

Stricken language would be deleted from and underlined language would be added to law as it existed prior to the 82nd General Assembly.

1 State of Arkansas *As Engrossed: H2/15/99 H2/17/99 H2/24/99 H3/8/99 H3/18/99 H3/25/99 S4/5/99*

2 82nd General Assembly

A Bill

3 Regular Session, 1999

HOUSE BILL 1147

4
5 By: Representatives J. Jeffress, Davis, G. Jeffress, Teague, Wood

For An Act To Be Entitled

9 "AN ACT TO RESTRICT CREDIT CARD SOLICITATION ON
10 COLLEGE CAMPUSES; AND FOR OTHER PURPOSES."

Subtitle

13 "AN ACT TO RESTRICT CREDIT CARD
14 SOLICITATION ON COLLEGE CAMPUSES."

17 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

19 SECTION 1. As used in this act:

20 (1) "Credit card" means any card, plate or other single credit device
21 that may be used from time to time to obtain credit. Checks and similar
22 instruments that can be used only once to obtain a single credit extension are
23 not credit cards;

24 (2) "Credit card issuer" means any person or entity who issues a credit
25 card or the employee or agent of the person or entity, with respect to the
26 card;

27 (3) "Institution of higher education" means any public or private
28 university, college, technical college, and community college located in
29 Arkansas;

30 (4) "Person" means any natural person, firm, association, organization,
31 partnership, corporation or company, or any combination thereof.

33 SECTION 2. (a) It is unlawful on the campus of an institution of
34 higher education to offer gifts or any other promotional incentives to any
35 person under twenty-one (21) years of age through direct face-to-face contact,
36 in order to entice the person to apply for a credit card. Prior to any

1 personal solicitation of credit card applications in or on facilities of an
2 institution of higher education in which gifts or any other promotional
3 incentives are being offered, the credit card issuer shall verify the identity
4 and age of the person to be solicited by the review of a valid driver's
5 license or other credible means of identification bearing a photograph of the
6 person. This subsection shall not apply to the solicitation of a credit card
7 application by a bank or credit union located on the campus, if the
8 solicitation is made within its office.

9 (b) It is unlawful to issue a credit card to any individual whose
10 application for credit is obtained as a result of actions prohibited by this
11 act.

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13 SECTION 3. If the institution of higher learning permits solicitations
14 at athletic events the institution shall include a credit seminar within the
15 institution's freshman orientation.

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17 SECTION 4. Any credit card issuer violating this act shall be deemed
18 guilty of a misdemeanor and fined not less than five hundred dollars (\$500)
19 nor more than one thousand dollars (\$1,000) for each violation.

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21 SECTION 5. All provisions of this act of a general and permanent nature
22 are amendatory to the Arkansas Code of 1987 Annotated and the Arkansas Code
23 Revision Commission shall incorporate the same in the Code.

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25 SECTION 6. If any provision of this act or the application thereof to
26 any person or circumstance is held invalid, such invalidity shall not affect
27 other provisions or applications of the act which can be given effect without
28 the invalid provision or application, and to this end the provisions of this
29 act are declared to be severable.

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31 SECTION 7. All laws and parts of laws in conflict with this act are
32 hereby repealed.

33 /s/ J. Jeffress, et al
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