



# University of Connecticut

Written  
Testimony

Submitted  
By

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Higher Education and Employment Advancement Committee Public Hearing  
February 10, 2009

Proposed Bill Number 73, An Act Concerning the Solicitation of Credit Cards to College Students and the Management of Student Credit Card Debt.

Thank you for the opportunity to provide information regarding the proposed legislation regarding student and alumni credit card promotions. My name is Lisa Lewis and I'm employed by the University of Connecticut as the Executive Director of the University of Connecticut Alumni Association.

Student access to credit is a common issue for campuses. As the Committee considers legislation to limit student access to credit cards, it is essential to note the significant difference between the student population of young people who are learning about credit and the alumni population who are adults with financial skills. The proposed Senate bill, as written, does not differentiate these two groups.

The University of Connecticut Alumni Association has a long-term, board-approved partnership with Bank of America to offer a UConn Alumni Association-branded credit card to alumni of the University of Connecticut.

This program provides an opportunity for alumni to show their pride in their affiliation with UConn each time they use their credit card. It helps build the brand and visibility of the University of Connecticut by having proud Husky alumni use their card around the world. The partnership is also a source of funding to support the outreach efforts of the Alumni Association so that it, in turn, can support the University. The program model used by the University of Connecticut Alumni Association is one of the more conservative models in the country, with marketing limited to alumni.

The Alumni Association does not provide student lists to Bank of America. It does not provide access to on-campus marketing. The alumni of the University are adults who are able to judge the attractiveness of the card benefits and make sound financial decisions. Alumni who do not wish to receive offers from Bank of America can remove their names from the list.

If the legislation passes as currently written in the Senate bill, the Alumni Association would no longer be able to offer a branded credit card to alumni. This would have detrimental effect on the University's ability to connect alumni, support students and strengthen UConn. The University encourages the legislature to focus its efforts on the student marketing issues outlined in the Statement of Purpose so the Association can continue to provide this successful program to alumni.