

**BRIDGEVALLEY COMMUNITY AND TECHNICAL COLLEGE  
BOARD OF GOVERNORS**

**POLICY A-3**

**REGULATION OF CREDIT CARD SOLICITATION AND MARKETING**

**Section 1. General**

- 1.1. Scope — Rule regarding the regulation of credit card solicitation and marketing within the premises and on the grounds of BridgeValley Community and Technical College (BridgeValley).
- 1.2. Authority — W. Va. Code § 18B-14-10, § 18B-1-6
- 1.3. Effective Date — July 12, 2013

**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 (Credit Card Vendor) shall solicit credit card applications, or conduct any other activity in connection therewith (collectively, the Activities), through or with student organizations, within the premises and on the grounds of BridgeValley.
- 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 BridgeValley 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 BridgeValley as a precondition thereto, any Credit Card Vendor must register with, and execute and sign an agreement provided by, BridgeValley acknowledging and agreeing to abide by BridgeValley rules and regulations, which rules and regulations may change from time to time at the discretion of BridgeValley, 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 BridgeValley rules and regulations will result in the immediate forfeit of all rights and privileges previously granted by BridgeValley 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) at BridgeValley.
- 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 BridgeValley.

- 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 BridgeValley 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 BridgeValley for use of one of the areas, to the extent available and in the manner dictated by BridgeValley.
- 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 BridgeValley to cover costs associated with an Event or the designated area, 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 BridgeValley that are 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 BridgeValley.
- 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 BridgeValley in connection with, or as part of, any of the Activities unless express approval has been granted by the office of the President.
- 4.4. A Credit Card Vendor shall provide a credit card debt education brochure or other such information, authored by BridgeValley or an authorized designee, to each student or other person to whom it extends a credit card application within the premises and on the grounds of BridgeValley, 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 BridgeValley approved orientation class during their first semester at BridgeValley. All students enrolled in the course will have as required reading information 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.

