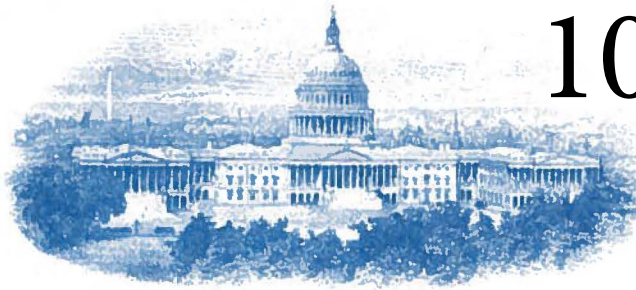


STEVE CHABOT
MEMBER OF CONGRESS
FIRST DISTRICT, OHIO

INCLUDES MOST OF HAMILTON COUNTY
AND ALL OF WARREN COUNTY

DEAN OF THE OHIO
REPUBLICAN DELEGATION



1065

COMMITTEES:

**SMALL BUSINESS
CHAIRMAN**

**FOREIGN AFFAIRS
SUBCOMMITTEE
ON ASIA AND THE PACIFIC
SUBCOMMITTEE ON MIDDLE EAST
AND NORTH AFRICA**

**JUDICIARY
SUBCOMMITTEE ON CRIME, TERRORISM,
HOMELAND SECURITY AND INVESTIGATIONS
SUBCOMMITTEE ON COURTS, INTELLECTUAL
PROPERTY, AND THE INTERNET."**

**Congress of the United States
House of Representatives
Washington, DC 20515**

December 4, 2017

The Honorable Ajit Pai
Chairman
Federal Communications Commission
445 12th Street, S.W.
Washington, D.C. 20554

Dear Chairman Pai:

As you are aware, on September 29, 2017, the Credit Union National Association (CUNA), which serves nearly 6,000 credit unions and 110 million members, filed a "Petition for Declaratory Ruling" regarding the applicability of the Telephone Consumer Protection Act (TCPA) on informational calls placed by or on behalf of credit unions.

The credit union industry has a vital role in providing financial services to millions of consumers across the nation. As not-for-profit financial cooperatives, credit unions are owned by their members, resulting in a governing structure that is prudent and consumer-driven in decision-making and daily operations. This unique relationship between credit unions and their member-owners is bolstered through regular dialogue and communications about time-sensitive financial information, security related matters, and educational material that are a significant component of their mission and cooperative structure. Credit unions members want and need such information to remain financially healthy and to have timely information about their accounts.

In its petition, CUNA makes specific requests that "the Commission exempt from the TCPA's 'prior express consent' requirement informational calls made by credit unions to wireless numbers in one of two circumstances: (1) the wireless subscriber has an established business relationship with the credit union; or (2) the calls are in fact not charged to the called party, for example because the called party's wireless plan has unlimited minutes and texts." We request that the Federal Communications Commission (FCC) give thorough consideration to the points raised in the petition and provide, at the very least, more clarity and guidance on what communications are within the rights of credit unions to conduct with their member-owners. Notably, this would not allow credit unions or any other business any additional ability to make calls for commercial purposes such as selling new products or marketing other services. It would not change the rules protecting consumers from telemarketing calls in any way.

Congress never intended the TCPA to restrict normal and expected business communication. Nevertheless, the FCC's TCPA rules and guidance have evolved into a confusing tangle of restrictions that subject credit unions to potentially crippling liability and are demonstrably reducing consumer-friendly informational communications.

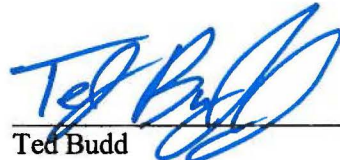
While there may be more than one way to address the concerns raised by credit unions, we do acknowledge that if these or similar concerns are not addressed with further clarity, guidance, or some form of exemption, an increasing number of credit unions will continue to be impeded from sending important financial information to their members because of both the lack of clarity in how to comply and out of fear of excessively costly litigation, due to the uncertainty surrounding the TCPA. Given light of the unique relationship credit unions have with their member-owners, as well as the sheer number of Americans who utilize these institutions for their financial services, it is our hope you will find a common-sense solution to address these concerns.

Thank you for your time and consideration on this matter.

Sincerely,



Steve Chabot
Member of Congress



Ted Budd
Member of Congress



Steve King
Member of Congress



Robert Pittenger
Member of Congress



John Garamendi
Member of Congress



David B. McKinley, P.E.
Member of Congress



Ralph Norman
Member of Congress



Susan W. Brooks
Member of Congress



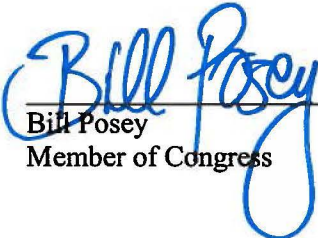
David N. Cicilline
Member of Congress



Erik Paulsen
Member of Congress



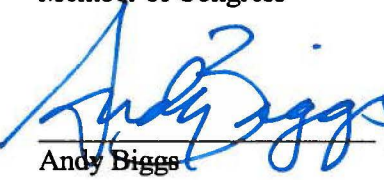
Billy Long
Member of Congress



Bill Posey
Member of Congress



Kristi Noem
Member of Congress



Andy Biggs
Member of Congress



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable Andy Biggs
U.S. House of Representatives
1626 Longworth House Office Building
Washington, D.C. 20515

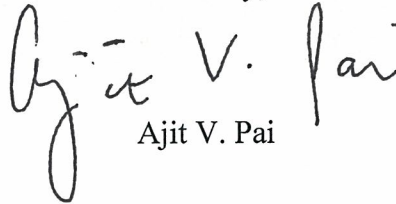
Dear Congressman Biggs:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

The Commission's Consumer and Governmental Affairs Bureau (CGB) released a Public Notice seeking comment on the petition, and the comment cycles on the matter have been completed. Commission staff is carefully reviewing the record in the proceeding. In addition, my legal advisor for consumer protection and CGB staff have since met with representatives of CUNA to discuss their request. Per your request, I can assure you that we will take into consideration the issues and concerns presented by all stakeholders as the Commission makes every effort to conclude its review as quickly and equitably as possible.

I appreciate your interest in this matter. Please let me know if I can be of any further assistance.

Sincerely,

A handwritten signature in black ink, reading "Ajit V. Pai". The signature is stylized, with the first name "Ajit" written in a cursive-like script, followed by "V." and "Pai".
Ajit V. Pai



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable Susan W. Brooks
U.S. House of Representatives
1030 Longworth House Office Building
Washington, D.C. 20515

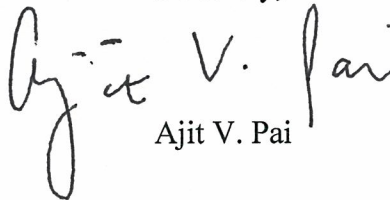
Dear Congresswoman Brooks:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Sincerely,

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Ajit V. Pai



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable Ted Budd
U.S. House of Representatives
118 Cannon House Office Building
Washington, D.C. 20515

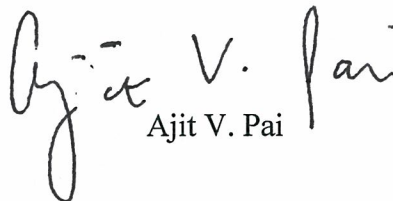
Dear Congressman Budd:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Sincerely,


Ajit V. Pai



OFFICE OF
THE CHAIRMAN

FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

January 19, 2018

The Honorable Steve Chabot
U.S. House of Representatives
2371 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Chabot:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Ajit V. Pai



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable David Cicilline
U.S. House of Representatives
2244 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Cicilline:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Ajit V. Pai



OFFICE OF
THE CHAIRMAN

FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

January 19, 2018

The Honorable John Garamendi
U.S. House of Representatives
2438 Rayburn House Office Building
Washington, D.C. 20515

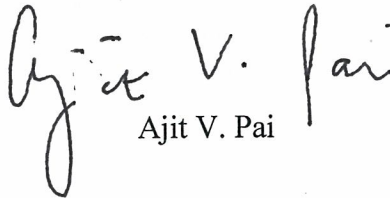
Dear Congressman Garamendi:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Sincerely,


Ajit V. Pai



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable Steve King
U.S. House of Representatives
2210 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman King:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Ajit V. Pai



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable Billy Long
U.S. House of Representatives
2454 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Long:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Ajit V. Pai



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable David B. McKinley
U.S. House of Representatives
2239 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman McKinley:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Ajit V. Pai



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable Kristi Noem
U.S. House of Representatives
2457 Rayburn House Office Building
Washington, D.C. 20515

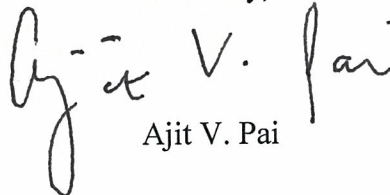
Dear Congresswoman Noem:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Ajit V. Pai



OFFICE OF
THE CHAIRMAN

FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

January 19, 2018

The Honorable Ralph Norman
U.S. House of Representatives
2350 Rayburn House Office Building
Washington, D.C. 20515

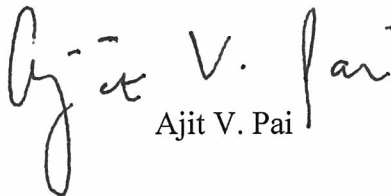
Dear Congressman Norman:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Ajit V. Pai



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable Erik Paulsen
U.S. House of Representatives
127 Cannon House Office Building
Washington, D.C. 20515

Dear Congressman Paulsen:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Ajit V. Pai



OFFICE OF
THE CHAIRMAN

FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

January 19, 2018

The Honorable Robert Pittenger
U.S. House of Representatives
224 Cannon House Office Building
Washington, D.C. 20515

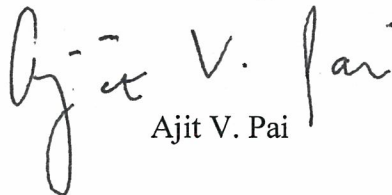
Dear Congressman Pittenger:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Sincerely,

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Ajit V. Pai



FEDERAL COMMUNICATIONS COMMISSION
WASHINGTON

OFFICE OF
THE CHAIRMAN

January 19, 2018

The Honorable Bill Posey
U.S. House of Representatives
2150 Rayburn House Office Building
Washington, D.C. 20515

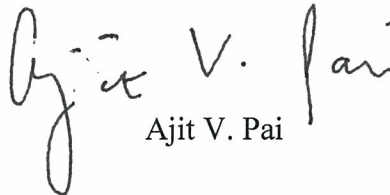
Dear Congressman Posey:

Thank you for your letter regarding a petition for declaratory ruling filed by the Credit Union National Association (CUNA). CUNA requests, among other things, that the Commission adopt an established business relationship exemption from the Telephone Consumer Protection Act's prior-express-consent requirement for informational autodialed or prerecorded-voice calls made by or on behalf of credit unions to their members' wireless phone numbers. Your views are very important and will be entered into the record of the proceeding and considered as part of the Commission's review.

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Ajit V. Pai