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LAW/RWH

P.L.2013, CHAPTER 18, *approved January 25, 2013*
Assembly, No. 1688

1 **AN ACT** concerning certain credit card solicitations and
2 supplementing Title 18A of the New Jersey Statutes.

3
4 **BE IT ENACTED** *by the Senate and General Assembly of the State*
5 *of New Jersey:*

6
7 1. As used in this act:

8 "Credit" means the right to defer payment of debt or to incur debt
9 and defer its payment.

10 "Credit card" means any card, plate, coupon book, or other single
11 credit device that may be used from time to time to obtain credit.

12 "Direct merchandising" means the promotion to sell or offer any
13 goods, wares, services or merchandise to any person by means of
14 interpersonal contact or through the use of displays.

15 "Public institution of higher education" means Rutgers, The State
16 University, the State colleges or universities established pursuant to
17 chapter 64 of Title 18A of the New Jersey Statutes, the New Jersey
18 Institute of Technology, the University of Medicine and Dentistry
19 of New Jersey, the county colleges and any other public university
20 or college now or hereafter established or authorized by State law.

21 "Student" means a person who is a matriculated student at a
22 public institution of higher education in this State whose billing
23 address is in this State.

24
25 2. A public institution of higher education is not authorized to
26 enter into any agreement, or to permit any of its agents or student
27 organizations to enter into any agreement, for the direct
28 merchandising of credit cards to any students.

29
30 3. This act shall take effect on the 30th day after enactment.

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35 Prohibits public institutions of higher education from permitting
36 direct solicitation of students for credit card accounts.

ASSEMBLY, No. 1688

STATE OF NEW JERSEY 215th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2012 SESSION

Sponsored by:

Assemblyman DAVID C. RUSSO

District 40 (Bergen, Essex, Morris and Passaic)

Assemblywoman CELESTE M. RILEY

District 3 (Cumberland, Gloucester and Salem)

Assemblywoman CONNIE WAGNER

District 38 (Bergen and Passaic)

SYNOPSIS

Prohibits public institutions of higher education from permitting direct solicitation of students for credit card accounts.

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel



(Sponsorship Updated As Of: 9/25/2012)

1 AN ACT concerning certain credit card solicitations and
2 supplementing Title 18A of the New Jersey Statutes.

3

4 **BE IT ENACTED** by the Senate and General Assembly of the State
5 of New Jersey:

6

7 1. As used in this act:

8 "Charge card" means a credit card on an account for which no
9 periodic rate is used to compute a finance charge.

10 "Credit" means the right to defer payment of debt or to incur debt
11 and defer its payment.

12 "Credit card" means any card, plate, coupon book, or other single
13 credit device that may be used from time to time to obtain credit.

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29 organizations to enter into any agreement, for the direct
30 merchandising of credit cards to any students.

31

32 3. This act shall take effect on the 30th day after enactment.

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STATEMENT

36

37 This bill prohibits a public institution of higher education in this
38 State from entering into an agreement, or permitting its agents or a
39 student organization from entering into any agreement, for the
40 purposes of the direct merchandising of credit cards in person or by
41 displays to students.

ASSEMBLY, No. 1688

STATE OF NEW JERSEY 215th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2012 SESSION

Sponsored by:

Assemblyman **DAVID C. RUSSO**

District 40 (Bergen, Essex, Morris and Passaic)

Assemblywoman **CELESTE M. RILEY**

District 3 (Cumberland, Gloucester and Salem)

Assemblywoman **CONNIE WAGNER**

District 38 (Bergen and Passaic)

Co-Sponsored by:

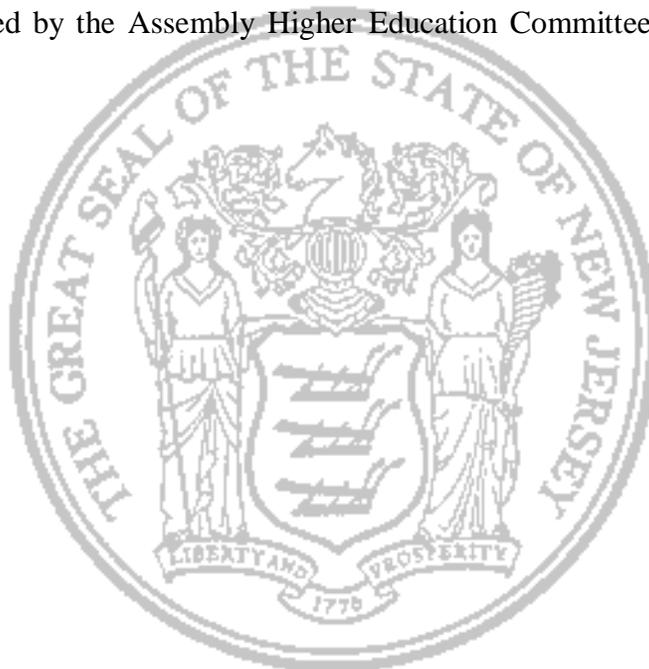
Assemblyman **S.Kean**, Senators **O'Toole** and **Allen**

SYNOPSIS

Prohibits public institutions of higher education from permitting direct solicitation of students for credit card accounts.

CURRENT VERSION OF TEXT

As reported by the Assembly Higher Education Committee with technical review.



(Sponsorship Updated As Of: 12/21/2012)

1 AN ACT concerning certain credit card solicitations and
2 supplementing Title 18A of the New Jersey Statutes.

3

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ASSEMBLY HIGHER EDUCATION COMMITTEE

STATEMENT TO

ASSEMBLY, No. 1688

STATE OF NEW JERSEY

DATED: SEPTEMBER 24, 2012

The Assembly Higher Education Committee reports favorably Assembly Bill No. 1688.

This bill prohibits a public institution of higher education in this State from entering into an agreement, or permitting its agents or a student organization from entering into any agreement, for the purposes of the direct merchandising of credit cards in person or by displays to students.

This bill was pre-filed for introduction in the 2012-2013 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

SENATE HIGHER EDUCATION COMMITTEE

STATEMENT TO

ASSEMBLY, No. 1688

STATE OF NEW JERSEY

DATED: DECEMBER 6, 2012

The Senate Higher Education committee reports favorably Assembly Bill No. 1688.

This bill prohibits a public institution of higher education in this State from entering into an agreement, or permitting its agents or a student organization from entering into any agreement, for the purposes of the direct merchandising of credit cards in person or by displays to students.

As reported by the committee, this bill is identical to Senate Bill No. 2303 with committee amendments, which also was reported by the committee on this same date.

SENATE, No. 2303

STATE OF NEW JERSEY 215th LEGISLATURE

INTRODUCED NOVEMBER 19, 2012

Sponsored by:

Senator KEVIN J. O'TOOLE

District 40 (Bergen, Essex, Morris and Passaic)

SYNOPSIS

Prohibits public institutions of higher education from permitting direct solicitation of students for credit card accounts.

CURRENT VERSION OF TEXT

As introduced.



1 AN ACT concerning certain credit card solicitations and
2 supplementing Title 18A of the New Jersey Statutes.

3

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40 purposes of the direct merchandising of credit cards in person or by
41 displays to students.

SENATE HIGHER EDUCATION COMMITTEE

STATEMENT TO

SENATE, No. 2303

with committee amendments

STATE OF NEW JERSEY

DATED: DECEMBER 6, 2012

The Senate Higher Education committee reports favorably Senate Bill No. 2303 with committee amendments.

This bill prohibits a public institution of higher education in this State from entering into an agreement, or permitting its agents or a student organization from entering into any agreement, for the purposes of the direct merchandising of credit cards in person or by displays to students.

The committee made a technical amendment to the bill to remove a reference to charge cards.

As reported by the committee with amendments, this bill is identical to Assembly Bill No. 1688, which also was reported by the committee on this same date.