

## **Policy Governing the Solicitation and Sale of Credit Cards on the Towson University Campus**

This policy enables the university to monitor the activities of credit card vendors, to manage vendor access to students, and to assure that any such access is conditioned upon the dissemination of educational information relating to the responsible use of credit cards.

Credit card vendors will have access to Towson University students only through official, university-sponsored events and programs presented by university administrative offices. Examples of such programs include TU CARES/Orientation and "resource" and "involvement" fairs. Activities of student groups and organizations do not qualify for sponsorship under this policy.

Furthermore, credit card vendors are limited in the kinds of materials they may distribute. This consists of credit card application forms that students may, on their own initiative, choose to complete and return by mail, and information designed to educate individuals on the responsible use of credit. Specifically, educational information must accompany application forms whenever applications are distributed. Under no circumstances will credit card vendors be permitted to accept credit card applications or to collect personal information (names, mailing and e-mail addresses, and telephone numbers) from students.

In order to assure compliance with this policy, all application and educational materials proposed for distribution must have been reviewed and approved by the Vice President for Student Affairs or his/her designee prior to dissemination. Additionally, representatives of participating institutions must obtain and have available for presentation a letter of verification from the university office authorizing the distribution of materials.

*Approved by President's Council, November 2000.*