

The majority of American homes only have wireless telephones

Source: Centers for Disease Control

Like most Americans, credit union members expect and appreciate communications and alerts via their mobile phones, especially when related to data security or account updates.

Current requirements under the Telephone Consumer Protection Act (TCPA) lack clarity and are so confusing that some credit unions have stopped calling and texting consumers because they don't want to risk compliance violations.

This has been exacerbated by recent Circuit Court splits concerning what is considered an autodialer, and thus subject to the TCPA.

The Telephone Consumer Protection Act (TCPA) was enacted in 1991 before cell phones were commonly used.



When credit unions are discouraged from contacting their members, consumers may not be receiving important information about their accounts.

The Federal Communications Commission (FCC) needs to act on the TCPA issues and clarify that informational communications from credit unions should not be subject to TCPA requirements.

Overly burdensome restrictions on wireless calls and text messages prohibit credit unions from contacting their member-owners – even though that's what members want and expect.

THE BOTTOM LINE

— Allow credit unions to use MODERN TECHNOLOGY TO COMMUNICATE with members. The definition of autodialer should be in line with what Congress enacted.