

YESHIVA UNIVERSITY CREDIT CARD MARKETING POLICY

Prohibition: The advertising, marketing and merchandising of credit cards to students on any University campus is strictly prohibited, except as provided herein. This prohibition applies to all facilities owned, leased or otherwise controlled by the University, and whether academic, residential or otherwise.

Penalties: 1. Any visitor, licensee, or invitee on the campus found violating this policy may be banned from the campus for a period of up to two years.

2. Any credit card issuer represented by such a visitor, licensee, or invitee found violating this policy may be banned from the campus for a period of up to one year.

3. Any student or member of the faculty or staff found violating this policy may be subject to disciplinary action pursuant to the applicable policies, rules and regulations of the University (up to and including, in the case of a student, suspension or expulsion and, in the case of an employee, termination of employment).

The foregoing penalties shall be in addition to any penalty pursuant to the Penal Law or any other law to which a violator or organization may be subject.

Exclusions: This policy does not apply to any advertising, marketing, or merchandising of credit cards by either the University or an agent of the University 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 banking institution located on the University campus, or of any affinity-based credit card program to which the University is a party.

Dated: November 2012