

Stay up to Date: Tracking State Level Response to COVID-19 and Impacts to Collections April 30, 2020 – 9:00am PT/11:00am CT/12:00pm ET One Half (1/2) RMAI Education Credit toward Certification/Recertification

States continue to take an active role in managing the COVID-19 pandemic and are establishing new orders at a rapid pace. Staying abreast of the ever-changing legislative landscape is extremely important as collection companies look to appropriately manage these changing regulations while also providing quality service and hardship options to their consumers. Certain state orders have a direct impact on collections from dialing, lettering, garnishments, and more. Join Tamar Yudenfreund of Midland Credit Management, Inc. and Alexandra Megaris of Venable as they help us navigate these topics.

Discussion Topics Include:

- Review of select state orders impacting credit card, consumer loan, student loan, and medical collections
- Creation of synergies between state orders and hardship policies
- Effective methods for tracking state level requirements including effective dates, estimated end dates, and extensions
- Tracking state order expiration dates and preparing to unwind servicing changes

Pricing:

Member: Free

Non – Member: \$94

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Course Presenters:



Alex Megaris focuses on regulatory investigations and government enforcement matters involving state attorneys general, the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), state regulatory agencies, and the U.S. Congress. Alex also works closely with Venable's federal and state government affairs teams in advocating for clients before these agencies. She has extensive experience with consumer protection laws, including state and federal unfair, deceptive and abusive practices (UDAAP) laws, such as the FTC Act, the Consumer Financial Protection Act, the FTC's Telemarketing Sales Rule, and federal and state product-specific regulations; including those regulating credit reporting, loan servicing, and debt collection.



Tamar Yudenfreund is the Senior Director of Public Policy at Encore Capital Group, where she has worked since 2008. At Encore, Tamar's focus is on state and federal public policy, with an emphasis on how financial services policy can support transparency, accountability and economic growth for consumers. Tamar graduated *magna cum laude* from Dartmouth College and from Harvard Law School, during which time she served as an intern in the Appeals Division of the Massachusetts Attorney General's Office. Tamar is active in numerous boards and committees, including the Federal Legislative and Regulatory Affairs Committee of RMAI, the Federal Affairs Committee of ACA International, and has served on the Boards of Directors of various non-profit organizations, including Home Start and the Del Mar Schools Education Foundation.