

University of Scranton

On-Campus Credit Card Vendor Policy

Executive Sponsor: Senior Vice President
for Finance and Administration; Vice
President for Student Life

Responsible Office: Student Life and
Finance

Originally Issued: September 15, 2026

Effective Date: September 15, 2026

Next Review: 3 year review cycle

I. Policy Statement

This policy regulates the marketing of credit cards on the University of Scranton campus in compliance with Pennsylvania Code Section 23 2302 A: Regulation of On-Campus Credit Card Marketing, effective July 1, 2024.

II. Reason for Policy

To protect University of Scranton students from aggressive financial solicitation, promote responsible financial literacy, and ensure compliance with Pennsylvania state law regarding on-campus credit card marketing.

III. Entities Affected by This Policy

This policy applies to all University students and third-party vendors.

IV. Website Address for this Policy

<https://www.scranton.edu/compliance-titleix/policies/credit-card-marketing-policy.pdf>

V. Related Documents, Forms, and Tools

- Pennsylvania School Code Section 2301-A: Regulation of On-Campus Credit Card Marketing

VI. Definitions

Campus: All premises and grounds owned, operated or leased by the University of Scranton.

Credit Card: Account that allows holder to purchase goods or services on credit.

Credit Card Issuer: Any person, corporation, financial institution, or business entity that promotes, offers, or accepts applications for a credit card

Marketing: Any activity conducted with the goal of selling products or services **Student:** a person who attends the University of Scranton, whether enrolled on a full-time or part-time (undergraduate or graduate) basis.

VIII. Responsibilities

A. Prohibited Marketing and Scope:

Credit card marketing, advertising, solicitation, or merchandising directed to students on the University property is strictly prohibited. This prohibition applies to all physical grounds and facilities, including but not limited to tabling, vendor displays, distribution of flyers or promotional materials, bulletin boards, sponsored events, and campus facilities reservations. The prohibition extends to all University-owned or operated digital networks and channels, including official University email lists, student portals, learning management systems, official social media accounts, and digital signage.

Credit card issuers, marketers, and commercial entities (including third-party representatives) are prohibited from collecting personal information from students on campus for credit card application purposes or offering tangible gifts/incentives in exchange for completed applications.

B. Institutional Banking Partnership Exemption

While authorized campus banking partner (PNC Bank) may offer general financial literacy materials, non-credit banking products, and educational resources on campus, this prohibition on gifts and tangible incentives applies equally to all approved campus banking activities whenever credit card products or applications are featured or made available. This policy does not prevent students from availing themselves of all banking services provided by on-campus partner PNC Bank.

IX. Violations

Violations of this policy should be reported to the Office of Institutional Compliance or the Office of Student Life.

X. Non-Compliance

Any credit card issuer found in violation of this policy may face penalties including, but not limited to, fines, suspension of marketing privileges on campus, and termination of agreements with the University. Any individual found in violation of this policy may face disciplinary actions, including suspension or expulsion from the institution, depending on the severity of the violation.