

The Telephone Consumer Protection Act: Your rights against unwanted calls and texts



Unwanted calls and texts can be a real nuisance. Fortunately, the federal Telephone Consumer Protection Act (TCPA) protects your telephone privacy from telemarketers and debt collectors.

This publication explains what types of communications the TCPA prohibits, what the law requires of businesses that make calls and send texts, what rights it gives consumers, and how you can exercise your rights and reduce the number of unwanted calls and texts you receive.

What the TCPA does

The Telephone Consumer Protection Act puts restrictions on marketing phone calls, texts and faxes.

The original law was passed in 1991, but amendments to the TCPA rules over the years have addressed changes in technology and expanded protections. Today, the TCPA:

- **Prohibits** auto-dialed marketing calls and texts (those made using an auto-dialer system) and prerecorded messages (robocalls, including AI-generated voices) to cell phones unless the consumer has given the caller prior express **written** consent to contact them this way. Written permission is also required for robocalls to landlines. (The majority of telemarketing calls are made using auto-dialer systems and prerecorded messages.)

- **Prohibits** sending unsolicited fax advertisements without express **written** consent.

- **Prohibits** marketing calls to residences before 8 a.m. or after 9 p.m. (in the recipient's time zone), unless the caller has the consumer's express **written** consent.

- **Prohibits** marketing calls to any phone number where the person called is charged for the call.

Consumer Action

Daniel F McAuley



Consumer Action:

The Consumer Action Handbook, 2001 *The Consumer Action Handbook*, 2003 **Consumer Action Handbook**
Stephen R. Leeds, 2010-10 Contents Part I Be A Savvy Consumer Buyer Beware Banking Cars Credit Financing Your
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only book of its kind this two volume alphabetically arranged reference covers a broad array of topics related to consumer
rights including those of interest to often overlooked populations such as older adults veterans and the homeless Specific
entries address critical areas including food and product safety housing health care the financial industry the automobile
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Nelson, Liz Allen, Kit McNally, 1978 Congressional Record United States. Congress, 1978-03-03 The Congressional Record
is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in

session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 Green Power Community Action Program (U.S.),1969 *Consumer Action's Resource Guide on Consumer Financial Services* San Francisco Consumer Action (Citizens group). Financial Education Project,1979
Riverside County Farm Bureau Monthly ,1923 **Consumer Action and the War on Poverty** ,1965 **2005**
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