



Debt Collectors Allowed to Text, Email Under New CFPB Rules (1), *BloombergLaw, ft. Richard Perr*

Richard J. Perr, co-managing partner of the KD Philadelphia office and chair of the Consumer Financial Services practice group, was quoted in a Bloomberg Law article following his interview with Evan Weinberger, published on October 30, 2020.

The Consumer Financial Protection Bureau issued new rules that limit the number of times debt collectors can communicate with consumers but allow them, for the first time, to use email and text messages for collections.

The final rules, released Friday, allow debt collectors to use modern communications to contact consumers, while giving consumers the right to easily opt out of email and texts and designate their preferred method of contact.

Consumer Control

The rules allow debt collectors to contact a consumer no more than seven times within a consecutive seven-day period.

Those limitations don't apply to electronic communications, but telephone calls can be more disruptive than emails, texts, and direct messages, said Richard Perr, managing partner at Kaufman Dolowich Voluck LLP.

"A lot of the methods to control [electronic communications] are on your end," Perr said, referring to the consumer's ability to opt out entirely from texts and emails.