BLUE RIDGE COMMUNITY AND TECHNICAL COLLEGE
BOARD OF GOVERNORS
POLICY 25

TITLE: MARKETING OF CREDIT CARDS/ACCOUNTS ON CAMPUS

SECTION 1. GENERAL

1.1 Scope - Policy regarding the marketing of credit cards and credit accounts at Blue Ridge Community and Technical College, including all properties under the regulation of the Board.

1.2 Authority - West Virginia Code § 18B-2A-4, 18B-14-10.

1.3 Effective Date – , Amending the November 13, 2003 version of the Policy.

SECTION 2. DEFINITIONS

2.1 The term "credit card" as used herein shall mean any card issued by a financial institution or any company which is used for making purchases of any type on a credit basis.

2.2 The term "credit account" as used herein shall mean any line of credit or other condition of credit under which an individual would be authorized to make purchases of any type on credit extended by any financial institution or business entity.

2.3 The term "marketing of credit cards and credit accounts" as used herein shall include any circumstance in which a person present on the premises of Blue Ridge Community and Technical College solicits applications for, or distributes application forms for, or in any other way encourages or assists any person to obtain a credit card or to either obtain or modify a credit account; provided, that this term shall not include any action or communications that do not include personal presence on the College campus by the credit issuer.

2.4 Notwithstanding any other provision of this Policy, the following are not included by the term "marketing of credit cards and credit accounts" as used herein:

2.4.1 The activities of any agency or business entity in providing financial aid to students of Blue Ridge Community and Technical College pursuant to a written authorization of the College.

2.4.2 The activities of any agency or business entity in providing employee benefits services pursuant to a written authorization of Blue Ridge Community and Technical College or any other agency of the State of West Virginia.

2.4.3 The activities of Blue Ridge Community and Technical College or the CTC Council or any other agency of the State of West Virginia.

SECTION 3. PROHIBITED ACTS

3.1 No person, corporation, financial institution, or any other business entity shall market credit cards or credit accounts on the premises of Blue Ridge Community and Technical College.