



# STUDENT HANDBOOK

- University Mission
- Code of Student Conduct**
- Academic Information
- Student Records
- Financial Information
- University Policies
- Campus Services
- Campus Safety
- Employment
- Facility Use Policy
- Health and Wellness Services
- Fitness and Sports
- Technology
- Student Housing Policies and Procedures
- Student Organizations Policies and Procedures

## Contact

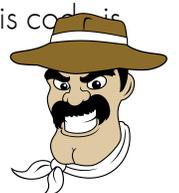


# CODE OF STUDENT CONDUCT

## GENERAL PROVISIONS

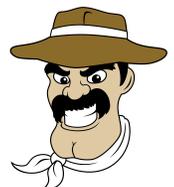
### 1.01 APPLICABILITY

This Code of Student Conduct is applicable to every student enrolled at the University, whether part-time or full-time and whether in residence, by extension, or otherwise and may at times apply to persons off-campus when using University facilities or participating in University programs. This code is adopted pursuant to authority granted by the University’s Board of Regents.



### 1.02 DEFINITIONS

- a. "Academic work" means the preparation of an essay, thesis, report, problem assignment, computer program or other project which is submitted for purposes of grade determination.
- b. "Code" means this Code of Student Conduct.
- c. "Director" means the Director of Student Development or Director of Student Housing or designee.
- d. "Disciplinary action" means proceedings under Section Three of this code.
- e. "Hazing" means those activities defined in the Cameron University Hazing Code (See Appendix A).
- f. "Hearing Officer" means that person appointed by the Dean of Students, who in most cases will be the Director of Student Development, the Director of Student Housing, or the Chair of the Disciplinary Committee, to conduct hearings.
- g. "Notice" means correspondence via official University communication, to include but not limited to: (1) sent by mail, addressed to the addressee at the local address, as shown on University records in the Office of the Registrar; (2) personally delivered to the addressee; (3) personal contact; (4) University email address; (5) hand delivery; or by (6) certified mail, return receipt requested, to the address on file.
- h. "Preponderance of the evidence" means that quantum of evidence which, when given probative force, would tend to prove that a fact is more likely to be true than not.
- i. "Published University policy" means any provision of a Board of Regents order or rule, an official University policy or procedure, or a published directive, rule, or regulation of the University.
- j. "Record" means all written documents, forms, copies, reports, statements, tape recordings, or tangible evidence in a disciplinary action.
- k. "University" means Cameron University.



- l. "University officials" means those persons who have been given responsibility and authority by the appropriate agency or person, including regents, officers, faculty, and administrative staff.
- m. "University property" means property owned, controlled, used, or occupied by the University, including property physically removed from the main campus.
- n. "DOS" means the Dean of Students unless otherwise noted.
- o. "Will" and "Shall" are used in the imperative sense.

### **1.03 AWARENESS OF POLICIES**

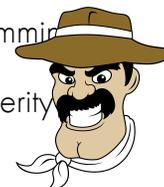
Each student is expected to be fully acquainted with all published University policies, copies of which are available to each student for review online and in the Student Development Office. The most up-to-date version of University policies, to include the Code, can be found online. The University will hold each student responsible for compliance with these published policies. Students are also expected to comply with all federal, state, and local laws, and any student who violates any provision of those laws is subject to disciplinary action, notwithstanding any action taken by civil authorities because of the violation. This principle extends to conduct off campus which may have an adverse effect on the University or the educational process.

## **RESPONSIBILITIES OF STUDENTS**

### **2.01 CONDUCT REQUIRED**

Specific examples of conduct, to include any attempt to commit prohibited conduct, which violates section 2.01 above include, but are not limited to, the following:

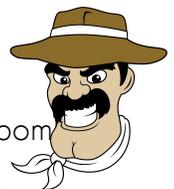
- a. Commission of an act which would constitute an offense under appropriate federal, state or local criminal statute.
- b. Advocating or recommending either orally or in writing the conscious and deliberate violation of any federal, state, or local law. "Advocacy" means addressing and individual or group for imminent action and steering it to such action, as opposed to the abstract espousal of the moral prosperity course of action



- c. Engaging in Disruptive Activity as defined in Appendix B.
- d. Violation of any published University policy to include student housing and University-owned facilities.
- e. Failure to comply with the directives of a University official acting in the performance of their duties. This includes the failure to respond to an official summons to the office of an University official within the designated time or failure to present identification upon request of any authorized University official.
- f. Furnishing any false information to the University. Furnishing false information includes but is not limited to manufacturing, posing, providing, making, or using false information or omitting relevant information to University officials or on University documentation; forging, altering or missing a University record or document; initiating a false report; knowingly using or posing forged, altered or false documents or records; and either failure to maintain a current mailing address with the Registrar's Office or providing a false/fictitious address.
- g. Providing false testimony or other evidence at a University disciplinary or other administrative proceeding.
- h. Engaging in academic dishonesty as defined and described in Section 6.07 of the Code.
- i. Failing to meet financial obligations to the University, such as issuance of a check without sufficient funds.
- j. Theft, destruction, damage, or misuse of property belonging to or the responsibility of the University or to any person/legal entity, to include unauthorized throwing of any object in or from University facilities.
- k. Misuse, abuse or unauthorized use of fire extinguishers or other safety equipment on University property.



- l. Engaging in conduct that endangers the physical or mental health or safety of any person or which causes physical injury.
- m. Possession of or making use of University keys, to include official Cameron ID, for an unauthorized purpose.
- n. Unauthorized entry into or use of University buildings, facilities, equipment, or resources.
- o. Any illegitimate or unauthorized use of computer systems, resources, facilities, hardware, or software or any violation of the Computer Use Policy or Residential Network Policy.
- p. Engaging in activities and behaviors considered hazing in nature which includes but not limited to an initiation by an organization utilizing any dangerous, harmful, or degrading act towards a student (See Appendix A).
- q. Violation of the published University policies on the possession and use of alcoholic beverages (See Appendix C).
- r. Gambling in any form on University property or sponsored activities.
- s. Illegal possession, use, sale, or distribution of any quantity, whether usable or not, of any drug, narcotic, or controlled substance, as well as any drug paraphernalia, especially on University property or at University activities.
- t. Possession or use of any firearms, ammunition, or weapon on University property to include hunting/fishing knives; carrying knives with blades exceeding three inches is also prohibited.
- u. Unauthorized possession, ignition, or detonation of any explosive device, fireworks, liquid, or object which is flammable or which could cause damage by fire or explosion to persons or University property.
- v. Knowingly (1) initiating, communicating, or circulating a report of a present, past or future bomb fire, offense, or other emergency that is false or baseless and that would ordinarily cause action by an



official or volunteer agency organized to deal with emergencies; (2) placing a person in fear of imminent serious bodily injury; or (3) preventing or interrupting the occupation of a building, room or aircraft, automobile, or other mode or conveyance.

w. Malfeasance or misuse of elected or appointed office in a student organization

x. Abusive conduct: Unwelcome conduct that is sufficiently severe and pervasive that it alters the conditions of education and creates an environment that a reasonable person would find intimidating, harassing, or humiliating. The frequency of the conduct, its severity, and whether it is threatening or humiliating are factors that will be considered in determining whether conduct is abusive. Abusive conduct includes verbal abuse, physical abuse, or holding a person against their will. Simple teasing, offhanded comments and isolated incidents (unless extremely serious) will not amount to abusive conduct.

y. Assaulting, battering, or physically abusing another person.

z. Violating the University's Gender-Based Misconduct Policy.

aa. Stalking: repeated conduct which reasonably and subjectively causes another person to fear for their safety or which causes person to alter his/her activities as a result of the repeated conduct.

bb. Retaliation: Taking any adverse action against a person because of, or in retaliation for, the person's reporting of a crime or violation of University policy, or in assisting in such a claim. The procedures set forth in Sections 3, 4, and 5 will apply to all non-academic violations of the Code of Student Conduct, except for violations of the Cameron University Gender-Based Misconduct Policy.

## **ADMINISTRATION OF STUDENT CODE**

### **3.01 DIRECTORS**

Under the direction of the Dean of Students (DOS), the Director of Student Development, or designee, shall be primarily responsible for the administration of the student conduct system. The Director of Student Housing or designee will be responsible for resolving disciplinary problems resulting from



violation of regulations within residential facilities, according to the Code and the Student Housing Rules and Regulations (Appendix D).

### **3.02 DISCIPLINARY HEARING COMMITTEE**

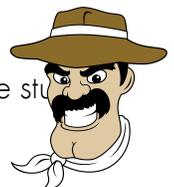
Each fall semester the DOS shall appoint the Disciplinary Hearing Committee. Committee members shall serve for one year. Committee membership will include students, faculty, and staff members. When needed, the Committee will both be comprised of three faculty, three students and one staff member.

The Committee will hear appeals of non-academic misconduct cases resulting in interim suspension, suspension or expulsion for non-academic offenses. The Committee shall hear all appeals related to 2.02h of the code and matters that are academic in nature that may result in suspension or expulsion. The Chairs of the Committees will work closely with the DOS to follow appropriate procedures for the hearing (Section 5).

### **3.03 TEMPORARY ADMINISTRATIVE ACTION**

a. **When Appropriate.** In the event the President or the DOS, or designee, has reasonable cause to believe that a student poses (1) a danger to the safety of the student, other persons, or University property; or is (2) an ongoing threat of disrupting the academic process, the DOS or the President may place immediate, temporary restrictions upon a student's rights with the University community, up to and including removal from the University Community, pending a hearing outlined herein. If the Director of Student Development or the Director of Student Housing has reasonable cause to believe that a student poses (1) a danger to the safety of the student, other persons, or University property; or is (2) an ongoing threat of disrupting the academic process, the Director may temporarily impose place immediate, temporary restrictions upon a student's rights with the University community, up to and including removal from the University Community, with the exception of suspension and expulsion, which may be appealed to the DOS.

b. **Notice of Temporary Action.** Upon the decision to impose a temporary restriction, the student shall be notified by the most expeditious means available.



c. **Hearing.** When temporary restrictions are imposed, the DOS shall immediately initiate the hearing procedures provided in the Code, and a hearing as required herein shall be held no later than ten business days after the temporary disciplinary action was taken. However, the time for a hearing may be extended due to the availability of witnesses, respondent, hearing panel, timing of complaint, and/or other circumstances requiring a hearing extension date; but, in any such case, a student shall not be prejudiced.

### 3.04 ADMINISTRATIVE INVESTIGATION OF ALLEGED CODE VIOLATIONS

#### a. **Investigation**

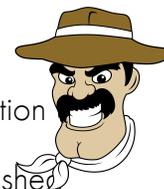
1. **Allegation.** After a code violation is alleged, information is sent by the reporting party to the appropriate Director.

2. **Preliminary Inquiry.** The Director will conduct a timely preliminary inquiry into the alleged violation to determine whether the complaint warrants further investigation.

3. **Notice of Investigation and Administrative Review.** If the Director determines that the complaint warrants further investigation, the Director shall send notice to the student that a complete investigation will occur and request the student's attendance at a meeting to discuss the alleged code violations. This meeting shall occur as soon as possible, but no earlier than five business days after notice is given. The student may agree to a more expedient meeting.

4. **Administrative Review.** The Director may discuss, consult and advise with the parties involved and they shall attend such meetings as summoned. On the student's appearance before the Director, the Director shall give the student an opportunity to relate or explain any facts bearing on the alleged violation. The Director will conduct additional investigation as needed in order to make an administrative disposition. A determination will be made regardless of a student's attendance, based on the information and evidence available.

b. **Administrative Disposition.** After a fair and impartial assessment of all of the information collected during the investigation, the Director shall make a determination of whether a published



University policy was violated. The Director shall indicate their decision, including disciplinary action, if any, in writing as soon as reasonably practical but no later than five business days after completion of the administrative review.

c. **Appeal of Administrative Disposition.** The student has five business days after the notification of the administrative disposition in which to file a written appeal to the DOS. Please refer to Section 4 - Appeals & Review.

### 3.05 DISCIPLINARY PENALTIES

a. **Nature of Sanctions.** The following penalties comprise the range of official University actions which may be taken when a student engages in prohibited conduct. Those penalties are not exclusive and may be imposed together with other penalties, deemed appropriate by university officials.

1. Warning: A verbal or written notice to the student that a violation of a published University policy has occurred and that the continuation of such conduct or actions could result in further disciplinary action.

2. Restricted privileges: Denial or restriction of one or more privileges granted to students. These may be, but are not limited to, denial of access to all or portions of campus (except for limited periods and specific activities with the permission of the appropriate University official), the use of an automobile, dining privileges, visitation privileges, or participation in athletics or other extracurricular activities. The restriction may be imposed only for a definite term.

3. Educational Sanction: The requirement that the student complete a special project, which may be, but is not limited to, writing an essay, attending special classes or lectures, or visiting a counseling center. The special project may be imposed only for a definite term.

4. Restitution: Paying for physical or property damage, losses, or misappropriation, either monetarily or by the performance of specific duties.



5. Fines: In addition to or in lieu of other sanctions, the hearing body may impose fines in accordance with the following maximums: Administrative Disposition-\$150.00; Disciplinary Hearing Committee-\$150.00. Should the Disciplinary Hearing Committee or appropriate administrative official determine a fine would result in an unreasonable hardship on the student, a work program can be imposed in lieu of a fine. The in lieu work program shall be jointly approved by the hearing body and the DOS or designee.

6. Disciplinary probation: An indication that the student is not in good standing and that their continued enrollment is conditioned upon adherence to published University policies. Probation may be imposed only for a definite term but automatically restricts the following privileges:

a. A student on disciplinary probation or harsher disciplinary sanction is ineligible to hold or be elected to an office of any student organization recognized by the University;

b. A student on disciplinary probation or harsher disciplinary sanction may not represent the University in any special honorary role, (e.g., debate tournament, athletic competition, etc.)

c. If a specific question is asked whether the student has been involved in any discipline situations, there is no alternative but to give an accurate answer to the question. (This situation automatically exists for items 5-12).

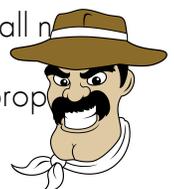
7. Withholding an official transcript or degree.

8. Prohibition against readmission.

9. Denial or non-recognition of a degree.

10. Loss of or ineligibility for a student scholarship, grant, or loan.

11. Suspension: Separation from the University for a definite term, during which the student shall not be permitted to attend classes or participate in any University activity, and/or be on University property.



12. Expulsion: Termination of student status for an indefinite period. The conditions for readmission, if any, shall be stated in the order of expulsion. When an offense is so severe that the University will not allow the student to re-enroll, the student will be expelled. Expulsion is not a permanent separation, but neither is a definite time set when return is expected.

13. Housing probation: An indication that the student is not in good standing in Student Housing. In the event of a subsequent violation, sanctions may be more severe, up to and including cancellation of student housing contract.

14. Cancellation of student housing contract with or without a deposit refund.

b. **Disciplinary Hold:** Student Records, Student Transcripts, and Student Registration.

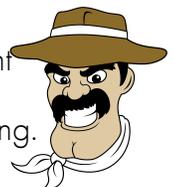
1. The University may place a disciplinary hold on a student's records during the pendency of Student Conduct Proceedings. A disciplinary hold prohibits a student from registering for classes until the Student Conduct Proceedings, to include any review procedure, are complete.

2. Upon conclusion of Student Conduct Proceedings, the University may continue a disciplinary hold on a student's records until the student satisfactorily completes all sanctions.

3. The University may place a disciplinary hold on a student's record if a student is suspended as part of the sanctions process, which prohibits a student from being admitted to or registering for classes at any campus governed by the Board of Regents of the University of Oklahoma.

4. A disciplinary hold shall remain in effect until the suspension period is over, the student has complied with all conditions/sanctions, and has reapplied and been readmitted. Records relating to non-academic student conduct are part of the student's overall education record; however, disciplinary charges and sanctions are not noted on the student's transcript.

c. **Recording of Penalties.** Disciplinary records will be maintained in the Office of Student Development. Housing disciplinary records will be maintained in the Office of Student Housing.



Penalties of suspension and expulsion shall be maintained permanently in the Office of Student Development and are subject to review if a written request is made to the Dean of Students.

d. **Finality of Penalties.** Disciplinary action becomes final:

1. In the event of an Administrative Disposition, upon acceptance by the student of the Director's decision. Disciplinary action will be imposed immediately following the Administrative Disposition, pending the outcome of an appeal.
2. In the event of an appeal, upon notice to the student of the Committee's Final Disposition.
3. In the event of a hearing in cases where suspension or expulsion may be sought, upon notice to the student of the decision of the Hearing Committee, and when the time in which to file a notice of appeal to the President of the University has expired.

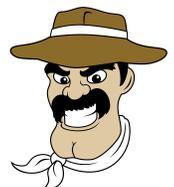
## **APPEALS AND REVIEW**

### **4.01 REQUESTING APPEAL**

a. **Written Appeal Request.** A student wishing to appeal the Director's decision must file a signed, written notice of the appeal request with appropriate rationale with the DOS no later than 4 p.m. five business days after official notice of the Director's decision. Appeals of interim suspension, suspension, or expulsion will be heard by the Hearing Committee. All other appeals will be heard by the DOS and will generally proceed as described herein.

b. **The grounds for appeal are:**

1. Insufficient evidence to support the decision.
2. The sanction imposed was too harsh.
3. An error that significantly prejudiced the rights of the defendant.
4. Significant new information discovered after the hearing and presented within 30 days.



c. **Time.** For appeals of interim suspension, suspension, or expulsion, the DOS will notify the appropriate Hearing Committee Chair of the written appeal request. The Committee Chair will schedule a hearing no later than ten (10) business days after the appeal request, unless there are extenuating circumstances (such circumstances are to be shared with the student.) If disciplinary action is involved prior to appeal, the student may request a more expedient hearing.

d. **Notice.** The Chair of the Committee will notify the student in writing of the time, date and place of the appeal Hearing with other required information. See Section 5 for detailed hearing procedures.

## HEARING PROCEDURES

The following procedures are applicable to any hearing before the Committee. A Committee will hear all appeals of Temporary Disciplinary Actions, and all matters that may result in suspension or expulsion.

### 5.01 PRE-HEARING PROCEDURES

a. **Notice.** Upon initiation of the hearing process, as described in Sections 5, the appropriate Committee will provide written notice to all parties:

1. **Time of Hearing:** Notice shall state the date, time and location of the hearing. A Committee hearing shall be held no later than ten business days after the required written notice to the student. Every effort will be made to accommodate a student's request for a more immediate hearing.

2. **Summary of Allegations:** Notice shall include a short and plain statement of the University policies alleged to have been violated, the factual background of the matter, and the basis for the Committee hearing (i.e. student appeal of interim suspension, suspension, or expulsion hearing).

3. **Service of Notice:** Service shall be by correspondence (1) sent by mail, addressed to the addressee at the local address, as shown on University records in the Office of the Registrar; (2) personally delivered to the addressee; (3) personal contact; or (4) University email address, (5) delivery or by (6) certified mail, return receipt requested, to the student. When the above steps have been taken, return receipt or other delivery notice, whether signed or not, shall be deemed sufficient.



evidence that the student has been properly served and it shall be presumed that the student has received and read the notice.

b. **Disclosures.** At least two (2) business days before the hearing, all parties shall make the following disclosures to the Committee, in writing. The Chair of the Committee will provide copies of the disclosures to all parties within a reasonable time. All parties will receive notice at the same time.

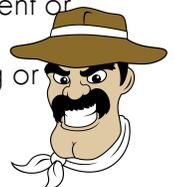
1. Whether any legal counsel or advisor will attend the hearing with a party.
2. Names of all witnesses each party intends to call to testify during the hearing, including a brief summary of each witness's expected testimony.
3. Copies of all documents and/or exhibits the parties intend to introduce during the hearing. NOTE: The Committee may, in its discretion, allow introduction of evidence not previously disclosed, in accordance with Section 5.03(b)(2)(e).

c. **Pre-Hearing Meeting.** At the discretion of the Committee Chair, a pre-hearing meeting may be convened to present objections to documents, witnesses, clarify the charges, responses, or procedures to be used during the hearing.

## 5.02 HEARING REGULATIONS

a. **General Decorum.** The Chair shall exercise control over the hearing to insure fairness and a professional atmosphere. Any person who disrupts a hearing or who fails to adhere to the established procedure or rulings of the Chair may be disciplined, including without limitation exclusion of witnesses or evidence.

b. **Advisors.** Parties are entitled to have individuals, legal guardians, and/or a legal advisor present during the hearing. Advisors may support the student and provide advice about the investigation and disciplinary process. During meetings and hearings, the advisor may talk quietly with the student or pass notes in a non-disruptive manner. The advisor may not intervene in a meeting or hearing or



directly address panel members, complainants, or witnesses, nor may they make objections. If parties desire to have attorneys serve as their advisors, they may do so at their own cost.

c. **Confidentiality.** Hearings and matters discussed therein are confidential and are closed to the public, unless otherwise determined by the Chair.

d. **Evidence.** Formal judicial procedures are not required, and formal rules of evidence do not apply. The Committee Chair makes final rulings on all objections to evidence and the admissibility of evidence and testimony. Evidence will be admitted if the Chair determines that it is the sort of information reasonable people would rely upon in the conduct of their affairs.

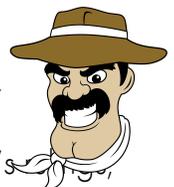
1. All parties should have reasonable opportunity to respond, present relevant information, question witnesses, and present argument.

2. A party may conduct cross-examinations required for a full and true disclosure of facts. When the Committee Chair determines that a hearing will be expedited and the interests of the parties will not be prejudiced substantially, any part of the evidence may be received in written form. In case of an expulsion hearing, affidavits should not be permitted in lieu of live testimony unless agreed to by the opposing party or unless the Committee Chair determines that the parties' interests will not be prejudiced.

3. **Information from Non-Parties.** At the request of either party, the University shall instruct a University student or employee to appear as a witness. The University may require the witness to attend the hearing or to furnish documents or other physical evidence requested by the party.

4. **Transcript.** A record of the proceeding will be made, by electronic recording or through use of an official court reporter, or by request of any party, at their own expense, and within 30 days of the hearing.

5. **Record.** The record in a proceeding shall include all evidence and testimony received or considered by the Committee at the hearing, any objections to evidence and the Committee's



and all other information or data considered by the Committee, provided all parties have had access to such evidence.

## 5.03 HEARING PROCEDURES

### a. General Rules

1. A hearing may be postponed at the discretion of the Committee Chair for good cause upon written request being filed with the Committee Chair at least 24 hours before the hearing.

2. The student or any pertinent party, may challenge the impartiality of a Hearing Committee member at any time prior to the hearing. The Committee Chair shall be the sole judge as to whether the specific individual can serve with fairness and objectivity. In the event the member is disqualified, a substitute will be chosen by the DOS. A majority of the committee must be present for an appeals hearing.

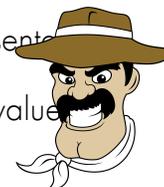
3. During the hearing, only the Committee members, the student and the advisor, other individuals, and the witness currently testifying will be allowed in the hearing room. No witnesses, after testifying, may remain in the hearing room. **All persons present at the hearing shall treat the matters discussed therein as confidential information not to be disclosed to others.**

4. The student may not be compelled to testify against themselves, and the hearing officer and appropriate committee shall presume the student innocent of the charges until the Committee is satisfied, by a preponderance of the evidence, that a violation has occurred.

5. The hearing will occur regardless of the student's attendance, based on the information and evidence available.

### b. Hearing Process

1. **Opening Remarks.** If desired the parties may briefly outline their cases before the presentation of evidence. The Committee should use discretion when determining the proper evidentiary value of information presented during Opening Remarks.



## 2. **Presentation of Evidence.**

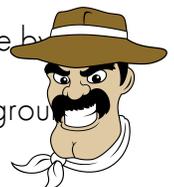
- a. The University will usually present its case first, followed by the student.
- b. Each party is allowed an opportunity to cross-examine witnesses presented by the other party.
- c. Further questioning of the witnesses by the parties is at the discretion of the Committee Chair.
- d. The Committee members may ask questions of the witnesses at any time, at the discretion of the Chair.
- e. After each party has presented its case, upon request of either party the Committee, at its discretion, may permit introduction of additional evidence to clarify or rebut evidence presented during the course of the hearing.

3. **Closing Remarks.** At the Committee's discretion, the parties may make brief summary statements.

## 5.04 POST HEARING PROCESS

### a. **Committee Decisions.**

1. Committee recommendation regarding interim suspension or expulsion shall be provided to all parties, in writing, within five business days of the hearing date.
2. The Committee shall provide its written recommendation to the President, who shall review the official record of the hearing and, in writing, either approve, reject or modify the Decision, or remand the matter back to the Hearing Committee for further hearing or consideration. Unless remanded, the action of the President, in conjunction with the approved or modified decision, shall be disposition of the matter.
  - a. The final disposition of a suspension or expulsion matter shall be subject to rehearing, reopening, or reconsideration by the President. Any application or request for such rehearing shall be made by aggrieved party within ten business days from the date of the notice of final disposition. The grounds for such request may be:



- i. Newly discovered or newly available evidence, relevant to the issues;
- ii. Need for additional evidence adequately to develop the facts essential to proper decision;
- iii. Probable error committed by the Committee in the proceeding or in its decision, which would form a reasonable independent basis for reversal of the decision;
- iv. Need for further consideration of the issues and the evidence in the public interest;
- v. A showing that issues not previously considered ought to be examined in order to properly dispose of the matter;
- vi. Fraud practiced by the prevailing party or procurement of the Decision by perjured testimony or fictitious evidence.

b. Any rehearing, reopening or reconsideration by the President shall be confined to those grounds upon which the rehearing was ordered.

3. Each party shall be provided, through official University communication avenues, a copy of the Final Disposition.

b. **Discretionary Review.** The DOS, the President, and the Board of Regents may, on their initiative, review any disciplinary case. Upon such review they may approve, reject, or modify the decision or the penalties imposed, or may remand the matter to the Hearing Committee for presentation of additional evidence and reconsideration of the decision.

## 5.05 CASES REQUIRING ADMINISTRATIVE ACTION

a. Voluntary Withdrawal for Psychological Reasons

When a student initiates a voluntary withdrawal from the University for psychological reasons, the general guidelines established by the University will be followed. This process is initiated by the student, beginning with the Office of Student Services. Documentation is required if a student is seeking reimbursement. The evaluation will be reviewed by both the Office of Student Services and



the Office of Academic Affairs as to the appropriateness of determining withdrawal status. The Office of Business and Finance will evaluate the withdrawal for financial purposes.

b. Immediate Interim Withdrawal or Interim Suspension

In cases where a student poses an imminent threat of safety to the University community, DOS may order immediate interim withdrawal or interim suspension.

## **ACADEMIC REGULATIONS**

### **STUDENT COMPLAINTS AGAINST FACULTY MEMBERS**

This University encourages students to meet with their instructor to attempt to resolve any issues and concerns. However, if a concern cannot be directly resolved with the faculty member, students may pursue a complaint by progressing through the administrative channels by contacting the instructor's department chair, academic dean, and the Vice President for Academic Affairs. This procedure, in addition to directly contacting the President of the university, may also be followed by students who have a complaint regarding an instructor's English proficiency as required by Sections 3224 and 3225 of Title 70 of the Oklahoma Statutes.

## **6.01 SCHOLASTIC REQUIREMENTS FOR CONTINUING ENROLLMENT**

a. Enrollment in Good Standing. A student who meets the University's retention standards is eligible for continuing enrollment.

1. **Undergraduate Retention Standards.** The following standards relating to retention of students pursuing study in an undergraduate program apply at all institutions in the Oklahoma State Systems of Higher Education. For continued enrollment at Cameron University, a student must have earned a retention grade point average as indicated below:

0 – 30 attempted semester hours 1.70

Over 30 attempted semester hours 2.00



Any student not maintaining satisfactory progress toward his/her study objective as indicated above will be placed on Academic Probation. To continue as a student, student must attain a semester grade point average (GPA) of 2.0 or meet the minimum retention standards required above. If a student does not make a 2.0 GPA for each subsequent semester after being placed on probation, he/she will be academically suspended. For information regarding suspension and academic appeals contact the Admissions Office. For information regarding suspension, if classified as a senior, contact the Registrar's Office.

b. **Graduate Retention Standards.** A student, regardless of admission status, will be placed on academic probation if that student's cumulative graduate grade point average (GPA) at Cameron is less than 3.0. at the end of any semester or summer term. Failure to achieve a 3.0 GPA or above during any semester or summer term, during which the student is already on academic probation, will result in suspension for one regular semester (Fall or Spring) from graduate study at Cameron University. Students who are suspended may apply for re-admission on probation at the end of that semester. Following re-admission, students who fail to achieve a 3.0 GPA in any semester while still on probation will be dismissed from Cameron University. The Registrar's Office will notify students of their probation, suspension, or dismissal status.

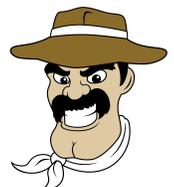
## **6.02 ACADEMIC NOTICE**

Freshman students, 30 or fewer attempted credit hours, with a retention GPA of 1.70 to less than 2.00 will be placed on academic notice. Academic notice is not recorded on the transcript.

## **6.03 ACADEMIC PROBATION**

A student will be placed on academic probation if he/she fails to attain the grade point average noted in 6.01a. Scholastic probation is recorded on the transcript. (For graduate requirements, refer to 6.01b.)

## **6.04 ACADEMIC SUSPENSION**



A student will be suspended if after one semester of academic probation they do not attain a minimum grade point average of 2.00 for the semester, or their retention grade point average (not to include activity or performance courses) does not meet the retention standards stated above. Suspension is recorded on the transcript.

## **6.05 READMISSION AFTER SUSPENSION**

The student who has been suspended from the University because of poor grades will be eligible to apply for readmission after one full semester. (A summer term is not a full semester.) Graduate students must receive permission from the Graduate Council.

## **6.06 ACADEMIC FORGIVENESS/REPRIEVE/RENEWAL POLICIES**

Contact the Registrar's Office for the academic forgiveness, reprieve, and renewal policies.

## **6.07 ACADEMIC OFFENSES**

Each student is expected to engage in all academic pursuits in a manner that is above reproach. Any student found guilty of academic dishonesty will be subject to disciplinary action. Examples of academic dishonesty, including, but not limited to the following:

1. Cheating on an examination or in the preparation of academic work. Cheating may include:
  - a. Copying from another student's test paper, laboratory report, other report, or computer files, data, listings, and/or programs;
  - b. Using materials not authorized by the professor or instructor;
  - c. Collaborating with another person without authorization during an examination or in the preparation of academic work;
  - d. Knowingly and without authorization, using, buying, selling, stealing, transporting, soliciting, copying or possessing in whole or in part, the contents of an examination or the work of another student.



student;

e. Substituting for another student, or permitting another student/individual to substitute for oneself in taking an examination or preparing academic work; or

f. Attempting to bribe another person to obtain an examination or information about an examination;

g. Attempting to bribe any faculty/staff or student to alter a grade.

h. Plagiarizing: To plagiarize is to "pass off ideas or words of another's as one's own created production without crediting the source; to present as new and original an idea or product derived from an existing source." (Webster)

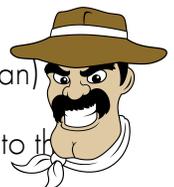
i. Any forgery, alteration, or misuse of academic documents, forms or records.

## **6.08 SANCTIONS FOR ACADEMIC DISHONESTY**

A student who is found guilty of an act of academic dishonesty may be subject to one or more of the following sanctions:

1. The student may be required to perform additional academic work/project not required of other students in the course;
2. The student's grade in the course or on the examination or other academic work affected by the dishonesty may be reduced to any extent, including a reduction to failure;
3. The student may be required to withdraw from the course with a grade of "W" or "F".
4. The student may be placed on disciplinary probation, or suspended or expelled from the university.

Cases where the faculty member, chair of the department (Chair), or dean of the school (Dean) recommends the sanction of disciplinary probation, suspension or expulsion, will be referred to the



Director of Student Development (Director) for appropriate action. The disciplinary committee will be convened for cases involving suspension or expulsion.

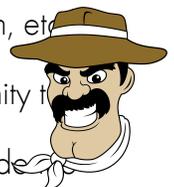
## **6.09 PROCEDURES IN CASES OF ACADEMIC DISHONESTY**

A. **Initiation of Action.** When a faculty member believes that a student has committed academic dishonesty, the faculty member shall summon the student to a conference (e.g. in person, zoom, etc.), which constitutes an administrative review under the Code.

B. **Faculty Disposition.** If, after presenting the student with evidence of academic dishonesty and allowing the student an opportunity to respond, the faculty member determines, based on all evidence available to them that an act of academic dishonesty did occur, and with approval from the respective Chair, he or she shall advise the student of the determination and the sanction(s) to be imposed under section 6.08 of the Code. The Chair shall report the decision, in writing, to the Dean and the Office of Student Development within five (5) business days. If the student involved is a current student athlete, the Office of Student Development will notify the Athletic Department. The student shall indicate either written acceptance or non-acceptance of the sanction imposed by the faculty member.

C. **Appeal of Faculty Disposition.** The student may appeal to the appropriate Dean. A request for an appeal hearing must be made in writing to the Dean within five (5) business days following notification of the chair's decision. The appeal will follow 6.09D of the Code. The Dean's decision constitutes the final decision of the case.

D. **Appeals Procedures.** A student may request an appeal, in writing, on the following grounds: insufficient evidence to support the decision, the sanction(s) imposed was too harsh, an error that significantly prejudiced the rights of the students, and/or significant new information discovered after the initial meeting. A student must include a statement of the charge and rationale for the appeal to the appropriate Dean. The Dean shall summon the student to a conference (e.g. in person, zoom, etc.) which constitutes an administrative review under the Code. After the student has the opportunity to present their appeal, and Dean has discussed the matter with the Chair and reviewed all evidence



submitted, he or she will make a decision on the appeal. The Dean may dismiss the charge, uphold the faculty decision, or modify the sanction(s) as prescribed under section 6.08 of the Code. The Dean will notify the student, faculty member, Chair, and the Office of Student Development of the decision with five (5) business days.

E. **Multiple Offenses.** Faculty shall review each case of suspected academic misconduct within their class. The Office of Student Development shall track all policy violations, as reported. For academic misconduct cases involving significant egregious offenses, repeated behavioral offenses, or otherwise as appropriate, the Director shall conduct an investigation separate from the faculty action as provided in Section 3.04 of the Code. After a fair and impartial assessment of all of the information collected during the investigation, the Director may impose additional penalties specified in section 3.05 of the Code.

## **TERMINATION OF FINANCIAL ASSISTANCE**

### **7.01 Termination of Financial Assistance**

The University policy concerning termination of state funded financial assistance is established by the Oklahoma Higher Education Code, Section 362 which provides:

a. Any student loan, grant, fellowship or other means of financial assistance authorized by and/or under the control of the Oklahoma State Regents for Higher Education, any operating Boards of Regents of Oklahoma Universities or Colleges, or any employee or employees of any University, college, or other institution of higher learning, whether such loan, grant, fellowship, teaching fellowship or other means of financial assistance be financed by state funds, or both, may be revoked or terminated by the person or persons authorizing and/or controlling same for any of the following reasons:

1. Unlawful participation in a riot as defined by the Penal Code;

2. Unlawful manufacture, preparation, delivery, sale, offering for sale, barter, furnishing, giving a possession, control, use of or administering narcotic drugs, marijuana, barbiturates or stimulants,



3. Willful or unlawful destruction of or damage to state property;

4. Conviction, while enrolled in such University, college or other institution of higher learning, of a crime involving conversion of property or moral turpitude. (70 O.S. 1981, Section 624).

## **APPENDIX A - HAZING**

The University reserves the right to take disciplinary action against individual students and/or groups who are involved in hazing activities. Such disciplinary action may be taken independently of state or local prosecutorial actions regardless of the outcome of such prosecutorial actions. Hazing on the part of students, faculty, or staff is strictly forbidden, whether on or off campus.

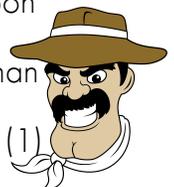
Section 1190 of Title 21 of the Oklahoma Statutes reads as follows:

A. No student organization or any person associated with any organization sanctioned or authorized by the governing board of any public or private school or institution of higher education in this state shall engage or participate in hazing.

B. Any hazing activity described in subsection F of this section upon which the initiation or admission into or affiliation with an organization sanctioned or authorized by a public or private school or by any institution of higher education in this state is directly or indirectly conditioned shall be presumed to be a forced activity, **even if the student willingly participated in such activity.**

C. A copy of the policy or the rules and regulations of the public or private school or institution of higher education which prohibits hazing shall be made available to each student enrolled in the school or institution and shall be deemed to be part of the bylaws of all organizations operating at the public school or the institution of higher education.

D. Any organization sanctioned or authorized by the governing board of a public or private school or of an institution of higher education in this state which violated subsection A of this section, upon conviction, shall be guilty of a misdemeanor, and may be punishable by a fine of not more than  
Thousand Five Hundred Dollars (\$1,500.00) and the forfeit for a period of not less than one (1)



of all the rights and privileges of being an organization organized or operating at the public or private school or at the institution of higher education.

E. Any individual convicted of violating the provisions of subsection A of this section shall be guilty of a misdemeanor, and may be punishable by imprisonment for not to exceed ninety (90) days in the county jail, or by the imposition of a fine not to exceed Five Hundred Dollars (\$500.00), or by both such imprisonment and fine.

F. For purposes of this section:

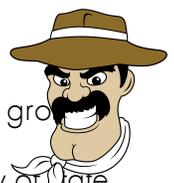
1. "Hazing" means an activity which recklessly or intentionally endangers the mental health or physical health or safety of a student for the purpose of initiation or admission into or affiliation with any organization operating subject to the sanction of the public or private school or of any institution of higher education in this state;

2. "Endanger the physical health" shall include but not be limited to any brutality of a physical nature, such as whipping, beating, branding, forced calisthenics, exposure to the elements, forced consumption of any food, alcoholic beverage as defined in Section 506 of Title 37 of the Oklahoma Statutes, low-point beer beverage as defined in Section 163.2 of Title 37 of the Oklahoma Statutes, drug, controlled dangerous substance, or other substance, or any other forced physical activity which could adversely affect the physical health or safety of the individual; and

3. "Endanger the mental health" shall include any activity, except those activities authorized by law, which would subject the individual to extreme mental stress, such as prolonged sleep deprivation, forced prolonged exclusion from social contact, forced conduct which could result in extreme embarrassment or any other forced activity which could adversely affect the mental health or dignity of the individual.

## **APPENDIX B - DISRUPTIVE ACTIVITIES**

The University reserves the right to take disciplinary action against individual students and/or groups who are involved in disruptive activities. Such disciplinary action may be taken independently of Date



or local prosecutorial actions and/or regardless of the outcome of such prosecutorial actions.

Persons engaging in certain disruptive activities on the University campus will be subject to prosecution.

a. No person or group of persons acting in concert may willfully engage in disruptive activity or disrupt a lawful assembly on the campus or property of Cameron University.

b. For the purposes of this section, disruptive activity means:

1. obstructing or restraining the passage of persons in an exit, entrance, or hallway of any building without the authorization of the administration of the school;

2. seizing control of any building or portion of a building for the purpose of interfering with any administrative, educational, research, or other authorized activity;

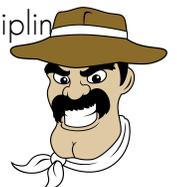
3. preventing or attempting to prevent by force or violence or the threat of force or violence a lawful assembly authorized by the school administration;

4. disrupting by force or violence or the threat of force or violence a lawful assembly in progress; or

5. obstructing or restraining the passage of any person at an exit or entrance to said campus or property or preventing or attempting to prevent by force or violence or by threats thereof the ingress or egress of any person to or from said property or campus without the authorization of the administration of the school.

6. activity/behavior which prevents the academic, or administrative, process from preceding in an orderly fashion and/or which continues after the academic, or administrative, official has repeatedly requested the behavior of the student to cease and/or been issued a written statement to refrain from such behavior. The following are some examples of disruptive behavior that can result in disciplinary

sanctions:



(1) Persistent or gross acts of willful disobedience or defiance toward college personnel.

(2) Verbal abuse of a student or college employee.

(3) Disorderly, lewd, indecent or obscene conduct.

(4) Breach of peace on college property or at any college sponsored or supervised function.

c. For the purposes of this section, a lawful assembly is disrupted when any person in attendance is rendered incapable of participating in the assembly due to use of force or violence or due to a reasonable fear that force or violence is likely to occur.

d. Any person who is convicted the third time of violating this section shall not thereafter be eligible to attend Cameron University for a period of two years from such third sanction. Other infractions or disruptive activities will be reviewed by the Director of Student Development for appropriate action.

e. Nothing herein shall be construed to infringe upon any right of free speech or expression guaranteed by the Constitutions of the United States or the State of Oklahoma.

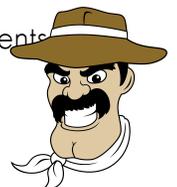
### **APPENDIX C - USE OF ALCOHOL AND CONTROLLED SUBSTANCES**

The student alcohol policy is applicable to every student enrolled at the University, whether part-time or full-time and whether in residence, by extension, or otherwise and may at times apply to persons off-campus when using University facilities or participating in University programs.

(1) At no time will alcohol be served in residential facilities or at student functions on or off campus.

Possession of alcohol and controlled substances by students is strictly prohibited on university property.

(2) Strong disciplinary measures will be taken against students in possession of or who have consumed alcohol or a controlled substance on campus. Persons who are determined to be under the influence of alcohol or a controlled substance will be referred to the Director of Student Development for disciplinary action and/or may be subject to immediate arrest. For Student Housing residents incidents will be reported to the Director of Student Housing.



(3) To curtail alcohol abuse on and off campus, the University has adopted a minimum "Three Strikes" policy. The Three Strike policy may be subject to change due to the level of severity of the alcohol incidence.

(4) Alcohol education programs have been expanded, and all entering undergraduate students will be encouraged to complete these programs.

(5) Violations of the student alcohol policies may be reported to the Office of Student Development at (580) 581-2209.

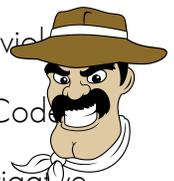
(6) The University has established the Student Wellness Center to provide counseling for students or to provide referrals for off campus support.

(7) All fines collected as a result of this policy will support the university's alcohol and drug education programs.

### **THREE STRIKES POLICY – DEFINITION OF A STRIKE**

A "strike" is the University's official recognition of a student's or organization's violation of the University's Student Alcohol Policy. Nothing herein shall waive a student's right to due process. A strike is a final University disciplinary action that finds the student guilty of an alcohol-related violation. A student or organization may be charged with an alcohol-related violation based on the following:

1. A conviction, deferred sentence, or a plea that has the effect of conviction of an alcohol-related violation of which the University is made aware;<sup>[1]</sup> or
2. A University finding or allegation that a student or organization may have committed an alcohol related violation prohibited by the Code of Student Conduct. Such violations include, but are not limited to, the conduct prohibited by Section 2.02 of the Code, the Student Alcohol Policy, incident reports and citations. Upon notification of the foregoing, or any other violation reasonably related to alcohol, the University may charge the student pursuant to the Code of Student Conduct, and the student shall be entitled to an appropriate hearing or investigative



meeting as defined in the Code. Whether by decision of an appropriate disciplinary body or administrative official, any final University disciplinary action resulting in a finding of guilt for an alcohol-related violation shall be considered a strike.

## **Reporting Mechanisms**

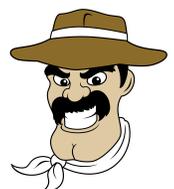
The University may act on any reliable information it receives. Although not an exhaustive list, the University may be notified of prohibited conduct in the following ways:

1. A police report from the Cameron University Office of Public Safety;
2. An incident report generated in Student Housing;
3. Reports from other law enforcement or security agencies that are received by the University;
4. Notification by a University official that an alcohol violation occurred; or
5. Any other information deemed reliable by the University that comes to the attention of a University official.

Once notified of alleged prohibited conduct, the University may investigate the information received to determine if the conduct constitutes a violation prior to taking action. Nothing herein shall waive a student's right to due process.

**The University strongly supports and encourages any student to seek transportation assistance in the event he/she cannot safely operate a motor vehicle. Further, the University strongly supports and encourages students seeking medical and/or mental health care in the event of alcohol-related illness or other concerning behavior related to alcohol use.**

## **Good Samaritan Policy**



The health and safety of each and every student is everyone's first priority at Cameron University. We want all students to take responsibility and to be empowered to respond to potentially dangerous medical situations without fear of reprisal from the University. Cameron encourages all students to seek immediate medical attention for themselves or others when there may be a medical emergency even if they have been drinking or using other drugs.

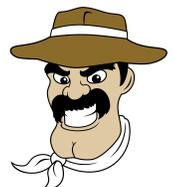
Seeking medical assistance will be considered a responsible act and not deserving of arrest or disciplinary action. Any student seeking medical treatment for themselves or any other student or any student who is the recipient of this emergency medical help will not be subject to disciplinary sanctions related to the violation of using or possessing alcohol or other drugs, as defined in Cameron University's Drug and Alcohol Policy. This policy applies to emergencies both on and off campus.

This protection is not available to students who also violate some other University policy that warrants sanctions such as being disruptive or combative, refusing treatment, committing assault or committing property damage.

When a person's health or safety is threatened or appears to be at risk from alcohol or drug consumption these are the steps to follow:

- Call 911
- Call the Cameron University Public Safety Office – [580-581-2911](tel:580-581-2911)
- Seek assistance from a resident assistant (RA) or the resident hall director

Cameron University takes these threats to health and safety very seriously. As a result, any student for whom assistance is sought will be required to meet with Student Development, or Housing Director, and take an educational video course and/or meet with a University substance abuse counselor for education and assessment. Parents of students may also be notified. The student who called for medical assistance for another student may be referred to this program also.



In the event that a student incurs any alcohol or drug related violation during the twelve month period following the Good Samaritan Policy situation this report may be reviewed as part of the sanctioning process but will not be counted as a prior alcohol offense for the purpose of imposing mandatory minimum sanctions.

Students are eligible to use this policy on more than one occasion and students are always strongly encouraged to report medical emergencies. The health and wellness of our students is our highest priority when determining an appropriate response. Repeated incidents will be reasons for further concern and these cases will be dealt with on an individual basis.

It is the hope of the University that students will use this Good Samaritan Policy as an opportunity to learn from a serious mistake and take healthy steps to avoid such mistakes in the future.

## **THREE STRIKES POLICY - SANCTIONS**

### **INDIVIDUAL SANCTIONS**

The following sanctions are mandatory minimum sanctions for alcohol violations. Based on the severity of the infraction, the University reserves the right to impose any appropriate additional sanction(s). Any violation by an individual student remains part of the individual's record. Based on the severity, the university reserves the right to modify the strikes. If a student is suspended after the 3rd strike and is readmitted to Cameron University, the student is readmitted with 2 strikes.

#### **1st Strike may include the following:**

- Parent/Guardian and/or 3rd party notification via return receipt certified mail.
- \$25.00 fine or 10 hours of community service
- Satisfactorily complete a defined alcohol education program
- Student housing probation
- Disciplinary Warning



- Any disciplinary penalty listed under 3.05 of the Code of Conduct.

### **2nd Strike may include the following:**

- Parent/Guardian and/or 3rd party notification via return receipt certified mail with a follow-up telephone call.
- \$75.00 fine or 20 hours of community service
- Satisfactorily complete an approved alcohol counseling brief intervention and referral in the Student Wellness Center.
- Student housing probation or suspension
- Disciplinary probation.
- Any disciplinary penalty listed under 3.05 of the Code of Conduct.

### **3rd Strike may include the following:**

- Parent/Guardian and/or 3rd party notification via return receipt certified mail with a follow-up telephone call.
- Suspension.
- Any disciplinary penalty listed under 3.05 of the Code of Conduct.

## **APPEALS**

Students may appeal a strike in accordance with the process outlined in the Code of Student Conduct.

## **ORGANIZATIONAL SANCTIONS**

Organizational sanctions will be administered based on the illegal or prohibited use of alcohol at an organizational event or in a campus facility. Before imposing an organizational sanction, as opp



to solely an individual sanction, the University will consider the entirety of the circumstances surrounding the organizational event, including, but not limited to, whether:

1. The alcohol violation was endorsed, sponsored, sanctioned, enabled, furthered, or funded, in whole or in part, by the organization, its officers, or the officers of its local, state, or national organization acting with actual or apparent authority, and any of them knew or should have known of the alcohol violation and they took insufficient action to prevent or cease the violation; or
2. The alcohol violation occurred on property owned, leased, rented or occupied by the organization; or
3. Officers of the organization took insufficient action to prevent or cease an alcohol violation they knew or should have known existed; or
4. Regardless of its location, the alcohol violation occurred at an event or any gathering of two or more individuals of the organization conducted in furtherance of the mission or purpose of the organization, including any event, program or ceremony; or
5. The alcohol violation occurred at any gathering utilizing the organization's name or logo, or that was advertised by the organization; or
6. The alcohol violation occurred at any gathering of two or more individuals that would typically be in furtherance of the organization's activities, but is designed to circumvent these rules.

The Director of Campus Life or their designee has the discretion to determine whether, based on the criteria above and the totality of the circumstances, the alcohol violation occurred at an organization event and warrants an organizational sanction.

Any violation by the group remains part of the organization's "Three Strikes" record for a period of three calendar years, unless the organization requests and the University grants removal of an el



first strike in accordance with the Student Alcohol Policy, below. All parties involved shall be held accountable.

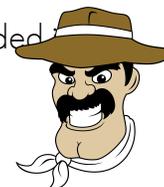
Based on the severity, the university reserves the right to modify the strikes.

### **1st Strike may include the following:**

- At the discretion of the University and after considering all relevant information, the University will impose a minimum fine of \$100.
- 100% of the organization's active membership must complete a defined alcohol education program.
- An aggregate community service requirement for the organization of 10 hours per active member at the time of the violation. It is at the discretion of the University as to whether pledges or associate members will be included in fulfilling the requirements of the sanction.
- Formal written warning: A written reprimand for violation of specified regulations, including the possibility of more severe disciplinary sanctions in the event of the finding of a violation of any University regulation within a stated period of time.

### **2nd Strike may include the following:**

- At the discretion of the University and after considering all relevant information, the University will impose a minimum administrative fee of \$200.
- 100% of the organization's active membership must complete a defined alcohol education program.
- An aggregate community service requirement for the organization of 20 hours per active member based on the organization's membership at the time of the violation. It is at the discretion of the University as to whether pledges or associate members will be included in fulfilling the requirements of this sanction.



- Disciplinary Probation: Exclusion from participation in privileged or extracurricular University activities set forth in the notice for a period of time specified. Other conditions of the probation may apply to any other activities of the organization in the University community, except those that would affect organization's academic pursuits.

### 3rd Strike may include the following:

- Organizational Suspension: The organization will be suspended for a minimum of one year. University approval, granted by the Office of Campus Life, is required before the organization will be reinstated.

### APPEALS

Student organizations may appeal a strike to the Dean of Students.

[1] Alcohol violations and misconduct shall include, but shall not be limited to, minor in possession;

intoxication, manufacture, use or possession of false identification, driving under the influence, driving while intoxicated, actual physical control and involvement in a crime while under the influence.

EQUAL OPPORTUNITY STATEMENT   FREEDOM OF EXPRESSION   CAREERS   HIPAA FORMS   TERMS OF USE

GOVERNING BOARD   ACCREDITATION   CONSUMER INFORMATION   CONTACT US   AGGIES REPORT IT!

