

Presented by Aldrich & Bonnefin, PLC\*, counsel to Bankers' Compliance Group®



# Monthly Telephone BRIEFING

**Friday, February 21, 2025 – 12:00 – 1:30 p.m.**

## **SB 1286 Law Extends California FDCPA Protections to Some Commercial Debt**

In September 2024, SB 1286 was enacted, which impacts the collection of certain commercial debt in California. The law extends the California Rosenthal Fair Debt Collection Practices Act (California FDCPA) to certain covered commercial debt. As a reminder, unlike the federal Fair Debt Collection Practices Act, the California FDCPA applies to a debt collector collecting on its own debt. Thus, financial institutions collecting on its own covered commercial debt will now need to comply with protections which were previously afforded only to consumers. The law becomes applicable to covered commercial debt which is entered into, renewed, sold, or assigned on or after July 1, 2025.

Join us for the February Monthly Telephone Briefing where we will discuss SB 1286 in detail, including what debt is and is not covered by the new law. We will also provide a refresher on what is required of a debt collector collecting debt under the California FDCPA, and what conduct is prohibited.



**bankers' compliance group®**

phone: 800.742.3600 email: [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com)

**ALDRICH  
&  
BONNEFIN**

Professional Law Corporation

\* Janet Bonnefin has retired from the firm

**A**ldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group<sup>®</sup> Members on **Friday, February 21, 2025, at 12 Noon**. This meeting will be presented live and will include several question and answer sessions. Members can ask questions by telephone or email. Each Member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to join the Briefing.

## ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. All Briefing connections are included in your BCG Membership.

## REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin>, and select "Register for Events." Registration closes at noon **two business days** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and a single-use PIN.

## DOWNLOAD THE HANDOUTS

The Handout(s) are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handout(s) are posted. To download a Handout, go to [www.bankerscompliancegroup.com/monthly-telephone-briefing.php](http://www.bankerscompliancegroup.com/monthly-telephone-briefing.php) and click on the "Download Handout Here" link at the end of each Handout description.

## CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

## SIGN UP ONE TIME FOR ALL 2025 BRIEFINGS

**Sign up one time for all the 2025 BCG Monthly Telephone Briefings!** If you like attending the Briefings, but don't want to register every month, you can have your institution's Registration Contact sign you up for the entire year.

## MISSED THE BRIEFING?

Should you or others at your institution miss the Briefing, you can tune into our streaming audio available on the BCG website one week after the Briefing, at [www.bankerscompliancegroup.com/listen-while-you-work.php](http://www.bankerscompliancegroup.com/listen-while-you-work.php).