

BCG Monthly Telephone Briefing

March 2017

Federal and State Laws on Telemarketing and Spam

Do you know what your marketing or loan collections departments are doing on the phone or computer? Email and text spam can be worse than irritating to your customers – it can also expose your institution to massive civil liability. Individual cell phones are protected against unsolicited marketing calls, which can include voice calls as well as texts. Just because a call or text recipient is an existing customer does not fully protect you from liability for illegal use of the recipient's data ("minutes") on their phone. Land lines (remember those?) are protected too from unsolicited marketing calls. Most legitimate calls to service an existing account are permissible but where do you draw the line between permissible and impermissible calls, texts and emails? Should we just all go back to mailing out paper?

This month's handout and telephone briefing will try to sort out the blizzard of different laws that regulate email spam (CAN-SPAM), voice calls (FTC and FCC regulations on telemarketing) and, to the extent possible, texting. Examples tailored to financial institutions will be part of the discussion.



BCG Monthly Telephone Briefing

Friday, March 17
12:00 –1:30 p.m.
(with live Q&A)

Presented by
Aldrich & Bonnefin, PLC
Counsel to Bankers' Compliance Group®



bankers' compliance group®

phone: 800.742.3600

email: info@bankerscompliancegroup.com

Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group[®] Members on **Friday, March 17, 2017**. This meeting will be presented live and will include a 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 to call in to the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one location or several locations concurrently. In this manner, several attendees can be accommodated in one conference room with a speakerphone. 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 single-use PIN.

CD-Rom: Members can also register to receive a CD-Rom package. This package, which includes any Handouts, is mailed to registrants approximately 2-3 weeks after the Briefing.

DOWNLOAD THE HANDOUTS

The Handouts 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 Handouts 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 Briefing 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 2017 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.