From: Dale Weigand [mailto:DaleW@noblecu.com]

Sent: Monday, February 19, 2018 11:29 AM

To: Ajit Pai <Ajit.Pai@fcc.gov>

Subject: TCPA Liability

Chairman Pai:

I represent Noble Federal Credit Union which has 85,000 members located in the Central Valley of California. We are very concerned with the potential liability created by the TCPA regulation limiting our ability to contact members about issues with their loans or services. Class action lawsuits have impacted many companies for minor infractions of this regulation. Credit unions are impeded from communicating important financial information to their members in a timely manner due to the lack of clarity for compliance with this regulation and out of fear of excessive costly litigation. Credit unions need to have the ability to make phone calls to our members simply to remind them of a late payment or fraud issue on their account without the fear of being targeted for litigation. Our ability to communicate to our members helps maintain their credit score and ability to access credit in the future.

We appreciate your support with clarification or modification of the regulation.

Thank you,

Dale Weigand

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