

For the purposes of these guidelines, "credit card vendors" is defined as anyone soliciting student applications for credit cards including, but not limited to, individual students, student groups, not-for-profit groups, and commercial organizations.

Pursuant to Article 129-A of the New York State Education Law 6437 (Prohibition on the marketing of credit cards) the advertising, marketing, or merchandising of credit cards to students by vendors is prohibited at Niagara University, except those published in newspapers, magazines, or similar publications, or except within the following guidelines:

1. The Niagara Alliance Credit Union may provide credit card applications as part of the array of services offered to individuals opening an account.
2. The Credit Union is prohibited from offering gifts or prizes to students in exchange for credit card information, handouts, or applications.
3. Credit card policies must be clearly displayed by the Credit Union at the solicitation site and copies of the credit card policies must be distributed to all individuals who accept (or complete) an application (these policies must pertain to, but are not limited to interest rates, teaser rates, and annual fees).
4. The Credit Union must distribute, and clearly post at the solicitation site, information on the dangers and consequences of consumer debt to all individuals who take (or complete) a credit card application.

External agencies to the institution, other than the Credit Union, may not solicit credit cards to current students. This provision includes the campus bookstore, which may not include credit card material in books or bags.

Students should be ever vigilant about unsolicited telemarketing solicitations, especially those for credit cards and those that ask for personal information. No door-to-door solicitation of any kind is allowed in the residence halls, but as a campus we cannot prevent phone solicitations. Students are encouraged to contact the National DO NOT CALL registry to prevent unwanted phone solicitations. Preventing these calls is quick and easy. Students simply log into <http://www.donotcall.gov>; click register now, and enter their phone number. Additional directions will then be emailed. The Do Not Call request lasts for five years.

This policy does not apply to direct mailings to non-student constituencies by the University, its departments, or alumni association.