

September 17, 2019

*Via ECFS*

Ms. Marlene H. Dortch  
Secretary  
Federal Communications Commission  
445 12<sup>th</sup> Street, SW  
Washington, DC 20554

Re: Notification of *Ex Parte* Presentation, CG Docket Nos. 02-278, 18-152

Dear Ms. Dortch:

On September 13, 2019, the following individuals with the American Bankers Association<sup>1</sup> (ABA) met with Chairman Ajit Pai and Zenji Nakazawa, Chairman Pai's Public Safety and Consumer Protection Advisor: Rob Nichols, ABA's President and CEO; Dan Smith, Senior Vice President; and Jonathan Thessin, Senior Counsel.

In the meeting, ABA expressed support for the Federal Communications Commission's (Commission) efforts to combat the fraudsters, scammers, and others who place illegal automated calls. We also emphasized the continuing negative impact to ABA members and their customers of some of the Commission's prior Telephone Consumer Protection Act (TCPA) decisions. We explained that many of the Commission's existing TCPA interpretations impair the ability of banks to send time-critical, non-telemarketing communications to millions of customers promptly, including fraud alerts, data breach notifications, servicing calls, and loan modification outreach. We urged the Commission to act expeditiously to ensure that its implementation of the TCPA facilitates these valued calls.

Sincerely,



Jonathan Thessin  
Senior Counsel  
Consumer & Regulatory Compliance  
Regulatory Compliance and Policy

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<sup>1</sup> The American Bankers Association is the voice of the nation's \$18 trillion banking industry, which is composed of small, regional, and large banks that together employ more than 2 million people, safeguard nearly \$14 trillion in deposits, and extend more than \$10 trillion in loans.