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Consumers have gone **digital** ...so should you.

Here's how Katabat goes beyond calls and letters to modernize your collections.

Increase payments with a:

- Streamlined, self-service experience
- Mobile customer portal allowing consumers to engage with you on the go
- 25% quicker payment experience

All through an end-to-end, fully-compliant solution.

To learn how Katabat can drive more collections fast, call **(833) 275-9837** or email **info@katabat.com**.

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Intelligent technologies that
IMPROVE COLLECTIONS AND REDUCE COST

Provana helps you scale your process, performance, and profits - through tech-enabled managed solutions that do everything your collection software doesn't.

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#503



Compliance

Centralized compliance management with vendor tracking and oversight.



Analytics

Business analytics solution for insightful internal and vendor data analysis.



Speech

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AUTOMATE COLLECTIONS ACROSS DIGITAL CHANNELS

Omnichannel consumer contact solutions that increase your collections while decreasing manpower costs!

Includes:

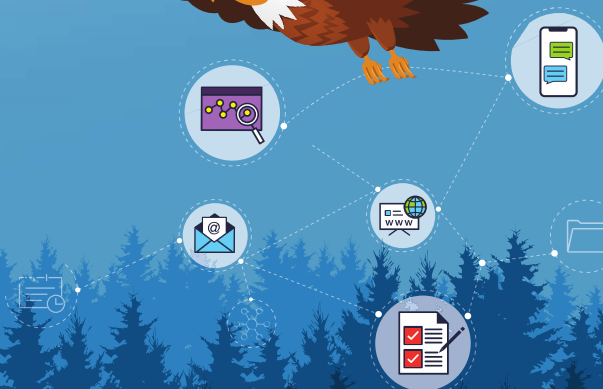
- Website and app-based payment portal - white-labelled for your organization
- Two-way live chat with multimedia
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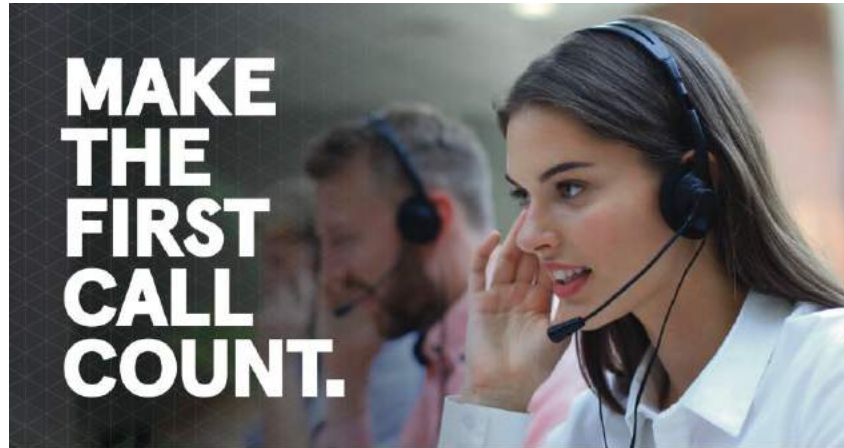
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Right Contact.
Right Number.
Right Time of Day.
Right Day of Week.
Right Connection.

How can collections organizations communicate when no one is answering their phones? Inaccurate contact data, call blocking, phone number spoofing, and spam tagging are increasing the difficulty of connecting with consumers.

Neustar is revolutionizing outbound dialing through Neustar Outbound Dialing Solutions: a comprehensive and easy-to-implement suite to dramatically improve right-party contact rates and revenue-per-dial.

- **Phone Behavior Intelligence**
Generate more revenue per dial by knowing who to contact, which number to use, and the best day and time to contact them.
- **Contactability Scores**
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- **Customer Record Enhancement**
Update your CRM with up to five additional phone numbers per record, including useful attributes, like phone type, in-service indicator, and risk associated with TCPA regulations.
- **Contact Compliance Risk**
Mitigate the risk of TCPA violations by having changes in client records proactively pushed to your database.
- **Caller Name Optimization**
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- **Branded Call Display**
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To learn more, visit

BOOTH #308

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03 ONLY .1% of our location info requires re-verification	04 14 YEARS is the length of our average client relationship
05 100% OF CLIENTS surveyed are "very satisfied"	06 7% SUCCESS RATE following our competition
07 6.6 MILLION accounts researched annually	08 Our longest client relationship has lasted 28 YEARS
09 1056 COMPANIES depend on us	10 With no placement requirements and no hit=no fee pricing you have NOTHING TO LOSE!



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DANA 44 3/8" DIFFERENTIAL COVER
PART NUMBER: D44COV



Price ~~\$121~~ **\$96.80**

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Sale

20% OFF RUFFSTUFF OFF-ROAD PRODUCTS
DISCOUNT CODE: BF2018

Every order receives 5X RuffStuff Bucks
(5% account credit, account required to earn RuffStuff Bucks)

14 BOLT DISC BRAKE CONVERSION KIT
PART NUMBER: R1877



Price ~~\$340~~ **\$272**

1.25" ROD END SET
PART NUMBER: 125RESET



Price ~~\$135~~ **\$108**

4 LINK HEIM AND TUBE KIT
PART NUMBER: R2319



Price ~~\$720~~ **\$576**

JEEP PARTS



Discount **20% Off**

*Excluding: Axle Housings, Clearance Parts, Third Members, RZR Parts and Hellfire Knuckles

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SPECIALTIES

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Phone: 916-600-1945

A ARM KIT RZR XP 1000 (CAMPBELL SERIES)
PART NUMBER: R2301



Price ~~\$1600~~ **\$1280**

BLACK FRIDAY
Sale

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DISCOUNT CODE: BFRZR

RZR XP 1000 SUSPENSION KIT
PART NUMBER: R2276



Price ~~\$3500~~ **\$2800**

RADIUS ROD COMPLETE KIT RZR XP 1000
PART NUMBER: R2305



Price ~~\$595~~ **\$476**

RZR XP 1000 ROLL CAGE KIT
PART NUMBER: R2342



Price ~~\$750~~ **\$600**

FRONT BUMPER RZR XP 1000
PART NUMBER: R2299



Price ~~\$500~~ **\$400**

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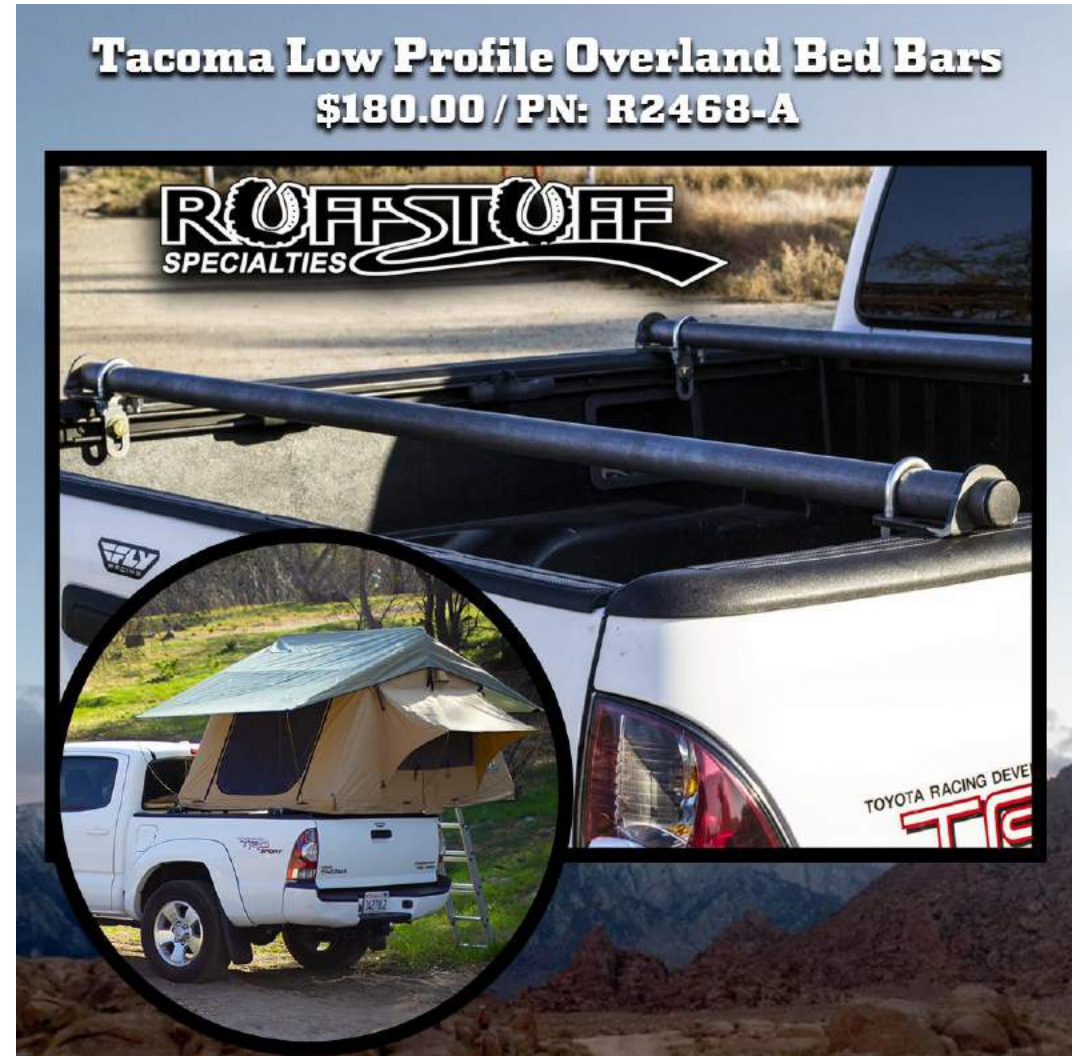
ROOFASTOFF
SPECIALTIES

**Jeep Wrangler
TJ Front Bumper**

**\$319.99
PN: R2438-A**

The advertisement features a black and white photograph of a Jeep Wrangler TJ with a heavy-duty front bumper. The bumper is a prominent feature, with a red inset box highlighting a close-up of the bumper's design. The Jeep is parked on a dirt road with trees in the background. The logo 'ROOFASTOFF SPECIALTIES' is at the top, and the product name and price are at the bottom.

Tacoma Low Profile Overland Bed Bars
\$180.00 / PN: R2468-A



ROOFASTOFF
SPECIALTIES

TOYOTA RACING DEVELOPMENT
TRE

The advertisement shows a white Toyota Tacoma truck bed with black overland bed bars. A circular inset shows the truck with a tan tent installed in the bed. The background is a scenic mountain landscape. The logo 'ROOFASTOFF SPECIALTIES' is at the top, and the product name and price are at the top left. The Toyota Racing Development logo is visible on the side of the truck.

Ads



RUFFSTUFF
SPECIALTIES

BLACK FRIDAY
Sale

20% off RuffStuff Off-Road Products
Discount code: BF2018

Every order receives 5X RuffStuff Bucks
(5% account credit, account required to earn RuffStuff Bucks)

*Excluding: Axle Housings, Clearance Parts, Third Members, RZR Parts and Hellfire Knuckles



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SPECIALTIES

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Promo: BF2018
Every order receives 5X RuffStuff Bucks
(5% account credit, account required to earn RuffStuff Bucks)

Ads



Discount code: BFRZR



BLACK FRIDAY Sale

10% off ALL RuffStuff Manufacture RZR products
PLUS Every order receives 5X RuffStuff Bucks
(5% account credit, account required to earn RuffStuff Bucks).

BLACK FRIDAY

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DISCOUNT CODE: BF2018

10% OFF ALL RUFFSTUFF MANUFACTURE RZR PRODUCTS
DISCOUNT CODE: BFRZR



RUFFSTUFF

EXCLUDING: AXLE HOUSINGS, CLEARANCE PARTS, THIRD MEMBERS, RZR PARTS AND HELLFIRE KNUCKLES



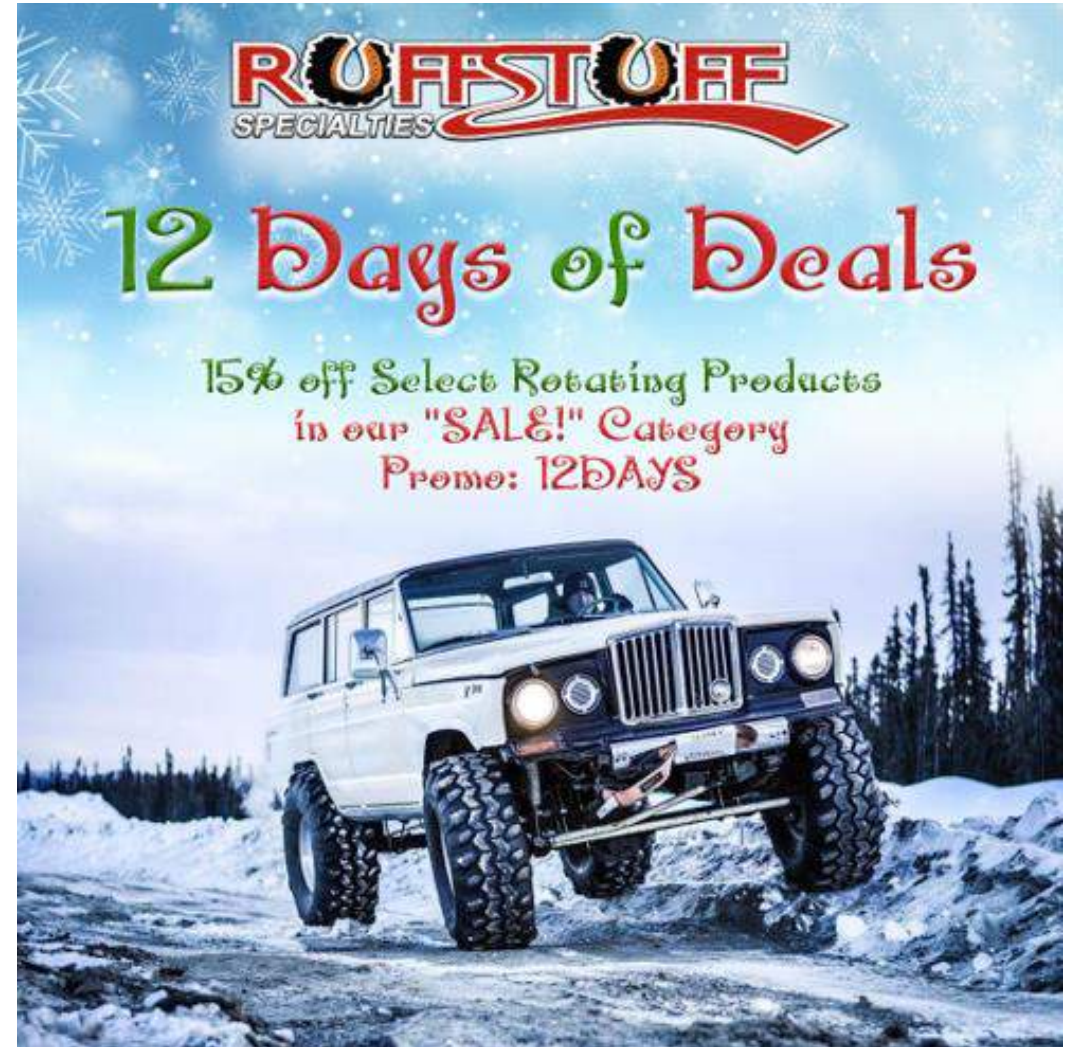


RUFFSTUFF
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12 Days of Deals



A collection of various automotive metal parts including brackets, bolts, and hardware.



RUFFSTUFF
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12 Days of Deals

15% off Select Rotating Products
in our "SALE!" Category
Promo: 12DAYS

A white SUV with large tires is shown driving on a snowy, icy road. The background features a snowy landscape with evergreen trees under a blue sky with falling snow.

Ads



VOLUME 9 ISSUE 2
FALL 2019

FEDERAL UPDATE: PREPARING FOR TCPA REFORM

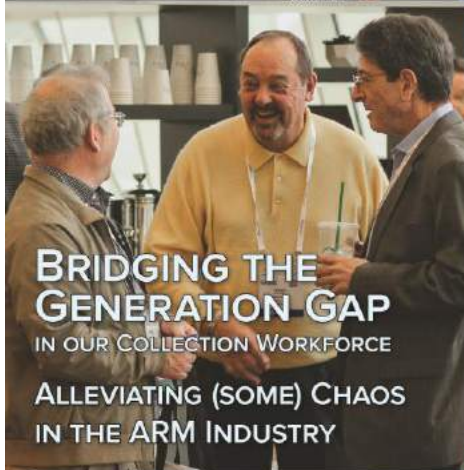
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HOW TO PREPARE
FOR THE NEW ERA OF CX



BRIDGING THE
GENERATION GAP
IN OUR COLLECTION WORKFORCE

ALLEVIATING (SOME) CHAOS
IN THE ARM INDUSTRY



SETTING THE GLOBAL STANDARD

Federal Legislative & Regulatory Update

Preparing for TCPA Reform: Part II

LEGISLATIVE AND REGULATORY MEASURES TO MODERNIZE
COMMUNICATIONS UNDER THE TCPA

In the spring issue, we discussed the legislative and regulatory initiatives Congress and the Federal Communications Commission ("FCC" or the "Agency") introduced to modernize the regulation of communications under the Telephone Consumer Protection Act ("TCPA"). Since then, the drumbeat to take action against "robocalls" has only grown, leading Congress and the FCC to act quickly on their proposals. The Senate, for instance, passed the "TRACED Act" (S. 151) and the House of Representatives approved the "Stopping Bad Robocalls Act" (H.R. 3375). There is significant bipartisan interest in addressing these issues so reform is on the horizon. The FCC also has taken more steps to minimize robocalls, first and foremost by authorizing voice service providers ("VSPs") to offer consumers call blocking services by default, and allowing consumers to create "white lists" for approved numbers. These reforms will have significant consequences for RMAI members, so continued engagement with lawmakers and the FCC is essential to ensure that these and future measures prevent abusive practices rather than legitimate and important communications.

REGULATORY EFFORTS

Over the last few months, the FCC has issued new rules to authorize VSPs to prevent illegal robocalls from reaching consumers. Specifically, the Agency issued a declaratory ruling

“
The drumbeat to take action
against “robocalls”
has only grown.
”

in June authorizing VSPs to provide call blocking services by default. According to the ruling, VSPs may block calls “based on call analytics that target unwanted calls” as long as consumers are informed of and are allowed to opt-out of the service. Additionally, VSPs are authorized to block any number

not included on a consumer’s “white list,” meaning a list of telephone numbers the consumer wants to receive, provided the consumer opts-in to such services. Other calls would be blocked. In tandem with this ruling, the FCC issued a notice of proposed rulemaking, proposing, among other things, a safe harbor for VSPs that block calls for which their caller identification authentication protocol incorrectly categorizes as originating from blocked numbers.

2019 Executive Summit: July 30 - August 1, Sedona, AZ

BY THE NUMBERS

- 171 attendees
- 40% were first time attendees
- 93% would recommend attending
- 89% rated the Summit's value as 4 or 5 stars

"I really enjoyed it and it was the best networking conference I have attended to date!"



"This is the conference I come to every year to build personal relationships."



"This is by far the most helpful and beneficial of all the professional organizations supporting ARM."



The State of State Privacy Laws And Why Receivables Professionals Should Take Note

There has been a great deal of discussion and concern expressed by the receivables industry around emerging privacy laws in the U.S. Indeed, while the federal government drags its heels, the reality is that there is no real comprehensive federal regime in sight. And unsurprisingly, the states are stepping in.

State-level momentum for comprehensive privacy bills is surging. After the California Consumer Privacy Act (CCPA) passed in 2018, multiple states proposed similar legislation to protect consumers in their states. Today, California and Nevada have passed legislation, and there many bills on floors of several state legislatures. Nevada recently amended its existing data privacy statute governing the security of information maintained by data collectors and other businesses and is slated to go into effect on October 1, 2019 (nearly three months before the CCPA). And there are several pending amendments to the CCPA (which may be resolved by the time this article goes to print!)

While many of these privacy bills will fail to become law, comparing the key provisions in each bill illustrates how privacy regulation is developing in the United States at the state level. According to the International Association of Privacy Professionals (IAPP), 16 provisions commonly appear in com-

prehensive privacy statutes. These provisions generally break down into two categories — consumer rights and business obligations. The IAPP does a wonderful breakdown of these bills and categories here:

https://iapp.org/media/pdf/State_Comp_Privacy_Law.pdf

According to the IAPP, the sixteen common privacy provisions include:

- 1. The right of access to personal information collected:** The right for a consumer to access from a business/data controller the information collected or categories of information collected about the consumer; right may only exist if a business sells information to a third party.
- 2. The right of access to personal information shared with a third party:** The right for a consumer to access personal information shared with third parties.
- 3. The right to rectification:** The right for a consumer to request that incorrect or outdated personal information be corrected but not deleted.
- 4. The right to deletion:** The right for a consumer to request deletion of personal information about the consumer un-

Conference Program Book



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KNOWLEDGE

Gain knowledge through RMAi's comprehensive educational agenda, with legal updates and industry insights.



EXHIBITORS

Learn about the latest products and services available to ensure success for your business.

ABOUT THE CONFERENCE

The RMAi Annual Conference is the premier event for the receivables management industry. Debt buyers, originating creditors, collection agencies, law firms, brokers and affiliates gather for three days of industry education, networking and business opportunities.

BY THE NUMBERS - 2019

- Over 500 Companies
- More than 1,200 Attendees
- Over 80 Exhibitors
- 20 Networking Events
- 34 Hours of Quality Education Programs

RECEIVABLES MANAGEMENT ASSOCIATION INTERNATIONAL

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JULY 28-30

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THE LODGE AT SPRUCE PEAK

This intimate gathering provides attendees the opportunity to network with other executives, have conversations with policymakers and receive education on executive-level operations.

Find more information at rmaintl.org/events or contact Sylvia Done: sdone@rmaintl.org • (916) 482-2462

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- Education
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The **HOTTEST** Bands of Summer 2016

are now available for the **2017** Summer Concert season!

“Hip bands are the **BEST** concerts! I can't wait for next summer!”

- Matt H. SRO, INC



HIP SERVICE - Smoking hot show with current and classic dance favorites. Hip Dancers, dance lessons, giveaways and lots of crowd participation!



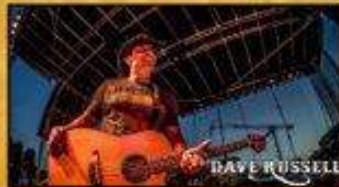
APPLE Z - Award winning powerhouse variety dance/rock. Apple Z is loved by concert goers for their high energy, awesome musicianship and meet & greets.



SUPER HUEY - As seen on ABC TV World's Greatest Tribute Bands - Super Huey is the American rock, feel good choice for summer family concerts.



MAMIA! The Live Beatles Experience - MAMIA delights multi-generational Beatles fans all over the West Coast. Unifying, joyful, right to remember with MAMIA!



DAVE RUSSEL BAND - Nashville recording artist. Dave Russel is beloved all over California. Dave Russel's show is always a feel good country home run.



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“Hip bands are the **BEST** concerts! I can't wait for next summer!”

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CFPB COMPLAINTS* on RMAI Certified Businesses

RESPONSE RATE
100%
of complaints received a response

TIMELY RESPONSE
99.3%
of responses were timely

COMPLAINTS ACCOUNTS IN COLLECTIONS = **.018%**
1 out of 5,000 accounts in collections receive a complaint on the CFPB complaint portal

97% of RMAI certified businesses have statistically zero complaints
Other 3%

RMAI's Certified Business Complaints
When calculating the percentage of a certified business's complaints over the total "Debt Collection" complaints on the CFPB portal, almost all businesses had nearly 0% or no complaints

RECEIVABLES MANAGEMENT CERTIFICATION PROGRAM (RMCP)

The RMCP sets the global standard within the receivables industry by providing enhanced operational controls and consumer protections through rigorous and uniform industry standards of best practices.

RMAI began certifying businesses and individuals in 2013. As of 2019, over 375 certifications have been authorized.


Address: 1050 Fulton Ave, Sacramento CA 95825
Phone: 916 482 2462
E-mail: cert@rmaintl.org
Web: www.rmaintl.org

*The CFPB portal includes consumer communications of a non-complaint nature, including generic inquiries and account notifications.

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Wine & Wheels



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4:00-8:00pm
Free Admission
Open to the Public

Wine 15 wineries from Amador County. Offering a variety of wines for an amazing tasting experience.
Food Enjoy craft food vendors and experience authentic hand-made tortillas, open pit BBQ, fresh off the grill hot dogs and mouthwatering treats.
Music By Brian Rogers.
Corvettes & Classics Displayed on the 18th fairway.

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INSIGHT EDITIONS

A meticulously researched, beautifully written, and richly photographed cookbook celebrating the recipes, ingenuity, history, and heritage of British baking.



With over 100 iconic recipes, *The British Baking Book* tells the wonderfully evocative story of baking in Britain—and how this internationally cherished tradition has evolved from its rich heritage to today's immense popularity of *The Great British Bake Off*.

With lavish imagery and evocative narrative, the expert baker author details the landscape, history, personality, and legends—and show-stopping recipes—that have made British baking a worldwide phenomenon. From cakes, biscuits, and buns to toasts, tarts, and pies, authentic recipes for Britain's special sweet and savory baked goods are included here—like pink-frosted Torquarian cake, jam-layered Victoria sandwich cake, quintessential tea loaf, sweet lamb pie, Yorkshire curd tart, and more.

Illustrating the story of how British baking evolved throughout the country, many of the recipes have a sense of place heritage like posset apple cake, Whiffy lemon buns, Cornish cake, Grassmere gingerbread, and Scottish oatcakes. Evocative and fascinating, this cookbook offers a guided tour of Britain's best baking.



The Official Downton Abbey Cookbook
The first official cookbook from the Downton Abbey series, this cookbook presents over 100 recipes from the Crawley household, and brings them to modern kitchens and Downton fans.



Summer Kitchens
Featuring 100 SUPERB recipes, this new cookbook from award-winning author Orlia Hercules lets you explore the diversity of Ukraine's cuisine through stunning food and travel photography.



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INSIGHT EDITIONS

The **ISPA Benjamin Franklin Award program**, which includes over fifty categories recognizing excellence in book editorial and design, is regarded as one of the highest national honors for independent publishers. We are honored that several of our titles have been recognized with gold and silver awards.



Star Wars: The Ultimate Pop-Up Galaxy
Jump into hyperspace for a thrilling pop-up journey through the entire Star Wars saga with pop-up legend Matthew Brent's new masterpiece.



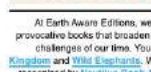
Rush: Wandering The Face of the Earth
With every outfit, every opening act, and every necessary moment, this is the most awe-inspiring companion for Rush fans. *Rush: Wandering The Face of the Earth* covers the band's storied touring career from 1968 to the final show in 2015 with never-before-seen photographs and interviews from the people that were there.



Batman: The Definitive History
Filled with exclusive content that further deepens the reading experience, *Batman: The Definitive History of the Dark Knight's Comics, Film, and Beyond* is the ultimate exploration of a true legend whose impact on our culture has no limits.



Wild Elephants
We are honored to win a SILVER award for *Wild Elephants* in the Ecology & Environment category.



Mandala Earth

At Earth Aware Editions, we are committed to creating powerful and provocative books that broaden awareness and understanding of the unique challenges of our time. You can see this in *Fantastic Fungi*, *Silent Kingdom* and *Wild Elephants*. We're pleased that these three titles have been recognized by *Nautilus Book Awards* for how well they serve this mission.

Nautilus Book Awards recognize and celebrate Better Books for a Better World. The goal of Nautilus is to strengthen the interconnections between books, authors, publishers, readers, and communities – and to be responsive to the world through words.



Fantastic Fungi
Fantastic Fungi is an awe-inspiring visual journey through the colorful, little-known realm of fungi and its amazing potential to positively influence our lives.

We are honored to win a GOLD award for *Fantastic Fungi* in the Ecology & Environment category.



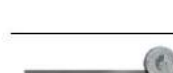
Silent Kingdom
Silent Kingdom is both an ode to the beauty of the ocean and the magnificent creatures that inhabit it and a call to action to preserve our planet's fragile underwater world.

We are honored to win a GOLD award for *Silent Kingdom* in the Photography & Art category.



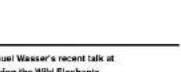
Silent Kingdom
Silent Kingdom is both an ode to the beauty of the ocean and the magnificent creatures that inhabit it and a call to action to preserve our planet's fragile underwater world.

We are honored to win a GOLD award for *Silent Kingdom* in the Photography & Art category.



Wild Elephants
Wild Elephants, Art Wolfe seeks to capture on camera just what makes elephants so special and so worth saving.

We are honored to win a SILVER award for *Wild Elephants* in the Ecology & Environment category.



Watch Art Wolfe and Dr. Samuel Wasser's recent talk at Seattle's Town Hall on Saving the Wild Elephants.



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Celebrate Pie Day with these bestselling cookbooks featuring 100s of delicious recipes!



Back to the Future: The Official Hill Valley Cookbook
This quirky cookbook explores the complicated history of Hill Valley, the idyllic town of *Back to the Future* movies, through food. It features full color photography, alternative ingredient suggestions, and helpful notes from some of your favorite characters (Hi, Doc!). This time hopping, genre-defying cookbook is the perfect gift for foodies, home cooks, and *Back to the Future* fans of all ages!

Shop Now

Enjoy Pie Day With These Fun Pie Baking Books!



Supernatural: The Official Cookbook
Whether you're a seasoned chef, beginner cook, or just a diner-food enthusiast like the Winchester's, *Supernatural: The Official Cookbook* brings a variety of both savory and sweet recipes from the show to life. When they aren't keeping humanity safe from all kinds of otherworldly threats, Dean and Sam often take time to eat and devise their next steps for handling the size of a small-town diner.



Mini Pies
Filled with luscious photography, this book is a must for any pie-lover's kitchen and will inspire cooks and non-bakers alike to turn out succulent baked treats in no time.



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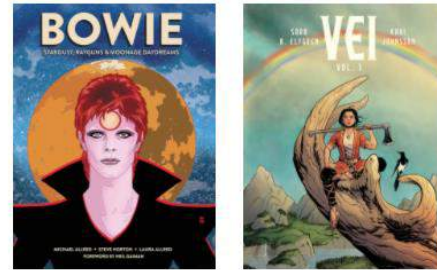
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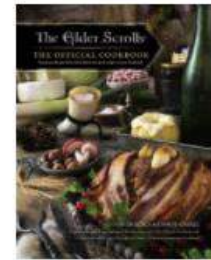
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Eat like a lone wanderer with the official **Fallout Cookbook**, or feast like the Dragonborn with **The Elder Scrolls Official Cookbook**. Find recipes inspired by the worlds of some of your favorite characters!



The Elder Scrolls: The Official Cookbook

Feast your way through Skyrim, Morrowind, and all of Tamriel with *The Elder Scrolls: The Official Cookbook*.



Star Wars: Galaxy's Edge

Inspired by the cuisine from the exciting new Star Wars: Galaxy's Edge themed lands at Walt Disney World and Disneyland, the *Star Wars: Galaxy's Edge Cookbook* is the ultimate source for creating out-of-this-world meals and treats all the way from Black Spire Outpost.



Filled with delicious recipes inspired by the hit television series, this cookbook allows fans to experience the world of Supernatural like never before.



Overwatch: The Official Cookbook

Cook up more than ninety recipes inspired by the heroes of Blizzard Entertainment's hit game with *Overwatch: The Official Cookbook*.

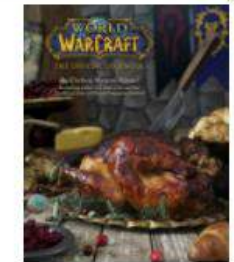


Craft your own glass of Nuka-Cola, a bowl of BlamCo Mac & Cheese, and more with the recipes in *Fallout: The Vault Dweller's Official Cookbook*.



World of Warcraft: The Official Cookbook

Prepare a feast fit for a warchief with *World of Warcraft: The Official Cookbook*, a delicious compendium of recipes inspired by Blizzard Entertainment's hit online game.



Sheathe your sword, draw your cards, and prepare delicious bites and cocktails themed to Blizzard Entertainment's smash-hit digital card game.



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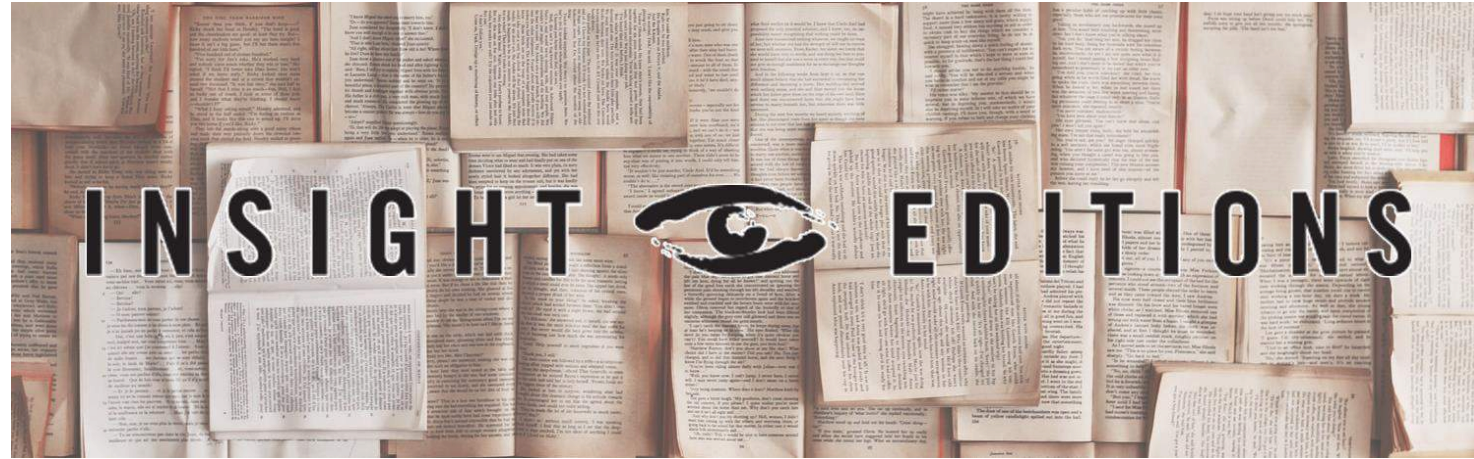
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SEPTEMBER 18

**WHAT EVERY COMPLIANCE
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ABOUT STAYING ABREAST OF STATE AND
LOCAL LAWS, REGULATIONS, AND RULES



The poster features a background of a stylized American flag with stars and stripes. The text is in bold, white and red fonts. The RMAi logo is in the bottom right corner.

NOVEMBER 12

**BEST DATA
PRIVACY
PRACTICES**

FOR 2020 AND BEYOND



The poster has a dark blue background with a circuit board pattern and glowing nodes. The text is in bold, white and green fonts. The RMAi logo is in the bottom right corner.

OCTOBER 23


**GETTING YOUR
DUCKS IN A ROW
FOR THE
CALIFORNIA
CONSUMER
PRIVACY ACT**



The poster shows a photograph of a mother duck and her ducklings swimming in water. The text is in bold, white and yellow fonts. The RMAi logo is in the bottom right corner.

JANUARY 23

**Class Action
Litigation:
Strategies for
Defending or
Settling Class Claims**



The poster features a silhouette of a balance scale against a light blue background. The text is in bold, white and black fonts. The RMAi logo is in the bottom right corner.

Newsletters



RMAI Update

Mid-Month Update

November 2019

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FEDERAL ACTIVITY

After expecting a quiet close of 2019 at the federal level after the submission of RMAI's comments for the CFPB debt collection rule, we find we are busier than usual. News that the CFPB will issue a supplemental proposed debt collection rule specifically on time barred debt disclosures assures another busy time, as RMAI will again spend time and resources on developing comments. We anticipate the supplemental proposed rule will be published relatively soon, and that the final overall rule will not be published until the time barred debt disclosure rule can be incorporated.

On Capitol Hill, we have seen a full agenda of legislation introduced amending various sections of the FDCPA. The legislation comes with titles written to sensationalize abusive practices. Examples of recently introduced legislation includes:

- [HR 4403](#): Stop Debt Collection Abuse Act
- [HR 3948](#): Debt Collection Practices Harmonization Act
- [HR 3490](#): Small Business Lending Fairness Act
- [HR 4664](#): Monitoring and Curbing Abusive Debt Collection Practices Act

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STATE LEGISLATIVE

RMAI is actively monitoring over 200 bills that may impact the receivables industry in both positive and negative ways. [Click HERE to read some of the noteworthy bills that have been introduced.](#)

If you are interested in obtaining a copy of the RMAI state tracking list, please contact David Reid at dreid@rmainfl.org.



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COURT DECISIONS

- Calif. App. Court (1st Dist) Refuses to Enforce Predispute Jury Waiver Despite Forum Selection Clause
[Handoush v. Lease Fin. Grp., LLC, No. A150863, 2019 Cal. App. LEXIS 1078 \(Ct. App. 2019\)](#)
- 5th Cir. Holds Bankruptcy Courts Cannot Enforce Discharge Injunctions From Other Districts
[Crocker v. Navient Sols., L.L.C. \(In re Crocker\), No. 18-20254, 2019 U.S. App. LEXIS 31300 \(5th Cir. 2019\)](#)
- Fla. App. Court (2nd DCA) Holds FCCPA Claims for Workplace Injury Bills Not Negated by Workers Comp Law
[Davis v. Sheridan Healthcare, Inc., 44 Fla. L. Weekly 2535 \(App. 2019\)](#)
- Calif. App. Court (2nd Dist) Upholds Over 60% Reduction on Consumer Plaintiff's Attorney Fee Award
[Morris v. Hyundai Motor Am., 41 Cal. App. 5th 24 \(2019\)](#)
- [Read the details](#)

Legislative Fund CONTRIBUTE NOW



RMAI's message to legislators around the country has stressed that our members support reasonable and balanced reforms, but will always oppose legislation that stifles legitimate business activities. [Read More.](#) See a current list of contributors every month in the [RMAI Update](#).

Newsletters

EDUCATION

Annual Conference 2020

Education is currently being organized for the 2020 Annual Conference. [Review the Agenda & Speakers](#). Opportunities to sponsor Annual Conference education sessions are available. Email Sylvia Done at sdone@rmainfl.org

Chief Compliance Officer Webinar Series

[Register](#) for the entire Chief Compliance Officer Webinar Series.

Note: Attendees will receive the recorded webinar for any past webinars from this 4-part series.

[View](#) our upcoming webinars.

[Click HERE](#) for more information and additional webinars.

Contact Shannon Parod at sparod@rmainfl.org or 916.482.2590 with any questions.

CERTIFICATION

CONGRATULATIONS to our newest Certified Broker National Loan Exchange, Inc.

"As President of RMAI, I am excited to announce that NLEX- one of the largest Brokers in the Receivables Industry is now a Certified Receivable Vendor (CRV) of RMAI. It is a significant accomplishment to receive this designation. NLEX has demonstrated its commitment to adhering to rigorous consumer protection and professional standards that not only meet but often exceed state and federal regulatory requirements. Certified businesses such as NLEX-National Loan Exchange Inc. set the global standard for the receivables management industry."

- Marian Sangalang, The Bureau & President of RMAI.

2020 is almost here! Get your education credits in by the end of the year. Email all education credit forms to cvaden@rmainfl.org.

Visit the [RMAI's Certification Page](#) for more information.

MEMBERSHIP

Welcome new RMAI members!

Advanced Business Claims, LLC, Associate Collection Agency - SC
Business and Professional Collection Service, Inc., Associate Collection Agency - NV
Conn's Home Plus, Originating Creditor - TX
Granby Laredo Solutions, Inc., Associate Debt Buyer - CO
Midwest Fidelity Services, LLC, Associate Collection Agency - KS
Neustar, Inc., Affiliate - VA
Pairity, Inc., Affiliate - NY
Stephen Einstein & Associates, P.C., Associate Law Firm - NY
Telrock Systems, Inc., Affiliate - GA

Read more about these and other members on the [Member Search](#) page.



Membership Renewals ... December 31, 2019 is the deadline to renew!

- Do you need a new W-9 form?
Email Shannon Parod at sparod@rmainfl.org
- Has your company moved?
If so, please contact bsouza@rmainfl.org with your new mail address.
- Do you work remotely and haven't seen your renewal?
Chances are your renewal invoice was mailed to the corporate office.



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[Boost Employee Performance](#)

Industry Events

RMAI works hard to open new markets and promote the industry at various conferences and events.

[IACC 2020 Annual Convention](#) | January 15-17, 2020

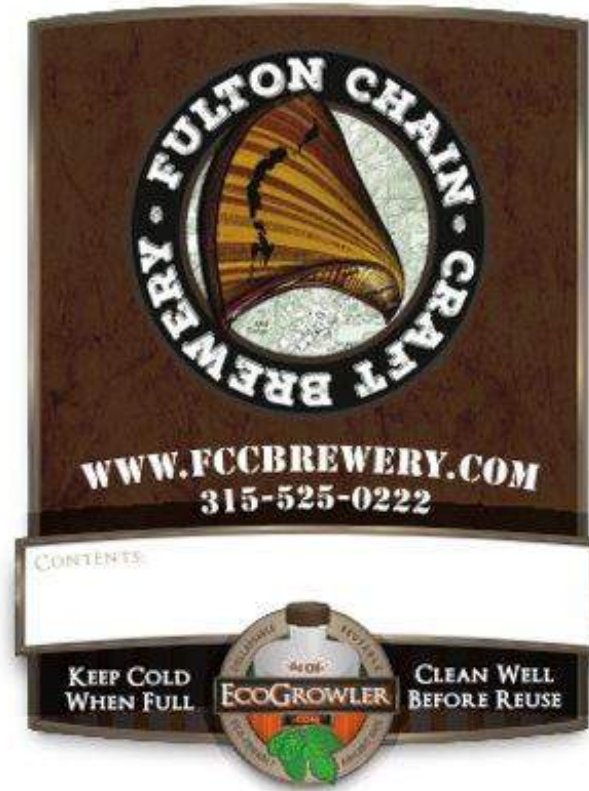
Featuring Jan Stieger RMAI Executive Director Presenting State of the Industry Session

RMAI members can register at a discounted rate, using this special [registration form](#)

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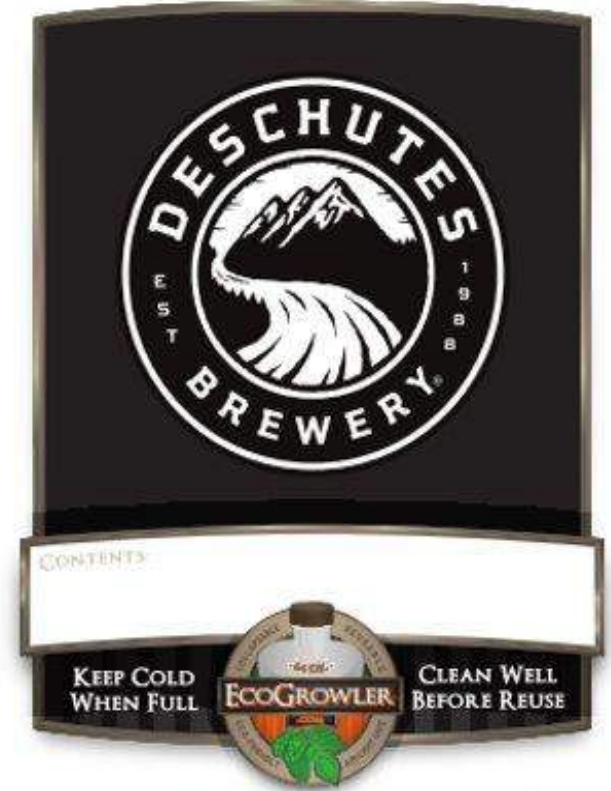
Logo Design



PLEASE DRINK RESPONSIBLY

GOVERNMENT WARNING: (1) According to the Surgeon General, women should not drink alcoholic beverages during pregnancy because of the risk of birth defects. (2) Consumption of alcoholic beverages impairs your ability to drive a car or operate machinery, and may cause health problems.

64
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PLEASE DRINK RESPONSIBLY

GOVERNMENT WARNING: (1) According to the Surgeon General, women should not drink alcoholic beverages during pregnancy because of the risk of birth defects. (2) Consumption of alcoholic beverages impairs your ability to drive a car or operate machinery, and may cause health problems.

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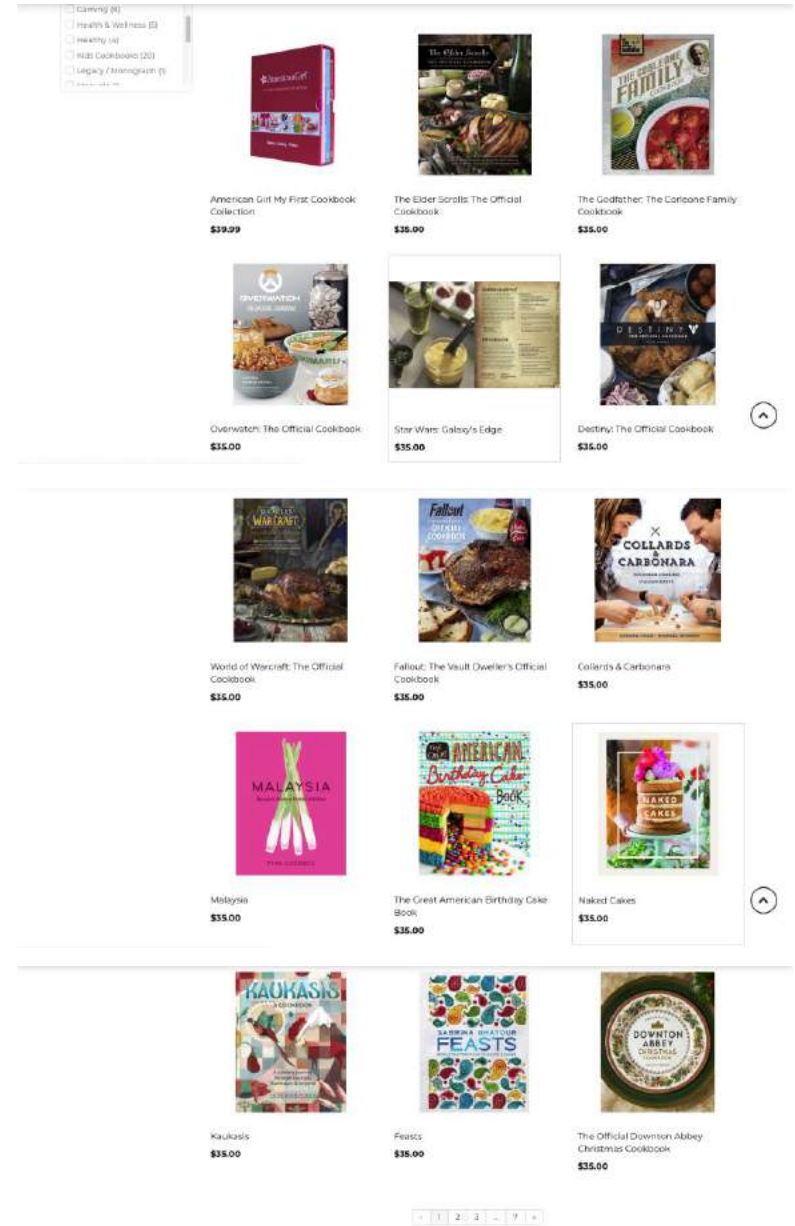
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Friends: The Official Cookbook Gift Set

Written by Amanda Yee

\$44.99

"An official Friends cookbook is coming this year and oh my god!" —Maura Clarke
The world's favorite TV show now has a new holiday gift set! This cookbook and apron gift set is guaranteed to delight Friends fans everywhere.

Friends: The Official Cookbook just got even bigger! Friends: The Official Cookbook Gift Set combines the hugely anticipated Friends cookbook with an exclusive apron emblazoned with Monica's favorite holiday turkey, all packaged in a deluxe gift box. Your holiday gift-giving challenge has been solved!

The Best Official Friends Cookbook. New to 2020, Friends: The Official Cookbook is the freshest officially endorsed Friends cookbook and features dozens of full-color images and delicious recipes from the beloved hit show.

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- Includes Exclusive Turkey Apron. Not available anywhere else, this high-quality apron features a durable shirt, a large front pocket, and Monica's iconic holiday turkey recreated in glorious full color.
- Enjoy the Full 2020 Friends Range. Friends: The Official Cookbook Gift Set is just one item in Insight Editions' official Friends line of products, all new for 2020. The full line includes Friends: The Official Cookbook, Friends: The Official Advent Calendar, The One With the Surprise, Friends! Blank Board Note Cards, and Friends Hardcover Rated Journal.

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About the Author Press

Amanda Yee, **AMANDA YEE** is a Chinese, Norwegian, and African-American expatriate chef from Oakland, California, living in Copenhagen, Denmark. Amanda has worked extensively in both ethnically-acculturated Californian and Danish restaurants while operating a community-based supper club called Fire & Lime. She was also the assistant and sous chef to James Beard award-winning chef Bryant Terry. Her diverse culinary experiences include a focus on health, nutrition, Californian cuisine, soul food, Mediterranean cuisine, and Middle Eastern cuisine.

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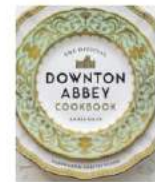
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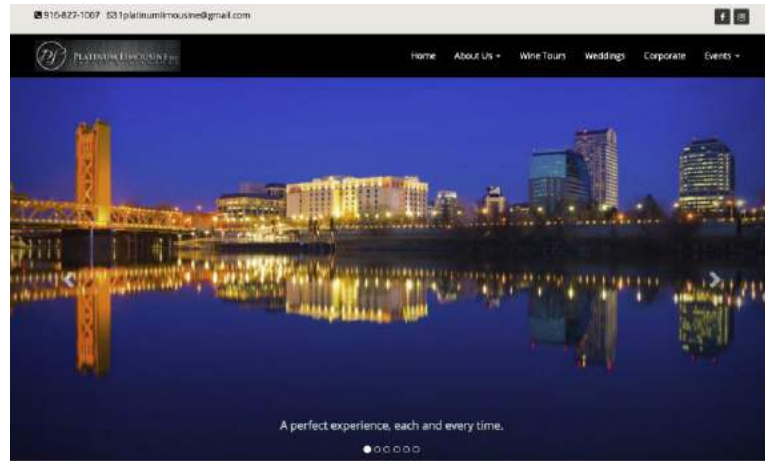
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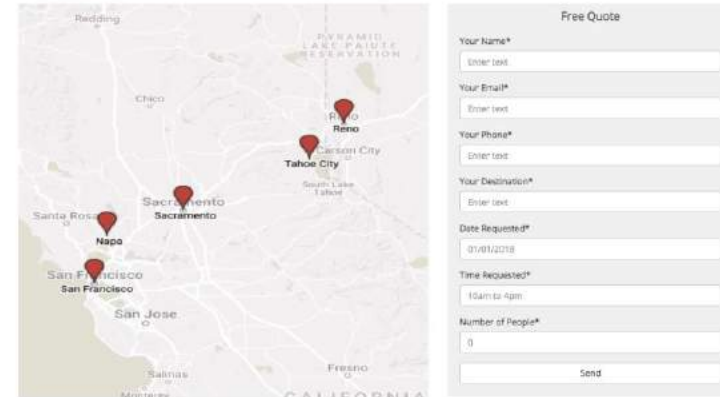


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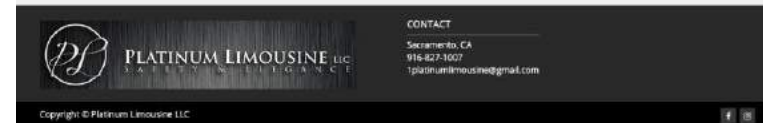
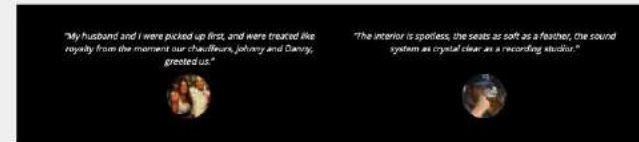
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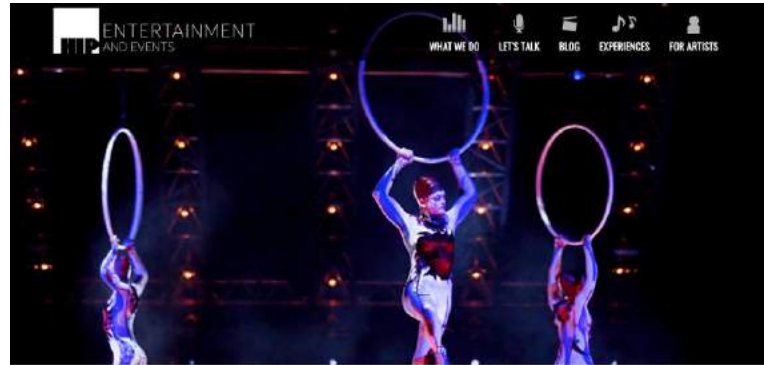
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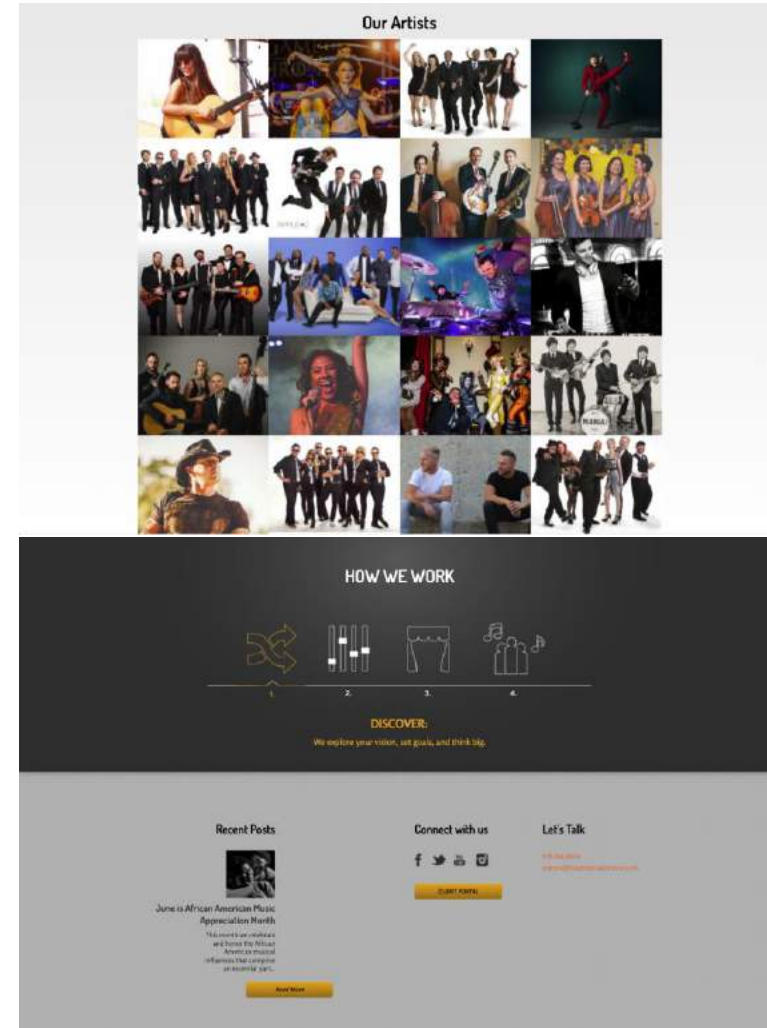


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Samson Brothers

The Samson Brothers were born and bred to play for audiences. They are South African natives raised on African beats and soulful rhythms, their sound is unapologetically fresh.

Their father, Cobus Samson, is a producer, composer, and a drummer with a Grammy nomination.

Growing up in and around various studios and big stages, helped to shape a solid foundation for the brothers. It taught them early on in life the level of work ethic that is required to succeed.

Matthew and Josh are self-taught musicians who began playing instruments at a young age. They have both dedicated their lives to their artistic and technical excellence.

Throughout his career, Matthew has earned numerous accolades, such as a spot in the Top 40 of the South African charts, the South African musician of 'American Idol'. From song to soul, Matt toured with Disney Cruise Lines, adding his own dynamic flair to the top tracks of the day as a live artist, making him the first South African musician to work for Disney where he won Musician of the Year twice. Working with Disney added Matthew to achieve his ultimate dream of playing time. Along with this, he has toured with South African Artists and played many studio sessions.

His innate ability for storytelling is evident in his lyrics, which are poetic in nature yet effortlessly capture his brothers' hearts. He also produces and plays instruments.

As soon as he was rated in SA Dream Magazine as the "top drummer in South Africa."

He has starred in feature films, international adverts, and scored many soundtracks with his unique approach for vocals, drums and guitar.

In 2008 they started their band "Samson" where Matt sang and Josh played the drums.

In August 2008, they played at Nelson Mandela's 90th Birthday Celebration at the Johannesburg Stadium in Johannesburg for over 30,000 people, including Nelson Mandela himself.

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Web Design

The screenshot shows a website for Wine VIP Cards. At the top, there is a navigation menu with links for Home, About Us, VIP Card Membership, Buy VIP Card Membership, Featured Wineries, My Account, and a search icon. Below the navigation is a large banner for "WINE VIP CARD MEMBERSHIPS" with a sub-headline: "The membership gives you exclusive access to complimentary wine tasting and 10-30% off wine purchases at 50+ top wineries." A "PURCHASE VIP CARD \$39.99" button is prominently displayed. To the right of the banner is an image of the "WINE VIP CARD".

Below the banner is a section titled "MEMBERSHIP CARD INCLUDES" with six categories of benefits, each with an icon:

- VIP CARD MEMBERSHIP:** Complimentary Wine Tasting, Discounted Wine Purchases, Lodging & Limo Service!
- WEEKLY WINERY DISCOUNTS:** Subscribe for Free to Receive Weekly Discounts!
- VIP LOADING:** Discounted Lodging!
- VIP WINERIES:** Complimentary Wine Tasting, Discounted Wine Purchases, Lodging & Limo Service!
- VIP WINE TOURS:** Wine Tours & Discounted Limo Service!
- EVENTS:** Discounted Winery Events & Concerts!

Below this section are two images: "Particulating Wineries" (a vineyard at sunset) and "Map of Wineries" (a vineyard path). At the bottom, there is a "Wine VIP Cards Sponsors" section featuring the "WINE VIP CARD" logo and "Heiwald Winery". A "FREE WEEKLY WINERY DISCOUNTS" section features the "WINE VIP CARDS" logo. A "CONTACT US" section provides the address: "14470 Dardosa Way, Placenta, Minnesota, CA 95855", email "info@winetips.com", and phone "800.225.2177". A map shows the location of "14470 Dardosa Way".

The screenshot shows the Grace Vineyards website. At the top, there is a navigation menu with links for Grace Vineyards Home Page, Our Estate, Our Weddings, Our Wines, Events, Photo Gallery, Testimonials, Contact, and Our Brochure. Below the navigation is a large banner image of the Grace Vineyards building at night. Below the banner is a grid of eight categories: WEDDINGS, OUR STORY, OUR WINES, VINE & DINE EVENTS, PHOTO GALLERY, TESTIMONIALS, CONTACT US, and WEDDING BROCHURE. Below the grid are four images: a bride and groom, a couple holding wine, a fountain, and a bride and groom. At the bottom, there is a "Upcoming Events" section with links for "Mother's Day Brunch", "Mo Town Plus - Southern Style BBQ", and "Hawaiian Luau". A "Find Us on Facebook" section features the Facebook logo and the Grace Vineyards logo. A "Pinterest" section features a Pinterest board for "Grace Vineyards" and a "Grace Vineyards and Wedding Venue" logo. A "Follow Us on Pinterest" section features the Pinterest logo.



Thank You

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