

## **Congress recently passed legislation to stop some unwanted robocalls but critical measures must be taken by the FCC.**

**Congress just passed the Pallone-Thune TRACED Act and telemarketers, scammers, and debt collectors are officially on notice! Now it is critical that the FCC hear from consumers like you who are still being abused by harassing and disruptive robocalls.**

### **[Still getting unwanted robocalls? File a complaint with the Federal Communications Commission!](#)**

The final bill, signed into law by the President in December of 2019, includes elements from the bills passed in each chamber on a bipartisan basis: the [Stopping Bad Robocalls Act](#) by the House and the [Telephone Robocall Abuse Criminal Enforcement and Deterrence \(TRACED\) Act](#) passed by the Senate. *Now, consumer must weigh in and insist the FCC solidify and strengthen keep key parts of the bill and go further to stop unwanted robocalls.*

**Send a message to the FCC urging them to strengthen consumer protections by:**

- Providing clarification of disputed terms in the Telephone Consumer Protection Act that would prevent callers from continuing to call consumers who have not consented to robocalls, or who have withdrawn their consent for such calls.
- Mandating that call blocking programs be offered to all consumers.

### **Other Actions You Can Take**

- **[Tell us your story](#)**. Have you been harassed by robocalls to your cell phone about a mortgage loan, a student loan, or some other type of debt? [Then tell us your story](#).
- **[Find an attorney](#)** to help stop these calls to your cell phone.
- LEARN MORE about NCLC's work to **[stop unwanted robocalls and defend the Telephone Consumer Protection Act](#)**.

\*By sending an email letter, you agree to receive occasional email updates from NCLC. You can unsubscribe at any time.

---

## **[The CFPB Should Protect Consumers, Not Abusive Debt Collectors](#)**



The Consumer Financial Protection Bureau has proposed a [debt collection rule](#) that does more to protect abusive collectors than consumers.

**Urge the CFPB to strengthen the rule to protect consumers from harassment, abuse, and deception by debt collectors, including collection attorneys, and to ensure that consumers receive important information about their rights.**

### [Actions You Can Take](#)

The proposed rule would allow collectors to:

- **Ring you 7 times per week, per debt.** A consumer with 8 medical debts could hear the phone ringing up to 56 times a week!;
- **Contact you by text, email, or direct message without your permission, and send important information through hyperlinks;**
- **Sue you without the collector's attorneys reviewing original account documents** to make sure you are the right person and the debt is the right amount and;
- **Collect debt that is so old that the deadline for a lawsuit has passed** and records of who owes the debt and for how much may be lost.

See our [issue brief](#) for more on what the proposed rule does and our recommendations for strengthening it.

### **Actions You Can Take**

- [Tell us your story.](#) Have you been harassed by debt collectors calling? Are you getting email, text, or direct messages from debt collectors? Have you been sued in a collection lawsuit where you didn't owe the debt or the amount claimed was incorrect? Have you been contacted by a collector asking you to pay a very old debt? Then tell us your story.
- [Find an attorney](#) to help stop abusive debt collection practices.
- See our [CFPB debt collection rulemaking resources](#) (including issue briefs and fact sheets) for more on what the proposed rule does, our recommendations for strengthening it, [and how it impacts employers and businesses as well as consumers.](#)

- LEARN MORE about the [CFPB's debt collection rule](#) and NCLC's [work to promote fair debt collection](#).
- 

## **Tell the Senate to End Forced Arbitration!**



**Urge your Senators to support the Forced Arbitration Injustice Repeal (FAIR) Act and put consumers ahead of Wall Street companies and predatory lenders.**

**[Tips for advocates](#) || [Other actions you can take](#)**

Buried in the fine print of many financial and other contracts is a forced arbitration clause that gives companies a “get-out-of-jail-free” card to evade accountability for violating the law and for problems with their products or services.

Forced arbitration clauses are increasingly found in contracts for employment, credit cards, cell phones, car purchases, home building, and nursing homes, depriving millions of consumers of their right to a day in court before an impartial judge or jury.

Arbitrators do not have to follow the law or facts and have an incentive to favor the company that can give them repeat business. Forced arbitration allows corporations to keep wrongdoing secret and avoid accountability for harming thousands or millions of people. Congress recently blocked a rule that would have limited forced arbitration in credit card and other financial contracts, but the fight is not over. The Forced Arbitration Injustice Repeal (FAIR) Act would restore our day in court for consumers, employees and small businesses.

**[Tell your Senators to stop letting corporate wrongdoers use forced arbitration clauses to take away our day in court!](#)**

*Please fill out the form above to access the email message. Your email will be sent directly to your Senators.*

## Other Actions You Can Take

- Write a letter to the editor of your local paper. [Here's how](#).
- Tweet to your [senators](#) to ban forced arbitration using #FAIRAct, #EndForcedArbitration and #RipoffClause.
- [COMPLAIN to the CFPB about a problem with a financial service](#) or product, or call toll-free at (855) 411-2372.
- **LEARN MORE** about NCLC's work on [forced arbitration and access to justice](#).

## Tips for Advocates

- › [Writing an Effective Letter to Your Elected Official](#)
- › [Writing a Letter to the Editor](#)

\*By sending an email letter, you agree to receive occasional email updates from NCLC. You can unsubscribe at any time.

---

# [Tell the FCC to maintain strong rules against robocalls](#)

## **Do you want to keep unwanted robocalls off your cell phone?**

Recently, Congress passed the bipartisan Pallone-Thune TRACED Act, the latest step forward in providing Americans with relief from the scourge of unwanted robocalls. While the bill lays out a number of requirements of the Federal Communications Commission, more work must be done to protect consumers from all sources of robocalls that plague them. That's why it is critical that the FCC hear from the voices of consumers victimized by disruptive and harassing robocalls.



## **[Tell the FCC to strengthen consumer protections from unwanted robocalls.](#)**

### **[Other actions you can take](#)**

Just this past year, more than 4 million consumers complained to government agencies about robocalls to their cell phones. A federal law – the Telephone Consumer Protection Act (TCPA) – restricts the use of autodialers, prohibits robocalls to cell phones without the called party’s consent, and imposes penalties on callers who violate the law. But the Federal Communication Commission’s (FCC) interpretation of the law is the subject of a recent request for comments. The calling industry is already attempting to weaken the rules so it can make these calls without your consent, and after you have told the callers to stop. It is critical that consumers submit comments (proceeding 18-152) to fight back!

#### **Tell the FCC: Don’t open the floodgates to even more robocalls!**

- Maintain a broad definition of “automated telephone dialing system” so that all calls made using an autodialer are subject to the rules
- Establish a reassigned number database to reduce wrong-number robocalls and protect both consumers and callers
- Allow consumers to maintain the right to revoke consent to receive robocalls, even in cases where consent is provided as a matter of contract. Consumers must maintain the right to say “stop” and the automated callers must stop calling
- **Tell your personal story.** Include the approximate number of calls you received and who called you (a debt collector, student loan servicer, mortgage servicer, telemarketer, etc.) Include the name of the company, if possible.]

## **[Tell the FCC to strengthen consumer protections from these unwanted robocalls.](#)**

*NOTE: YOUR COMMENTS TO THE FCC WILL BE FILED IN A PUBLIC PROCEEDING. DO NOT INCLUDE ANY SENSITIVE PERSONAL INFORMATION, SUCH AS A LOAN NUMBER OR SOCIAL SECURITY NUMBER.*

**AFTER SUBMITTING YOUR COMMENTS TO THE FCC, [COPY AND PASTE IT HERE](#) TO SEND IT DIRECTLY TO YOUR MEMBERS OF CONGRESS (your email will be sent directly to your Senators and Congressional Representative).**

Please, also **[email us a copy of your letter.](#)**

## Other Actions You Can Take

- [Tell us your story](#). Have you been harassed by robocalls to your cell phone about a mortgage loan, a student loan, or some other type of debt? [Then tell us your story](#).
- [Sign the petition](#) to urge the FCC and Congress to stop robocalls without consent.
- [Find an attorney](#) to help stop these calls to your cell phone.
- LEARN MORE about NCLC's work to [stop unwanted robocalls and defend the Telephone Consumer Protection Act](#).

\*By sending an email letter, you agree to receive occasional email updates from NCLC. You can unsubscribe at any time.

---

## [Save Civil Legal Aid Funding!](#)

President Trump has proposed to eliminate the Legal Services Corporation and zero out the critical funding provided to legal services programs in all corners of all 50 states. Civil legal aid ensures fairness for all in the justice system regardless of income. It provides access to legal help to keep homes out of foreclosure, protect Social Security funds needed to buy food, assist veterans with problems after discharge from service, help students manage their debt, and stop abusers from stalking victims of domestic violence, to name a few. Rural areas, in particular, rely very heavily, if not exclusively, on civil legal aid programs.



[Tell Congress to keep funding for civil legal aid and continue to help our veterans, families facing foreclosure and victims of unlawful debt collection practices.](#)

[Email your members of Congress](#) || [Other actions you can take](#)

Civil legal aid has long enjoyed [bipartisan support](#), and for good reason. Americans believe that access to our justice system should not come with a price tag. Regardless of their financial means, all Americans should have the opportunity to defend themselves in a court of law and act in the best interest of themselves and their families.

Funding for the Legal Services Corporation is a small fraction of the federal budget but makes a big difference to the families, seniors, and veterans it services.

[Tell Congress to preserve vital funding for civil legal aid and maintain access to the justice system for all Americans regardless of their means.](#)

## Other actions you can take

- Tweet at your [U.S. senators](#) and [congressional representative](#) to urge them to reject efforts to cut funding for civil legal aid and the Legal Services Corporation, using the hashtags #LegalAidMatters

Sample tweets:

- .@Senator please support civil legal aid and access to our court system for all. #LegalAidMatters
- Civil legal aid has strong bipartisan support. Will you support funding, @Representative ?
- Write a letter to the editor of your local newspaper urging your members of Congress to support funding for civil legal aid. [Here's how!](#)
- LEARN MORE about the work of our allies at [Voices for Civil Justice](#) and [Act on Justice](#) to ensure equal access to justice.

\*By sending an email letter, you agree to receive occasional email updates from NCLC. You can unsubscribe at any time.

---

## [Stop 100% APR Loans in Your State!](#)



[Tell your U.S. Representative and Senators to take action on two items in Washington, D.C. that could impact predatory lending in every state in the country!](#)

[Email your members of Congress](#) || [Other actions you can take](#)

First, tell your lawmakers to **support and co-sponsor the Fair Credit Act, H.R. 5050 (Rep. Chuy Garcia) & S. 2833 (Sen. Merkley)**, which would extend to veterans and other consumers the 36% APR rate cap that currently protects active-duty servicemembers and their families. The bill would apply to *all lenders, including banks*. The Veterans and Consumers Fair Credit Act would **not** preempt states from imposing lower rate caps. The bill would eliminate the most egregious 100% to 400% payday loans and would stop high-cost online lenders from using [rent-a-bank schemes](#) to evade state interest rate caps.

**[The Veterans and Consumer Fair Credit Act \(sponsored by Rep. Garcia and Sen. Merkley\) was just introduced in honor of Veteran's Day and we need to show widespread support.](#)**

Second, insist your representatives oppose the **brand new "rent-a-bank" proposal from the FDIC and OCC that will embolden online lenders to charge up to 160% on installment loans in states where that is illegal by laundering their loans through banks**. Banks are not covered by state interest rate limits, and online lenders are [increasingly](#) using banks as a fig leaf to cover illegal loans. The Federal Deposit Insurance Corp. (FDIC) and the Office of the Comptroller of the Currency (OCC) [just issued](#) a proposed rule that would allow a bank to technically make a loan but sell it immediately to a high-cost lender that could charge usurious interest rates above what the state allows.

**Contact your members of Congress NOW and stay tuned for more information about public comments that will be due in late January.**

Tell your Senators and Representative to support the Veterans and Consumers Fair Credit Act and to

Read [NCLC's issue brief](#) highlighting the use of rent-a-bank schemes to circumvent state interest rate caps.

### **Other Actions You Can Take**

- Talk to your members of Congress while they are home Thanksgiving week.
- Call your members of Congress and insist that they tell you where they stand. You can find out their numbers, and who your representative is, at [Congress.gov](#) (click on "Members"), or call the Capitol Switchboard at (202) 224-3121).
- Tweet at them using #StoptheDebtTrap

- Reach out to your state attorney general and payday loan regulator and urge them to oppose rent-a-bank lending.

\*By sending an email letter, you agree to receive occasional email updates from NCLC. You can unsubscribe at any time.

---

## **Protect the Lifeline Program!**

The FCC is proposing to dramatically limit help to millions of low-income families who rely on Lifeline for phone and internet services. This radical change to the Lifeline program will cut off access to affordable internet and voice services that are essential in today's classrooms, job market, healthcare system, information-based society and economy. Lifeline allows children to complete homework at home and adults to find jobs and thrive in the marketplace.

---

**Tell the FCC to protect the Lifeline program and the more than 12 million low-income households that rely on the program for voice and broadband services.**

**[File a comment with the FCC](#) || [Other actions you can take](#) || [Resources for Saving the Lifeline Program](#)**

**When filing a comment with the FCC, be sure to note the Proceeding number: 17-287.**

***YOUR COMMENTS TO THE FCC WILL BE FILED IN A PUBLIC PROCEEDING. DO NOT INCLUDE ANY SENSITIVE PERSONAL INFORMATION, SUCH AS YOUR SOCIAL SECURITY NUMBER.***

*In your comment to the FCC, explain in your own words, why you care about the Lifeline program. In your first sentence, include your full name, city/town and state. Below are some reasons why people support Lifeline but a **comment submitted with your own concerns will have the greatest effect.***

Lifeline is the only program that directly helps low-income households afford voice and broadband services so that parents can find work or check in with their employers, children can complete their homework at home, people can speak with their doctors about their prescriptions or health concerns, and families can experience the benefits of connectivity enjoyed by their peers.

The FCC Chairman's proposal to significantly reduce the Lifeline program's budget will lead

to rationing of critical services among low-income consumers, particularly those families in urban areas. And by limiting Lifeline program participants to carriers that own their own facilities, the FCC will remove 75% of the current Lifeline providers, thus severely limiting the reach of Lifeline assistance and consumer choice.

Low-income households everywhere in the nation deserve affordable access to voice and internet through Lifeline. Please continue to allow a variety of Lifeline providers in the program so people have a choice of wireless and lines to the home.

### **Other actions you can take**

- [Share your stories](#) about how the Lifeline program has made an impact.
- Tweet at your [senators](#) and [representatives](#) to urge them to raise concerns with the FCC over their constituent's impending loss of vital services.
- Write a letter to the editor of your local newspaper urging the FCC to stop their latest attacks on an open and affordable internet. [Here's how!](#)

### **[Resources for Saving the Lifeline Program](#)**

\* Note that if you take action, you will receive periodic updates about this campaign and NCLC's other work.