

May 29, 2019

Federal Communications Commission
Commission's Secretary, Office of the Secretary
445 12th Street, SW
Washington, DC 20554

RE: Draft Declaratory Ruling

Dear Ladies and Gentlemen of the FCC,

I am writing on behalf of the members and Board of Directors of Dow Great Western Credit Union. Our Credit Union serves 2100 members residing primarily in the California Bay Area. I am writing to comment on the Federal Communications Commission (FCC) draft Declaratory Ruling and Third Further Notice of Proposed Rule making (FNPRM) regarding "Advanced Methods to Target and Eliminate Unlawful Robocalls" (CG Docket No. 17-59, WC Docket No. 17-97).

Our Board of Directors and Management have significant concerns regarding the impact that this draft Ruling would have on our ability to help and support the members in our community. We need to be able to communicate with our member owners on important issues including fraud alerts, account notices, financial education, delinquent status, and other vital account information. This draft Ruling will limit our ability to protect our community regarding privacy, fraud, and account activity.

We agree that illegal robocalls from companies that are unaffiliated with the people that they call need to be addressed. However, the draft Ruling, if enacted, would eliminate calls and text to our members containing absolutely critical time sensitive information from the credit union. Our members are appreciative of these calls and these are not thought of when the community speak about robocalls. Our credit union supports the efforts of the FCC to reduce illegal robocalls, but the subject Ruling, may actually do more harm to our consumer/members than the illegal robocalls.

It is our view that the FCC should structure any such Ruling to limit true illegal robocalls while retaining the ability of credit unions and other legitimate businesses to continue to conduct necessary business with customer/members who they have a consented relationship with. We believe any such Ruling should only apply when the consumer is not an established customer of the business initiating the call. Calls or other communications to an existing customer should be excluded from any such Rule. Anything less than this raises concern that the consumer's ability to block all calls except those from numbers on their personal white list or contacts list will prevent them from receiving valuable information about their money, their credit, and their financial well being. We regularly contact members who applied for loans and need to be called by loan officers or collections and accounting staff members regarding loan payments or suspicious account activity that would not be included in their contacts list. The draft Ruling could result in significant delays in borrowers getting vital information and even subject them to additional fees or adverse credit reporting. Neither the credit union nor credit union members will know when calls are blocked. As a result, credit union members may face costly charges in the form of general liability for fraud charges ranging from \$0 to \$500 for debit account fraud identified within the first 60 days to the full amount of any fraud identified thereafter; \$50 for each instance of credit-card fraud; and account overdraft fees or over-the-limit fees based on their credit limits.

The FCC should do more to distinguish between illegal callers and calls from legitimate businesses with pre-existing relationships.

In summary, we encourage the FCC to address these concerns before adopting the draft Ruling. The unintended consequences of such a ruling may result in harm to the consumer, which is the opposite of the FCC's intentions.

We hope you will consider our concerns and thank you for the opportunity to comment on this draft Ruling.

Thank you for the opportunity to comment on the draft Ruling and for considering our views.

Sincerely,

Paul Kramer
President, CEO
Dow Great Western CU

cc: CCUL