# SUPPORT STATE AND FEDERAL ADVOCACY EFFORTS



We put every dollar we raise to work advocating for you. Donate to the Legislative Fund today! RMAINTL.ORG/DONATE

# WHERE DO YOUR DONATIONS GO?

#### STATE ACTIVITIES

- Tracking legislative and regulatory activity in 50 states
- 122 volunteers serving on state legislative committees
- 94% record of success in defeating or amending harmful legislation

#### FEDERAL ACTIVITIES

- Regular Meetings with CFPB, FTC, OCC and Congress
- Fighting harmful amendments to the FDCPA

#### EXPERIENCED TEAM WORKING ON YOUR BEHALF

- Expert in Financial Services Law, MauriceWutscher
- Expert Attorney General Consultant, Cozen O'Connor
- Experts in Financial Services, K&L Gates

8% 16% 26% Federal Lobbyist State Lobbyists Legal Counsel Attorney General Initiatives

UNDERSTANDING RMAI'S 2024 ADVOCACY EFFORTS

#### Legislative Expenses

## MORE THAN \$2.7 MILLION SPENT SINCE 2011 ON STATE LOBBYISTS TO ACTIVELY DEFEND YOUR RIGHTS

Does NOT include RMAI staff time, member volunteer time or travel expenses

### 2024 Legislative Activities

- California
- Colorado
- Connecticut
- Maine
- Massachusetts
- Michigan
- New York
- Oregon
- **Rhode Island**

# Ask us about our recent successes

## WORKING FOR YOU

 $\rightarrow$  Tracking 300+ bills detrimental to the receivables industry

30%

- ightarrow Retaining seven state lobbyists in 2024
- $\rightarrow$  Fighting unreasonable collection limitations on medical debt
- $\rightarrow$  Working with New York regulators on a comprehensive update to the state's collection regulations
- $\rightarrow$  Fighting harmful wage and bank garnishment bills
- → Fighting state attempts to impose consumer opt-in requirements or other unreasonable restrictions on e-communication
- ightarrow Ensuring consumer privacy legislation has exemptions for collectors
- ightarrow Expanding work from home opportunities