

<p>Procedure No. B- 05</p>	<p style="text-align: center;">SUNY COLLEGE AT OLD WESTBURY</p>  <p style="text-align: center;">CREDIT CARD MARKETING POLICY</p>	<p style="text-align: center;">INDEX</p>
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**1.0 PURPOSE and SCOPE..... 1**

**2.0 DEFINITIONS..... 1**

2.1 THE SPONSOR..... 1

2.2 THE MARKETER..... 1

2.3 THE OFFICE OF BUSINESS COMPLIANCE..... 1

2.4 THE PERMIT COMMITTEE..... 1

**3.0 RESPONSIBILITIES..... 1**

3.1 THE SPONSOR..... 1

3.2 THE MARKETER..... 1

3.3 THE OFFICE OF BUSINESS COMPLIANCE..... 1

3.4 THE PERMIT COMMITTEE..... 1

**4.0 PROCEDURE..... 1**

4.1 APPLICATION & APPROVAL..... 1

4.2 RESTRICTIONS..... 2

4.3 PENALTY..... 2

4.4 EXEMPTIONS..... 2

**5.0 REFERENCES..... 2**

**6.0 APPROVALS..... 2**

**EXHIBIT 1 – NEW YORK STATE CONSUMER PROTECTION BOARD’S CREDIT CARD PAMPHLET**

<p><b>Issued By:</b>  <b>Dr. Calvin O. Butts, III</b>  <b>President</b>  <b>College at Old Westbury</b></p>	<p><b>Signature:</b></p> 	<p><b>Effective Date:</b></p> <p><b>April 16, 2007</b></p>
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**1.0 PURPOSE AND SCOPE**

It is the policy of SUNY College at Old Westbury (the College) to prohibit the advertising, marketing, or merchandising of credit cards to students on the College’s premises, except as provided in this policy. Restrictions against advertising and penalties for individuals violating this policy are clearly set forth in Section 4.2 and 4.3 below.

**2.0 DEFINITIONS**

- 2.1 **Sponsor:** An employee who makes the College aware of the Marketer’s desire to promote its credit card on the campus.
- 2.2 **Marketer:** An individual or entity seeking to advertise, market, or merchandise credit cards on campus.
- 2.3 **Office for Business Compliance:** The College unit within the Division of Business & Finance that assists the Marketer in obtaining permission to promote its credit cards to students.
- 2.4 **Permit Committee:** The College committee that has overall responsibility for authorizing campus events or activities administered by external parties.

**3.0 RESPONSIBILITIES**

- 3.1 **The Sponsor:** Directs the Marketer to the Office of Business Compliance for an explanation of the College’s Credit Card Marketing and permit policies. The Sponsor assists the Event Manager in preparing for the event or activity held by the Marketer.
- 3.2 **The Marketer:** Conducts the event or activity which advertises, markets or merchandise credit cards on campus to students according to procedures in the College’s Credit Card Marketing Policy.
- 3.3 **The Office for Business Compliance:** Under the direction of the Chief Financial Officer, this unit reviews the College’s Credit Card Marketing Policy and the College’s permit process with the Marketer. This unit also prepares the permit that authorizes the Marketer to promote its credit cards to students.
- 3.4 **Permit Committee:** Under the direction of the Assistant to the President for Administration, this committee reviews and recommends the event or activity to the President for final approval.

**4.0 PROCEDURE**

**4.1 APPLICATION AND APPROVAL**

- A. The Marketer shall apply for a permit and meet with the Office for Business Compliance to gain an understanding of the College’s Credit Card Marketing and permit policies.
- B. Upon approval of the event or activity by the Permit Committee and appropriate College personnel, the Office for Business Compliance will prepare a permit granting the Marketer express written authorization to be on College property for the purpose of advertising, marketing or merchandising of credit cards.
- C. The Office for Business Compliance will provide the Marketer with a copy of the New York State Consumer Protection Board’s pamphlet on good credit management practices for distribution to students.

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D. The Marketer shall give to each student applying for a credit card, a copy of the New York State Consumer Protection Board's pamphlet (Exhibit 1).

**4.2 RESTRICTIONS**

- A. The Marketer shall be restricted to the campus locations specified in the permit.
- B. The Marketer shall be restricted to the hours specified in the permit.
- C. The Marketer shall not post flyers, posters, or other forms of information on any College property for the purpose of advertising, marketing, or merchandising of credit cards except on the day the Marketer is on the campus. Such postings shall be limited to the immediate vicinity where the Marketer has permission to operate and shall be removed after the event.
- D. The Marketer shall provide no inducement or gift to any student in exchange for applying for or completing a credit card application.

**4.3 PENALTIES**

Any individual, visitor, licensee, or invitee on the College premises found violating this policy shall be barred from the campus for a period of two years and any credit card issuer represented by said visitor, licensee, or invitee shall be banned from the campus for a period of one year. Any student, faculty, or other staff found violating this policy shall receive a warning and be prohibited from any and all future credit card marketing on the campus.

**4.4 EXEMPTIONS**

This policy does not apply to any advertising, marketing, or merchandising of credit cards by either the College or an agent of the College to non-students, nor does it prohibit the advertising, marketing, or merchandising of credit cards to students through direct mail, newspapers, magazines, or within any campus banking institution located on campus.

**5.0 REFERENCES**

The following authoritative documents were used in the preparation of this policy:

- A. Article 129-a of the NY State Education Law – This law requires that any college chartered by the NY State Board of Regents or incorporated by special act of the NY State Legislature shall establish an official college credit card marketing policy.
- B. College at Old Westbury's Procedure B-02, Use of College Facilities for External Events.

**6.0 APPROVALS**

This policy was reviewed by the College's Vice President of Enrollment Services, the Vice President of Student Affairs, the Assistant to the President for Advancement, the Assistant to the President for Administration, the Chief Financial Officer and the Executive Vice President prior to approval by the President.

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