



# The Telephone Consumer Protection Act

A Telephone Consumer Protection Act (TCPA) class action claim can expose a company to catastrophic liability. Originally passed to serve as a deterrent to spam telephone calls and fax advertisements, the TCPA has become a haven for plaintiffs' class action attorneys looking to take advantage of the statute's statutory damages provisions, which can range **from \$500 to \$1,500 per violation**, even when the actual damages suffered are nowhere near the statutory damages award. Combine this with the rapid pace of change in regulations through FCC Rulings and Orders, and it becomes obvious that choosing counsel with significant experience in the TCPA and class actions is of the utmost importance.

Hinshaw has defended well over 100 TCPA cases, including a large number of class actions throughout the country, and has received favorable decisions from a variety of courts. Most of our decisions involving TCPA claims are from the United States District for the Northern District of Illinois for the simple reason that this court sees more TCPA class actions than any other court in the country. Importantly, our experience in litigating TCPA class actions in the Northern District of Illinois has allowed us to develop litigation strategies for similar actions filed throughout the country.

Please see our Representative Matters page for a sample of cases wherein Hinshaw obtained favorable rulings in TCPA cases.

## Experience

### *Hinshaw has defended well over 100 TCPA cases including a large number of class actions throughout the country*

Below are brief descriptions of just a few cases wherein Hinshaw obtained favorable rulings in TCPA cases:

- **Hinshaw obtains summary judgment on TCPA claim.** Hinshaw defended a debt collection agency client in a Northern District of Illinois court against claims that its client violated the TCPA and other consumer protection statutes. Plaintiff alleged Hinshaw's client made calls to plaintiff's cell phone using an automatic telephone dialing system (ATDS) without plaintiff's prior express consent. Hinshaw filed a motion for summary judgment by arguing that its client did not use an ATDS, but even if it did, it had prior express consent. In response to defendant's summary judgment motion, plaintiff abandoned many of his claims, including his TCPA claim, in an attempt to avoid an adverse ruling.
- **Hinshaw defeated class certification of a nationwide TCPA class in an action that was filed in the Southern District of California.** Three representative plaintiffs sought certification of three nationwide classes,

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including an autodialer class, a prerecorded voice class and a skip trace class. In response to plaintiff's motion for class certification, Hinshaw provided the court with evidence to show that the underlying debts of the three representative plaintiffs arose in varying contexts, in connection with different underlying creditors and also under significantly different circumstances. Hinshaw also argued that the three representative plaintiffs had given prior express consent so there was no violation of the TCPA. The court agreed with Hinshaw's arguments and held that the evidence offered by Hinshaw underscored the need for individualized inquiries to determine a variety of issues that Hinshaw raised. Accordingly, the court held that individualized inquiries predominated over any issue common to the class and denied class certification.

- **Hinshaw obtains summary judgment on TCPA claim.** Plaintiff instructed the consumer reporting agencies to place a "fraud alert" in her credit reports. This message advised people accessing her credit reports that she was the victim of identity theft and that potential creditors should verify her identity by calling her cell phone number before establishing a credit line using her personal information. When a third party tried to open a DirecTV satellite television account using her Social Security number, DirecTV accessed her credit report, received the fraud alert message, and obtained her cell phone number from the fraud alert. Plaintiff alleged that Hinshaw's client violated the TCPA because Hinshaw's client allegedly called her using an ATDS and a prerecorded message without her prior express consent. Hinshaw argued that the TCPA allows businesses to use a prerecorded message (and/or an ATDS) as long as the called party has given "prior express consent" to receive such calls. The court agreed with Hinshaw's arguments and granted summary judgment for defendants because plaintiff gave "prior express consent" to be contacted on her cell phone when she instructed potential creditors to verify her identity by calling the number assigned to her cell phone.
- **Hinshaw obtains summary judgment against an entire class.** Plaintiff provided his cell phone number to a hospital when he received treatment. After he failed to pay the hospital's bill, the hospital referred his debt to its collection agency and provided the collection agency with the plaintiff's cell phone number. Plaintiff alleged that the collection agency used an ATDS to call his cell phone without his prior express consent. Hinshaw filed a motion for summary judgment against Plaintiff and the entire class. Hinshaw argued that pursuant to previous decisions from the FCC when a consumer releases his cell phone number to a creditor in connection with a debt, he consents to receive auto-dialed calls from a collection agency seeking payment of the debt. Plaintiff conceded that he provided the hospital with his cell phone number, but he argued that the collection agency did not have consent for the calls because the Health Insurance Portability and Accountability Act (HIPAA) prohibited the medical creditor from releasing his number to the collection agency. The court agreed with Hinshaw's arguments and granted summary judgment against Plaintiff and the entire class.
- **Hinshaw wins summary judgment based upon a consent argument.** The plaintiff registered for a PayPal account and supplied his cell phone number. In the PayPal user agreement, plaintiff agreed that PayPal could contact him at that number using autodialed and prerecorded message calls. When he failed to pay a debt owed to PayPal, his debt was assigned to

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a collection agency. Plaintiff filed a TCPA class action against the collection agency after the collection agency allegedly used a predictive dialer to call him on his cell phone in an attempt to collect the debt. Hinshaw argued that its client stepped into the shoes of PayPal, so if PayPal had consent, the collection agency as assignee of PayPal had consent. The Court agreed and held that for purposes of pursuing the debt, the collection agency stepped into the shoes of PayPal, and therefore the plaintiff had consented to receive the calls from the collection agency at the number he supplied to PayPal. As a result, the court entered summary judgment in favor of Hinshaw's client.

- **Hinshaw wins a motion to dismiss based upon a consent argument.** Plaintiff alleged that Hinshaw's client violated the TCPA by calling his cell phone using an ATDS and/or a prerecorded message without his prior express consent. Hinshaw argued that the court could utilize the consent documents in analyzing its motion to dismiss even though the documents were outside the pleadings. The court agreed and granted Hinshaw's motion to dismiss because the documents attached to Hinshaw's motion established that Plaintiff provided prior express consent, so there was no violation of the TCPA.
- **Hinshaw obtains a ruling to strike an alleged nationwide class.** Plaintiff alleged that he received calls from collection agency for another individual's debt. Although Plaintiff's claim was based upon a wrong party call, Plaintiff attempted to represent a nationwide class of any one that the agency called without their prior express consent. Hinshaw filed a motion to strike Plaintiff's class definition by arguing that Plaintiff could not represent such a broad class which included alleged TCPA claims that were unlike his own. At the time Hinshaw filed the motion to strike there were a limited number of opinions wherein a court granted a motion to strike a TCPA class definition. The court agreed with Hinshaw's argument and granted its motion to strike because Plaintiff's class definition improperly included people who allegedly had TCPA claims not based upon a wrong number theory.
- **Hinshaw obtains a ruling to deny class certification.** Plaintiff alleged that the Hinshaw's client violated the TCPA by making calls to his cell phone without his prior express consent. The defendants produced a sample, which showed that they had consent for a certain percentage of the alleged class members. The defendants used the aforementioned sample to argue that a class could not be certified because questions about whether a putative class member consented presented individual inquiries. As a result, the court denied Plaintiff's motion for class certification.

## News

[Hinshaw Boosts West Coast Capabilities With Addition of Two Partners in Los Angeles](#)

April 25, 2024

[Gregg Stevens Joins Hinshaw as a Consumer Financial Services Partner in Dallas](#)

March 7, 2024

[Hinshaw Expands Consumer Financial Services Practice with Two Partners and a Senior Counsel](#)

July 12, 2023

[David Schultz Analyzes in ARM Compliance Digest: Appeals Court Tosses TCPA Case Based on Footnote in Facebook Ruling](#)

December 5, 2022

[Hinshaw Opens DC office, Adds Consumer Financial Services Partner](#)

March 25, 2022

[Hinshaw Partner Russell S. Ponessa Admitted to American College of Trial Lawyers](#)

March 2, 2022

[Hinshaw Partner Barbara Fernandez Recognized as Businesswoman of the Year by Coral Gables Chamber of Commerce](#)

November 29, 2021

[David Schultz Analyzes in ARM Compliance Digest: Judge Grants Plaintiff's Motion to Remand FDCPA Class Action Back to State Court](#)

November 23, 2021



[David Schultz and Dana Briganti Appointed Attorney State Chairs by ACA International for 2021/2022 Term](#)  
October 19, 2021

[Hinshaw Expands in Northeast Adding New Jersey Office and Eight Lawyers](#)  
August 26, 2021

[Sixty-Seven Hinshaw Lawyers Recognized in 2022 Edition of Best Lawyers](#)  
August 19, 2021

[David Schultz Comments on "Big Impact" SCOTUS TCPA Autodialer Decision in insideARM Article](#)  
April 6, 2021

[Carlos Ortiz Analyzes in ARM Compliance Digest: CFPB Rescinds Policy on Identifying Abusive Acts or Practices](#)  
March 22, 2021

[Vaishali Rao Analyzes in ARM Compliance Digest: CFPB Announces First Enforcement Action Under New Leadership](#)  
March 8, 2021

[Hinshaw Expands Financial Services Regulatory and Compliance Practice](#)  
February 16, 2021

[Vaishali Rao Analyzes in ARM Compliance Digest: CFPB Releases Special Supervisory Highlights on Response to COVID](#)  
February 8, 2021

[Appellate Spotlight: Eleventh Circuit Affirms Summary Judgment Win in TCPA Claim Filed by South Florida Debt Defense Attorney](#)  
December 21, 2020

[Hinshaw Client Success Named Among "Top Ten Most Influential ARM Cases" of 2020 by Collector Magazine](#)  
December 2, 2020

[David Schultz Analyzes in ARM Compliance Digest: Judge Denies MTD in FCRA Case on Failure to State a Claim](#)  
December 1, 2020

["Getting to Know" Series: Hinshaw Partner David Schultz Profiled by AccountsRecovery.net](#)  
November 16, 2020

[David Schultz Analyzes in ARM Compliance Digest: CFPB Stands Behind Collector for Itemizing Debt in Letter](#)  
November 9, 2020

[David Schultz Analyzes in ARM Compliance Digest: CFPB Enforcement Actions Spike in Q3 2020](#)  
October 26, 2020

[Carlos Ortiz Analyzes in ARM Compliance Digest: Defendants Settle Class Action FDCPA Suit](#)  
October 20, 2020

[Justin Penn Analyzes Novel Ruling that Could Stop Many TCPA Class Actions in their Tracks](#)  
October 14, 2020

[John Ryan Discusses What Amy Coney Barrett's Nomination Could Mean for the ARM Industry and the TCPA](#)  
October 13, 2020

[David Schultz Analyzes in ARM Compliance Digest: Judge Grants MTD in FCRA Case Over Dispute Investigation](#)  
October 5, 2020

[Carlos Ortiz Analyzes in ARM Compliance Digest: Returned Phone Call Enough to Confer Standing in TCPA Case](#)  
September 29, 2020



[David Schultz Analyzes in ARM Compliance Digest: Appeals Court Affirms Dismissal of FCRA Suit Over Deleted Item on Credit Report](#)

September 21, 2020

[CFPB Denies Petition From Credit Repair Org. to Set Aside CID](#)

September 8, 2020

[Following Seila Law Decision, Fifth Circuit Considers en banc Whether Ratification is Sufficient to Protect CFPB Actions](#)

August 18, 2020

[Hinshaw Adds Five-Partner Group with Consumer Financial Services, Bankruptcy, and Commercial Litigation Experience, and Extends Southern Roots with Louisiana Presence](#)

July 20, 2020

[Gretchen Sperry Previews Oral Argument in SCOTUS Review of CFPB's Constitutionality](#)

March 9, 2020

[Hinshaw Adds Five Lawyer Group to Consumer Financial Services Practice in New York](#)

February 24, 2020

[Following Oral Argument, is CFPB Likely to Win PHH v. CFPB Constitutional Case?](#)

May 30, 2017

[Hinshaw Announces Consumer Crossroads, a New Consumer Financial Services Blog](#)

April 24, 2017

[John Ryan Discusses the State of Litigation and Compliance Involving the TCPA With Compliance Week](#)

December 6, 2016

## Events

[David Schultz to Discuss Litigation Trends Within the FDCPA, FCRA, and TCPA in AccountsRecovery.net Webinar](#)

April 21, 2022

[David Schultz to Discuss Mapping Out Legal Strategies for ARM Companies](#)

August 6, 2021

[David Schultz to Speak on Out-of-Statute Debt in ACA Huddle Webinar Series on CFPB Final Debt Collection Rule](#)

January 14, 2021

Virtual Event

[Dustin Alonzo to Present on Advisory Opinions Under the new CFPB Debt Collection Rule](#)

December 10, 2020

Webinar

[David Schultz and Vaishali Rao to Address Q3 Uptick in CFPB Enforcement Actions](#)

November 10, 2020

[David Schultz to Speak in CFPB ACA Huddle Webinar](#)

November 9, 2020

## Publications

[In Significant Check on Federal Consumer Class Actions, U.S. Supreme Court Holds "No Harm, No Foul"](#)

June 26, 2021 | Consumer Law Hindsight – Special Edition