

**Department of Legislative Services**  
Maryland General Assembly  
2002 Session

**FISCAL NOTE**

House Bill 1373 (Delegate Pitkin)  
Commerce and Government Matters

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**Consumer Protection - Credit Cards - Student Applicants**

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This bill requires credit card issuers that conduct credit card marketing activities on a campus of a higher education institution to provide a program of education, with specific minimum content, on the responsible use of credit to students on that campus and their families prior to or contemporaneous with any on-campus marketing activity. A credit card may not be issued to a student at a higher education institution unless the student's application includes proof that the applicant has attended the credit educational program. The bill prohibits credit card issuers from purchasing or otherwise obtaining from a higher education institution the names or addresses of the students at the institution. The bill also prohibits credit card issuers from offering gifts or other promotional incentives to students at a higher education institution in connection with an application for a credit card.

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**Fiscal Summary**

**State Effect:** Enforcement could be handled with existing resources.

**Local Effect:** None.

**Small Business Effect:** None.

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**Analysis**

**Current Law:** None applicable.

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## **Additional Information**

**Prior Introductions:** A substantially similar bill, HB 1155, was introduced in the 2000 session and received an unfavorable report from the House Commerce and Government Matters Committee.

**Cross File:** None.

**Information Source(s):** University System of Maryland, Maryland Higher Education Commission, Office of the Attorney General (Consumer Protection Division), Department of Legislative Services

**Fiscal Note History:** First Reader - March 12, 2002  
ncs/jr

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