



# Educational Offerings

**Chief Compliance Officer Webinar Series:  
Text Messaging & Safe Harbor - How to Navigate New  
Regulation F's Bona Fide Error Defense (3 of 5)  
December 17, 2020 – 8:30am PT/11:30pm ET  
One (1) RMAI Education Credit Toward Certification**

**Sponsored By:**



**ONTARIO  
SYSTEMS**

With the release of the long-awaited final Debt Collection Rule (Rule), the CFPB has given the collection industry guideposts between which debt collect collectors may communicate with consumers with confidence that their electronic communications will not violate the law prohibiting unauthorized third-party disclosure. Attend this session to learn how to use the safe harbor, why some are disregarding the safe harbor and the mechanics of the bona-fide error defense for text message communications articulated in the new Regulation F. (The Rule's effective date is date is November 30, 2021, one year after the date of publication in the Federal Register.)

The CCO series is designed for chief compliance officers, but open to all other industry professionals. Watch for the next webinar in the series on Thursday, January 7, 2021, on the topic of Time, Place and Manner. Recordings of the December 3<sup>rd</sup> and December 10<sup>th</sup> webinars: [Reaching Consumers/Persons by Telephone Under the CFPB's New FDCPA Rule](#) and [Email & Safe Harbor – How to Navigate New Regulation F's Bona Fide Error Defense](#) are available at <https://rmaintl.org/education/online-education/>.

**Pricing:**

**Member:** Free

**Non – Member:** \$94

**Register**

**Course Presenters:**



**John H. Bedard, Jr.** is the managing attorney of Bedard Law Group, P.C. located in Atlanta, Georgia. John represents creditors, asset buyers, and debt collectors helping them stay in compliance with state and federal law. He also manages the nationwide litigation for several collection agencies and focuses his litigation practice on FDCPA, TCPA, and FCRA defense. John's practice also focuses on defending regulatory actions including CFPB investigations and travels the country performing CFPB readiness assessments for the collection industry. He received his law degree from the Syracuse University College of Law and his undergraduate degree in Economics from the Pennsylvania State University.



**Rozanne Andersen, J.D.**, serves as Ontario Systems' Vice President and Chief Compliance Officer. She is responsible for leading Ontario Systems' corporate efforts and response to the CFPB's launch of compliance examinations in the ARM industry. Rozanne's advocacy work on behalf of the credit and collection industry has resulted in landmark legislation and regulation at both the state level and the federal level with regard to the FDCPA, FCRA and HIPAA. In 2020, Rozanne was named Chief Compliance Officer of the Year (Large Company) by the international Women in Compliance Network.