



Monthly Telephone BRIEFING

Friday, February 19, 2021 – 12:00 – 1:30 p.m.

Proposition 24: California Privacy Rights Act of 2020

On November 3, 2020 California voters approved Proposition 24, “The California Privacy Rights Act of 2020” (CPRA). CPRA is a comprehensive privacy statute that amends the California Consumer Privacy Act (CCPA) (California Civil Code Section 1798.100 *et seq.*) in a number of ways. Some of the more notable changes include:

- A new state privacy watchdog, the California Privacy Protection Agency;
- A new consumer right to request that a business correct inaccurate personal information (PI) maintained about the consumer;
- A new category of PI referred to as “sensitive personal information” and a new right to limit a business’s use of sensitive PI;
- Requiring businesses to limit collection, use and retention of PI to what is reasonably necessary and proportionate; and
- A two-year extension of the B2B and Employment Exemptions in the existing CCPA.

Most of CPRA’s substantive provisions will not become operative until January 1, 2023. Thus, businesses will have a two-year grace period to update their existing privacy policies and procedures to come into compliance with the new law. Join us at the February BCG Monthly Telephone Briefing for an introductory discussion of CPRA. Questions will be welcome.

Telephone Consumer Protection Act Update: The FCC Always Rings Thrice

The FCC issued an order on December 30, 2020 which will amend its current Telephone Consumer Protection Act (TCPA) regulations. Once effective, the new FCC order will place limits on callers making informational (non-telemarketing) prerecorded or artificial voice (PAV) calls to residential landlines. Previously, the TCPA generally did not restrict those types of calls. Under the FCC’s new order, a caller will be limited to making three PAV calls to a residential landline number within any consecutive 30-day period. Certain exceptions will apply. The FCC’s new order will also require callers to provide consumers with specified opt-out mechanisms for PAV calls and mandate that certain procedural safeguards be followed.

During this Telephone Briefing, we will summarize the key elements of the FCC’s new TCPA order, as well as provide a brief overview of the FCC’s existing TCPA regulations. We’ll also discuss the importance of careful drafting when creating a customer-facing TCPA consent form in order to reduce the risk of liability.



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Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group® Members on **Friday, February 19, 2021, at 12 Noon**. This meeting will be presented live and will include at least one question and answer session. Members can ask questions by telephone or email. Each member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to call in to the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. All Briefing connections are included in your BCG Membership.

REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin>, and select "Register for Events." Registration closes at noon **two business days** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and a single-use PIN.

DOWNLOAD THE HANDOUTS

The Handout(s) are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handout(s) are posted. To download a Handout, go to www.bankerscompliancegroup.com/monthly-telephone-briefing.php and click on the "Download Handout Here" link at the end of each Handout description.

CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

SIGN UP ANNUALLY

Sign up annually for the 2021 BCG Monthly Telephone Briefings! If you like attending the Briefings, but don't want to register every month, you can have your institution's Registration contact sign you up for the entire year.

MISSED THE BRIEFING?

Should you or others at your institution miss the briefing, you can tune into our streaming audio available on the BCG website one week after the Briefing, at www.bankerscompliancegroup.com/listen-while-you-work.php.