

JANUARY 29

2020

Webinar

The ABCs of the FDCPA

Wednesday, January 29
10:00 – 11:30 a.m.



WHO SHOULD ATTEND?

- Compliance officers and staff
- In-house counsel
- Enterprise risk managers
- Special assets department managers and staff
- Training managers

Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC

When collecting consumer debts, California creditors are subject to two bodies of law – the federal Fair Debt Collection Practices Act (Federal FDCPA) and the California Rosenthal Fair Debt Collection Practices Act (Rosenthal Act). The two laws apply to most attempts to collect a consumer loan, which now includes a mortgage loan under amendments made by SB 187, effective January 1, 2020.

The Federal FDCPA and Rosenthal Act combine to establish a crosshatch of rules on how and when a “debt collector” may contact a consumer for purposes of debt collection. Under the Rosenthal Act even first-party creditors are covered as debt collectors and indeed must comply with most of the Federal FDCPA in addition to Rosenthal’s unique provisions. Abusive practices are prohibited as is most contact with third parties such as a debtor’s family members and employer. Even envelope exteriors are regulated.

WEBINAR HIGHLIGHTS

- ◆ What types of consumer debts are covered by the two acts?
- ◆ Who is a “debt collector”?
- ◆ When may we call, text or email a consumer debtor?
- ◆ What must a collection communication say and not say?
- ◆ When may a debt collector contact a spouse, family member or friend of the consumer debtor?
- ◆ Do we have to give the mini-Miranda notice?



SPEAKER: Robert K. Olsen, Esq., is a principal of Aldrich & Bonnefin, specializing in consumer financial services, privacy and other regulatory compliance. Mr. Olsen, who has practiced law for 35 years, joined Aldrich & Bonnefin in 1996 and previously practiced banking law with Morrison & Foerster. He was the 2016 recipient of the California Bankers Association’s Frandzel Award for outstanding outside counsel.

A CD also will be available for purchase!

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&
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January 29, 2020 Webinar — The ABCs of The FDCA

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BCG Members: This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

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