



Policy Title:

On-Campus Credit Card Marketing Policy

Approval Authority:	Senior Leadership Team	Related Policy:	Article XXIII-A of the Pennsylvania School Code (24 P.S. § 23-2301-A—23-2303-A).
Policy Contact:	goodhartb@etown.edu	Effective Date:	The provisions of this § 31.34 adopted July 14, 2006, effective July 15, 2006, 36 Pa.B. 3650
Custodial Office:	Business Office	Approved By:	Senior Leadership Team
Scope (applicable groups/individuals):	All Students	Date Approved:	February 10, 2026

Revision History

Revision Number:	Change:	Date:
	Initial version	04/2025

A. Purpose

Elizabethtown College complies with Article XXIII-A of the Pennsylvania School Code, which regulates on-campus credit card marketing to students.

Regulation of On-Campus Credit Card Marketing. The Pennsylvania State Board of Education shall require an institution of higher education to establish a policy that regulates the marketing of credit cards on campus. The policy may prohibit any marketing of credit cards on the campus. In establishing the policy, the institution of higher education shall incorporate into orientation programming presentations on credit card debt education and money management skills for students.

B. Definitions

"Credit card debt education literature" shall mean the information developed by a college or university, by a registered nonprofit organization, credit card marketer or by other sources, as identified and approved by the institution of higher education that details the appropriate use, benefit and risk of incurring debt through the use of credit cards.

"Credit card marketer" shall include a person, corporation, financial institution or business entity that promotes, offers or accepts applications for a credit card.

"Student" shall mean a person who is at least 18 years of age and who attends an institution of higher education, whether enrolled on a full-time or part-time basis.

C. Policy Procedures

Procedure:

Credit card marketing, advertising, or merchandising to students at Elizabethtown College is prohibited. This prohibition applies to all banks and other commercial entities (including their third-party representatives) that engage in the on-campus marketing of credit cards to students through solicitation activities. Banks and other commercial entities including their third-party representatives are prohibited from collecting personal information from students specifically for credit card application purposes.

Activities covered by the policy for on-campus credit card marketing, but are not limited to:

1. requiring registration of on-campus credit card marketers. recruiting solicitations to individuals,
2. limiting credit card marketers to specific areas of the campus designated by the institution of higher education,
3. prohibiting credit card marketers from offering gifts to a student in exchange for completing a credit card application unless the student has been provided credit card debt education literature, which includes, but is not limited to, brochures of written or electronic information,
4. providing, at least quarterly, credit card debt education literature with campus bookstore purchases.

Third-Party Partner:

Elizabethtown College partners with PSECU for an on-campus banking solution. PSECU follows the guidelines outlined by the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009. The CARD Act prohibits PSECU from inducing tangible items, marketing on a college campus, and inducing non-students. This does not prohibit students, faculty, or staff from availing themselves to all banking services provided through PSECU.

D. Policy Consultation

Pennsylvania Legislature

E. Other Information

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