adopted which establishes parameters for the advertisement and marketing of consumer credit products on campus; therefore be it

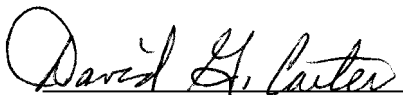
RESOLVED, That the attached Connecticut State University System Policy Regarding On-Campus Solicitation by Credit Card Vendors be adopted and be it further

RESOLVED, That the Chancellor is authorized to make changes to these procedures as deemed necessary

A Certified True Copy:



Lawrence D. McHugh, Chairman



David G. Carter, Chancellor

**CONNECTICUT STATE UNIVERSITY SYSTEM
POLICY REGARDING ON-CAMPUS SOLICITATION
BY CREDIT CARD VENDORS**

The proliferation of credit cards being offered to our students and the increasing credit card debt incurred by them has been and continues to be a concern to institutions of higher education, including the Connecticut State University System. However, the System realizes that students may be interested in obtaining information regarding the terms and conditions of various consumer credit card offers, as well as application materials. The System also recognizes that commercial vendors, including credit card marketers, are possessed of certain First Amendment rights.

Accordingly, it is and shall be the policy of the Connecticut State University System that credit card vendors shall be permitted to solicit students on the campuses of the System universities in accordance with the following terms and conditions:

1. Vendors shall be limited to areas of the campus designated by the University for the exercise of commercial speech;
2. Vendors shall observe restrictions set by the University regarding the hours during which commercial speech may occur on campus;
3. Vendors shall not offer gifts to students in exchange for completing credit card applications;
4. Vendors shall not collect personal information from students specifically for the purpose of completing credit card applications on campus (students may, however, mail or otherwise deliver completed application materials to an off-campus office of the bank or other soliciting entity at a later time);
5. Vendors shall display signage identifying the bank or other entity they represent; and
6. Vendors shall make available campus-supplied debt education materials promoting the responsible use of credit cards.

(Requirements 1, 2, 4 and 5 shall not apply to any financial institution having an office on a university campus with regard to activities conducted within that office.) Each university within the Connecticut State University System shall also provide debt education sessions during campus orientation as well as other occasions, when feasible.