

**BLUE RIDGE COMMUNITY AND TECHNICAL COLLEGE
BOARD OF GOVERNORS**

SERIES: 1 | **General Rules**
RULE: 14.3 | **General Campus Conduct – Marketing of Credit Cards/Accounts on Campus**

Scope: Rule 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.

Authority: W. Va. Code § 18B-2A-4, 18B-14-10

Approval Date: 7/26/06

Effective Date: 7/26/06

SECTION 1. Purpose. The purpose of this rule is to set forth the guidelines regarding the marketing of credit cards and credit accounts.

SECTION 2. Definitions

- 2.1 Credit Account. 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.
- 2.2 Credit Card. Any card used by a financial institution or any company which is used for making purchases of any type on a credit basis.
- 2.3 Marketing of Credit Cards and Credit Accounts. 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 Rule, 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 student 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 WVCTC 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.

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