

Telemarketing Disclosure

	Disclosure Requirements	Exemptions	Statutory Citation
Federal	<p><u>Telephone Consumer Protection Act (TCPA)</u></p> <ol style="list-style-type: none"> 1. Name of the individual caller 2. Name of the person or entity on whose behalf the call is being made. 3. Telephone number or address at which the person or entity may be contacted. 	Calls by tax-exempt nonprofit organizations.	47 C.F.R. § 64.1200(d)(4)
	<p><u>Caller Identification Disclosures:</u> Any person or entity that engages in telemarketing must transmit caller identification information, including</p> <ol style="list-style-type: none"> 1. Either ANI or Calling Party Number (CPN), and 2. If available by the telemarketer's carrier, the telemarketer's name. 	Calls by tax-exempt nonprofit organizations.	47 C.F.R. § 64.1601(e)
	<p><u>Call Abandonment Message Requirements:</u> Whenever a sales representative is not available to speak with the person answering the call, that person must receive, within 2 seconds after the called person's completed greeting, a prerecorded identification message that states only the name and telephone number of the business, entity, or individual on whose behalf the call was placed, and that the call was for "telemarketing purposes."</p>	N/A	47 C.F.R. § 64.1200(a)(6)
	<p><u>Artificial/Prerecorded Messages:</u></p> <ol style="list-style-type: none"> 1. At the beginning of the message, the identity of the business, individual or entity responsible for initiating the call. (If a business is responsible, must disclose the name under which the entity is registered to conduct business with the state regulatory authority. 2. During or after the 	N/A	47 C.F.R. § 64.1200(b)

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	<p>message, the telephone number (other than that of the autodialer or message player that placed the call) of the business, entity or individual. *This number may not be a 900 number or other number for which charges exceed local or long distance charges; and must permit any individual to make a do-not-call request during regular business hours</p>		
	<p><u>Telephone Sales Rule (TSR)</u> Promptly, clearly and conspicuously:</p> <ol style="list-style-type: none"> 1. The identity of the seller. 2. That the purpose of the call is to sell goods or services. 3. The nature of the goods or services. 4. That no purchase or payment is necessary to be able to win a prize or participate in a prize promotion if a prize promotion is offered. This disclosure must be made before or in conjunction with the description of the prize to the person called. If requested by that person, the telemarketer must disclose the no-purchase no-payment entry method for the prize promotion. <p>Before a customer pays, and clearly and conspicuously:</p> <ol style="list-style-type: none"> 5. The total costs to purchase, receive, or use, and the quantity of, any goods or services that are the subject of the sales offer. 6. All material restrictions, limitations, or conditions to purchase, receive, or use the goods or services that are the subject of the sales offer. 7. If the seller has a policy of not making refunds, cancellations, exchanges, or repurchases, a statement informing the customer that this is the seller's policy; or, if the seller or telemarketer makes a representation about a refund, cancellation, exchange, or 	<ol style="list-style-type: none"> 1. Calls for the sale of pay-per-call services subject to the Commission's "Trade Regulation Rule Pursuant to the Telephone Disclosure and Dispute Resolution Act of 1992," 16 CFR part 308. 2. Calls for the sale of franchises subject to the Commission's Rule entitled "Disclosure Requirements and Prohibitions Concerning Franchising and Business Opportunity Ventures," 16 CFR part 436. 3. Calls in which the sale of goods or services is not completed until after a face-to-face sales presentation by the seller. 4. Calls initiated by a customer that are not the result of any solicitation by a seller or telemarketer; 5. Calls initiated by a customer in response to an advertisement through any media, other than direct mail solicitations; provided, however, that this exemption does not apply to calls initiated by a customer in response to an advertisement relating to investment opportunities, goods or services described in § 310.4(a) (2) or (3), or advertisements that guarantee or represent a high likelihood of success in obtaining or arranging for extensions of credit, if payment of a fee is required in advance of obtaining the extension of credit. 6. Calls initiated by a customer in response to a direct mail solicitation, including solicitations via the U.S. Postal Service, facsimile transmission, electronic mail and other similar methods of delivery in which a solicitation is directed to specific address(es) or person(s), that clearly, conspicuously, and truthfully discloses all material information for any item offered in the solicitation, and that contains no material misrepresentation for any requested charitable contribution; provided, however, that this exemption does not apply to calls initiated by a customer in response to a direct mail solicitation relating to prize promotions, investment opportunities, business opportunities other than business arrangements covered by the Franchise Rule, goods or services, or direct mail solicitations that guarantee or represent a high likelihood of success in obtaining or arranging for extensions of credit, if payment of a fee is required in advance of obtaining the extension of credit; or to any instances of upselling included in such calls. 7. Business-to-business calls, except calls involving the retail sale of nondurable office or cleaning supplies. 	<p>16 CFR § 310.2 et seq</p>

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	<p>repurchase policy, a statement of all material terms and conditions of such policy;</p> <p>8. In any prize promotion, the odds of being able to receive the prize, and if the odds are not calculable in advance, the factors used in calculating the odds; that no purchase or payment is required to win a prize or to participate in a prize promotion; and the no purchase or payment method of participating in the prize promotion with either instructions on how to participate or an address or local or toll-free telephone number to which customers may write or call for information on how to participate.</p> <p>9. All material costs or conditions to receive or redeem a prize that is the subject of the prize promotion.</p> <p>10. In the sale of goods or services represented to protect, insure, or otherwise limit a customer's liability in the event of unauthorized use of the customer's credit card (credit card protection), the limits on a cardholder's liability for unauthorized use of a credit card.</p> <p>11. If the offer includes a negative option feature, all material terms and conditions of the negative option feature, including, but not limited to, the fact that the customer's account will be charged unless the customer takes an affirmative action to avoid the charge(s), the date(s) the charge(s) will be submitted for payment, and the specific steps the customer must take to avoid the charge(s).</p> <p>Abandonment Message Requirements:</p> <p>12. Whenever a sales representative is not available to speak with the person answering the call within 2 seconds after the called person's completed</p>		

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	greeting, the seller or telemarketer must play a recorded message stating the name and telephone number of the seller on whose behalf the call was placed		
	<p><u>USA PATRIOT Act:</u></p> <p>A bank must obtain the following information prior to opening or adding a signatory to an account:</p> <ol style="list-style-type: none"> 1. Name. 2. For individuals, date of birth. 3. For individuals, residence, and if different, mailing address; or for corporations, partnerships, and trusts: principal place of business, and if different, mailing address. 4. For U.S. persons, a U.S. taxpayer identification number; or for non-U.S. persons, one or more of the following: a U.S. taxpayer i.d. number, passport number and country of issuance, alien i.d. card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard. 		31 C.F.R. § 103.121(b)(2)(i)
Alabama	<p><u>Within first 30 seconds:</u></p> <ol style="list-style-type: none"> 1. Caller's true name. 2. Company on whose behalf the solicitation is being made. 3. Consumer goods or services being sold. <p><u>If sale completed:</u></p> <ol style="list-style-type: none"> 1. Purchaser's cancellation rights. 2. License number issued by the state for both the commercial telephone seller and the salesperson. 3. Street address of the seller. 	<p>Calls made when there is an established business relationship are exempt.</p> <p>Standard commercial telemarketing exemptions apply including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p>	8-19A-12

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Alaska	<p><u>Within first 15 seconds:</u></p> <ol style="list-style-type: none"> 1. Registered seller's name and telephone number. 2. Whom the registered seller represents. 3. That the call is a sales call. <p>Seller must repeat the above information at any time during the conversation upon the request of the person called.</p> <p>Seller must terminate the telephone solicitation and promptly disconnect the telephone line if the person receiving the call objects to the solicitation or indicates that the person is not interested.</p>	<p>Standard commercial telemarketing exemptions apply including calls from publicly traded companies, magazine publishers, utility company, supervised financial institutions, business-to-business calls etc.*</p>	<p>45.63.045</p> <p>2004 H.B. 15 § 19</p>
Arizona	<p><u>Before beginning the solicitation:</u></p> <ol style="list-style-type: none"> 1. Complete street address of physical location from which the seller is making the call and complete street address of seller's principal location. 2. Legal name of the seller on whose behalf the caller is making the solicitation. 3. Caller's true legal name. 4. Purpose of the call is to sell merchandise. <p><u>During the solicitation:</u></p> <ol style="list-style-type: none"> 1. Any charge associated with a prize offered. 2. Any material restriction, requirement, condition, limitation, or exception associated with a prize. 3. Any charge connected with the sale of merchandise. 4. Time period within which any prize will be delivered. 5. Consumer's right to cancel the transaction. 	<p>Calls to persons with whom there is an established business relationship if the caller uses the same name as in the previous transaction, no sale of securities or prize promotion is involved, the caller does not operate a recovery service and the caller has not violated a telephone solicitation law or been convicted of a felony or crime within the last 20 years.</p> <p>Standard commercial telemarketing exemptions also apply, including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p>	<p>44-1276</p>
Arkansas	<ol style="list-style-type: none"> 1. Caller's identity. 2. Identity on whose behalf the call is being made. 3. Purpose of the call, including a brief description of the goods or services to be offered. 4. If the person receiving the call indicates that he or she does not want to hear about the charity, goods, 	<p>Calls made when there is an established business relationship, as long as the same business name is used.</p> <p>Business-to-business calls.</p>	<p>4-99-201</p>

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	<p>or services, the caller must immediately disconnect.**</p> <hr/> <p><u>Prize Promotions:</u></p> <ol style="list-style-type: none"> 1. The manner in which the seller decides which item or items a particular prospective purchaser is to receive. 2. The odds a single prospective purchaser has of receiving each described item. 3. All rules, regulations, terms, and conditions a prospective purchaser must meet in order to receive the item. 4. The complete address of the location from which the salesperson is calling the purchaser and, if different, the complete address of the seller's principal location. 5. The total number of individuals who have actually received from the seller during the past 12 months, or if the seller has not been in business that long during the period the seller has been in business, the item having the greatest value and the item with the smallest odds of being received. 	<ol style="list-style-type: none"> 1. A registered seller of a security. 2. A licensed seller of insurance. 3. A person primarily soliciting the sale of a newspaper of general circulation, a magazine, or membership in a book or record club. 4. A person soliciting business from prospective purchasers who have previously purchased from the business enterprise for which the person is calling. 5. A person soliciting without the intent to complete, the sales presentation during the telephone solicitation but completes the sales presentation at a later face-to-face meeting between the solicitor and the prospective purchaser. 6. Any supervised financial institution or parent, subsidiary, or affiliate. 7. Any burial association operating pursuant to state law. 8. A person or an affiliate of a person whose business is regulated by the Arkansas Public Service Commission. 9. An issuer or a subsidiary of an issuer that has a class of securities which is subject to, and which is either registered or exempt from registration. 10. A person soliciting a transaction regulated by the Commodity Futures Trading Commission if the person is registered or temporarily licensed for this activity with the Commission. 11. A person soliciting a transaction directed to a purchaser holding a permit pursuant to the Arkansas Gross Receipts Act, and in which the solicitation deals with goods of a type that are subject to resale by the purchaser. 	<p>4-99-108</p>

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California	<p><u>Upon initial contact:</u></p> <ol style="list-style-type: none"> 1. Identity of the person making the solicitation. 2. Trade name of the person represented by the person making the solicitation. 3. Kind of goods or services being offered for sale. <hr/> <p><u>Prize Promotions:</u></p> <ol style="list-style-type: none"> 1. The manner in which the seller decides which item a purchaser is to receive, the odds of winning, and all rules, regulations and terms involved in a prize promotion. 2. Complete street address of location from which seller is calling. 3. Total number of people who have received prizes from the seller. <p><u>Home solicitation contracts or offers:</u></p> <ol style="list-style-type: none"> 1. Buyer's right to cancel up until midnight of third business day after day he receives the product. 2. A written notice of cancellation will be sent with the products orders or with a con<Contact>ation of services ordered. 	<ol style="list-style-type: none"> 1. Non-profit charitable organizations. 2. Any person selling any intangibles.¹ 3. Business-to-business calls. 4. Newspapers which are printed distributed periodically at daily, weekly, or other short intervals for the dissemination of news of a general character and of a general interest. <hr/> <p>Calls to persons who have previously purchased from the seller.</p> <p>Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p>	<p>Bus. & Com. 17500.3 (a)(1)-(3)</p> <hr/> <p>Bus. & Com. 17511.5</p>
Colorado	That the purchaser has cancellation rights.	<p>Calls to persons who have previously purchased from the business for which the person is calling are exempt,</p> <p>Standard commercial telemarketing exemptions apply including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p>	6-1-304
Connecticut	N/A	N/A	N/A
Delaware	<p><u>Beginning of call and prior to sales pitch:</u></p> <ol style="list-style-type: none"> 1. Purpose of call is to sell specific merchandise. 2. Caller's name. 	<ol style="list-style-type: none"> 1. Calls in which the sale of merchandise is not completed until a later face-to-face meeting. 2. Calls initiated by a customer that aren't the result of any solicitation by the seller. 3. Calls in connection with any sale of goods or services by a business supplier to a business or between businesses. 4. Calls by or on behalf of charitable organizations. 	6 De. Code 2506A

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	<p>3. Name of seller on whose behalf the solicitation is being made.</p> <p>4. Accurate information concerning the nature and description of the merchandise being offered.</p> <p><u>Before completion of the call and payment:</u></p> <p>1. Total amount of money to be paid.</p> <p>2. Restrictions, limitations, or conditions applicable to the purchase.</p> <p>3. Material aspects of performance, quality, efficacy, nature, or basic characteristics of the call.</p> <p>4. Material aspects of the terms or nature of the refund, cancellation, exchange or repurchase policies.</p> <p>5. Material aspects of investment being offered.</p> <p>6. Material elements of a prize promotion including description of prize, market value, conditions to receive or redeem the prize, actual number of prizes, odds of winning, no purchase or payment required to win, and instructions on how to participate or a telephone number or address where such instructions may be provided.</p>	<p>5. Calls for other noncommercial purposes.</p> <p>6. Calls by or on behalf of a licensed insurance broker, agent, representative, or solicitor.</p> <p>7. Calls by or on behalf of persons registered with the state Securities Commissioner.</p> <p>8. Calls by or on behalf of supervised financial institutions.</p> <p>9. Calls soliciting sales through a catalog.</p> <p>10. Calls for the sale of goods or services regulated by the Public Service Commission or the Federal Communications Commission.</p>	
D.C.	<p><u>Within first 30 seconds:</u></p> <p>1. Caller's true first and last name.</p> <p>2. Company on whose behalf the solicitation is being made.</p> <p>3. Goods or services to be sold.</p>	<p>1. One-time or infrequent calls unrelated to a pattern of repeated transactions.</p> <p>2. Calls to provide information to a consumer and in which payment is not accepted.</p> <p>3. Calls to administer an existing account or service an existing customer.</p> <p>4. Calls to respond to a consumer's request.</p> <p>5. Calls in which the seller does not accept payment for the sale of goods or services in that call.</p>	22-3226.15
Florida	<p><u>Within first 30 seconds:</u></p> <p>1. Caller's true name.</p> <p>2. Company on whose behalf the solicitation is being made.</p> <p>3. Consumer goods or services being sold.</p>	<p>Calls when there is an existing business relationship are exempt if the same exact business name is used by the caller.</p> <p>Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p>	501.613

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	<p><u>If sale completed:</u></p> <ol style="list-style-type: none"> 1. Cancellation rights of consumer. 2. License number issued for the commercial telephone seller and the salesperson. 3. Street address of the seller. <hr/> <p><u>Immediately upon making contact with the person called:</u></p> <ol style="list-style-type: none"> 1. Telephone solicitor's true first and last names. 2. Business on whose behalf he or she is soliciting. 	<ol style="list-style-type: none"> 1. Calls made in response to an express request of the person called. 2. Calls made primarily in connection with an existing debt or contract, payment or performance of which has not been completed at the time of such call. 3. Calls made to any person with whom the telephone solicitor has a prior or existing business relationship. 4. Calls made by a newspaper publisher or his or her agent or employee in connection with his or her business. 5. Non-profit organizations. 6. Business-to-business calls. 	501.059(2)
Georgia	N/A	N/A	N/A
Hawaii	<ol style="list-style-type: none"> 1. True purpose of the call. 2. Caller's name. 3. Company or entity on whose behalf the solicitation is being made. 4. Goods or services being offered. 5. Total purchase costs of the goods or services to be received. 6. Restrictions, limitations, or conditions to purchase or use the goods or services. 7. Material term or condition of seller's refund, cancellation, or exchange policy. 8. Material costs or conditions relating to receiving a prize, including the odds of winning, nature and value of the prize that no purchase is necessary to win, and the no purchase method of entering the contest. 9. Any material aspect of an investment opportunity. 10. Quantity and any material 	<ol style="list-style-type: none"> 1. Calls made for religious or political purposes. 2. Calls by registered securities broker-dealers, salespersons, or investment advisors. 3. Calls by supervised financial institutions. 4. Calls by licensed or authorized insurance companies. 5. Calls by accredited colleges or universities. 6. Calls by sellers who publish catalogs. 7. Calls by political subdivisions. 8. Calls for the sale of goods or services by telecommunications or landline or wireless video service providers. 9. Calls by licensed real estate brokers. 10. Calls by registered travel agencies. 	481P-2

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	aspect of the quality or basic characteristics of the goods or services.		
Idaho	1. 272222 22	None.	48-603A

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	<ol style="list-style-type: none"> At the time the purchase is completed, the purchaser's right to cancel. Telephone solicitor's registration number issued by the state attorney general. Full street address, including the telephone number, of the telephone solicitor if a sale or purchase is completed. 	<ol style="list-style-type: none"> A person engaging in telephone solicitations where the solicitation is an isolated transaction and not done in the course of a pattern of repeated transactions of like nature; or less than sixty percent (60%) of such person's prior year's sales were made as a result of telephone solicitations. A person making a telephone solicitation where the purchaser contacted has previously purchased goods or services from the person or the business entity for which the person is calling. A person making a telephone solicitation: without the intent to make or obtain provisional acceptance of a purchase during the telephone solicitation; and who only arranges for the major sales presentation to be made at a later face-to-face meeting. A person whose business is licensed by any federal or state of Idaho governmental agency, except the secretary of state office, which has the power to revoke any license issued by the agency. A person making a telephone solicitation solely for purposes of selling a subscription to or advertising in a newspaper or telephone directory of general circulation. A person making a telephone solicitation solely for purposes of selling a magazine, periodical, book, or musical or video recording in pursuant to a negative option plan in accordance with federal law. A person who has at least one (1) business location in the state under the same name as that used in connection with telephone solicitations and ninety percent (90%) of the person's business involves the purchaser's obtaining services and products at the person's business location. An issuer or subsidiary of an issuer of securities. A person who solicits by qualified catalog. 	48-1004
	<hr/> <p>Caller must hang up pursuant to a purchaser's request.**</p>	<hr/> <p>None.</p>	<hr/> <p>48-1003(1)(b)</p>
Illinois	<ol style="list-style-type: none"> Caller's name. Name of business or organization being represented. Purpose of the call. Inquire whether the 	<ol style="list-style-type: none"> Calls by registered dealers, investment advisers, or salespersons under state law. Calls by registered broker-dealers, representatives, or salespersons of a broker-dealer under federal law. Calls by licensed insurance companies. Calls by telecommunications carriers. 	815 ILCS 413/15

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	person consents to the solicitation.	<ol style="list-style-type: none"> 5. Calls by banks, trust companies, savings and loan associations, and credit unions. 6. Calls by licensees under the Consumer Installment Loan Act. 	
Indiana	<ol style="list-style-type: none"> 1. Caller's true first and last name. 2. Name of business on whose behalf the caller is soliciting. 	<ol style="list-style-type: none"> 1. Calls in response to an express request by consumer. 2. Calls in connection with an existing debt or contract. 3. Calls by nonprofit organizations. 4. Calls by an individual licensed under real estate broker and salesperson licensing requirements if the sale of goods or services is not completed and payment is not required until after a face-to-face meeting. 5. Calls by any phone company in regard to telephone directories. 6. Calls by a licensed insurance agent. 7. Calls on behalf of a newspaper for the sale of a subscription. 8. Business-to-business calls. 	24-4.7-4-2
Iowa	N/A	N/A	N/A
Kansas	<ol style="list-style-type: none"> 1. Caller's name. 2. Business on whose behalf the caller is soliciting. 3. Identify the purpose of the call immediately upon making contact. 4. Caller must discontinue the call if the person called gives a negative response at any time.** 	<ol style="list-style-type: none"> 1. Business to business calls. 2. Calls made in response to an express request of the person called. 3. Calls made primarily in connection with an existing debt or contract. 4. Calls to any person with whom the seller has an existing business relationship if the caller is not an employee of a provider of telecommunications services. 	50-670
Kentucky	<p><u>Upon immediate contact:</u></p> <ol style="list-style-type: none"> 1. Caller's actual name. 2. Merchant's legal name. 3. Telephone number or address at which the merchant may be contacted. 4. Town or city and state where the caller is physically located. <p><u>Within first 30 seconds:</u></p> <ol style="list-style-type: none"> 1. Goods, services, interest in real estate, investment or business opportunity or type of credit being offered. 2. Inquire whether the consumer is interested in listening to a sales presentation and immediately discontinue the call if a negative response is given. 	<ol style="list-style-type: none"> 1. Calls in response to an express request by consumer; 2. Calls to debtors or parties to a contract in connection with the payment of an existing debt or contract; 3. Calls to any person with whom the seller has a prior or existing business relationship; 4. Calls by merchants if the merchant calls directly, does not sell or engage in telemarketing services, and the call is specifically directed to the person called only if the merchant maintains a business establishment in Kentucky. 5. Business-to-business calls. 6. Calls by charitable organizations soliciting only donations. 	367.46953

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	<u>Before End of Call</u> Inquire as to whether the consumer is 18 years of age or older.		
Louisiana	<ol style="list-style-type: none"> Immediately after the called party answers, the name, telephone number and <Contact> making or paying for the call, including but not limited to the name of the individual or <Contact> on whose behalf the call is made. At the conclusion of the call, the name and telephone number of the individual or <Contact> making or paying for the call, including but not limited to the name of the individual or <Contact> on whose behalf the call is made, must again be clearly stated. 	<ol style="list-style-type: none"> Calls made in response to an express request of the person called. Calls primarily in connection with an existing debt or contract, payment or performance of which has not been completed at the time of the call. Calls to any person with whom the telephonic solicitor has an existing business relationship, or a prior business relationship that was terminated or lapsed within 6 months of such call. Calls on behalf of an organization which has non-profit status under 501(c)(3) or (6) unless a paid solicitor is used. Calls for the purpose conducting marketing research, public opinion polling, or similar activities not involving telephonic solicitation or selling or obtaining information that will or may be used for telephonic solicitation or selling. Calls constituting political activity. Business-to-business calls. 	Gen. Order R-27021 § V
Maine	N/A	N/A	N/A
Maryland	<ol style="list-style-type: none"> Seller's name and trade name of person represented by the solicitor. Purpose of the telephone conversation. Kind of merchandise, real property, intangibles, or service solicited. 	<ol style="list-style-type: none"> Professional services of the following: CPA, architect, clergyman, professional engineer, lawyer, veterinarian, insurance company authorized to do business in the State, Christian Science practitioner, land surveyor, property line surveyor, chiropractor, optometrist, physical therapist, podiatrist, real estate broker, associate real estate broker, or real estate salesperson, or medical or dental practitioner. Public service companies regulated by the Public Service Comm'n. Television or radio broadcasting stations, publishers/printers of newspapers, magazines, or other forms of printed advertising, unless they engage in unfair or deceptive trade knowingly practices in the sale of their own goods or services. 	Md. Commerc. Code 13-301
Massachusetts	<u>Within the first minute and before requesting or accepting payment:</u> <ol style="list-style-type: none"> That the purpose of the call is to make a sale or solicit funds. The correct name of the telemarketing company that employs the individual caller. The correct name of the ultimate seller whose goods or services are being offered by means of the telemarketing call. A complete and accurate description of the goods or services being offered 	<ol style="list-style-type: none"> Calls to a consumer with that consumer's prior express written or verbal invitation or permission. Calls by a nonprofit organization. Calls by an individual or organization for a noncommercial purpose. Calls to a consumer in response to a visit made by such consumer to an establishment selling, leasing, or exchanging consumer goods or services at a fixed location. Business-to-business calls. 	Mass. Gen. Laws Ch. 159C, § 5A

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	<p>including, but not limited to, the retail market value of the goods or services.</p> <p><u>Before requesting, accepting, or arranging for payment by a consumer:</u></p> <ol style="list-style-type: none"> 1. The cost to the consumer of the goods or services that are the subject of the call, including any applicable tax, shipping, and handling fees. 2. Any restrictions, limitations, or conditions attached to purchasing the goods or services. 3. The complete terms of any applicable refund, return, cancellation, exchange, or repurchase policies. 4. Any material aspect of an investment opportunity being offered including, but not limited to, the price of the land or other investment, the location of the investment and the fact that an investor may lose some or all of their original investment. 		
Michigan	<p><u>At the beginning of the call:</u></p> <ol style="list-style-type: none"> 1. Caller's name. 2. Full name of the organization or other person on whose behalf the call was initiated. 3. Telephone number of the organization or other person, on request. <p><u>Before payment is received:</u></p> <ol style="list-style-type: none"> 1. Total purchase price of the goods or services to be received. 2. Any restrictions, limitations, or conditions to purchase or use the goods or services that are the subject of an offer to sell goods or services. 3. Any material term or condition of the seller's refund, cancellation or exchange policy, including the right to cancel and if the seller does not have such policy. 4. Any material costs or 	<ol style="list-style-type: none"> 1. To a residential subscriber with that subscriber's express invitation or permission prior to the call. 2. To an existing customer, unless the existing customer has requested not to receive calls. 3. In which the sale of goods is not completed until a face-to-face meeting. 4. Business-to-business calls. 5. By persons subject to the Charitable Organizations and Solicitations Act. 6. Persons subject to the Public Safety Solicitation Act. 7. By political organizations subject to § 527 of the Internal Revenue Code. 	<p>§ 445.111b</p> <p>445.111c(1)(i)(a)</p>

	Disclosure Requirements	Exemptions	Statutory Citation
	<p>conditions related to receiving a prize, including the odds of winning, and if the odds aren't calculable in advance, the factors used in calculating the odds, the nature and value of the prize, that no purchase is necessary to win the prize, and the no purchase required method of entering the contest.</p> <ol style="list-style-type: none"> 5. Any material aspect of an investment opportunity the seller is offering, including but not limited to, risk, liquidity, earnings potential, market value and profitability. 6. The quantity and any material aspect of the quality or basic characteristics of any goods or services offered. 7. The right to cancel a sale, if any. 		
Minnesota	<ol style="list-style-type: none"> 1. Individual seller's name. 2. Name of business the seller represents. 3. Identity or kinds of goods or services. 4. Seller wishes to demonstrate or sell the identified goods or services. <hr/> <p>Buyer's right to cancel.</p>	<ol style="list-style-type: none"> 1. Nonprofit organizations. 2. Sale in which the buyer personally knows the identity of the seller, name of business organization the seller represents, and the identity or kinds of goods or services offered for sale. 3. Sale in which buyer has initiated contact with seller. 4. Sale of a newspaper subscription in which the seller is a minor child engaged in both the delivery and sale of the newspaper. <hr/> <ol style="list-style-type: none"> 1. Sale made pursuant to prior negotiations in the course of a visit by the buyer to a retail business establishment having a fixed permanent location where the goods are exhibited or the services are offered for sale on a continuing basis. 2. Sale in which the buyer has initiated the contact and the goods or services are needed to meet a bona fide immediate personal emergency of the buyer and the buyer furnishes the seller with a separate dated and signed statement not furnished by the seller describing the situation requiring immediate remedy and expressly acknowledging and waiving the right to cancel the sale. This exclusion shall only apply where (i) the seller in good faith makes a substantial beginning of performance of the contract before the buyer gives notice of cancellation, and, (ii) in the case of goods, the goods cannot be returned to the seller in substantially as good condition as when received by the buyer. 3. Sale in which the buyer has initiated the contact and specifically requested the seller to visit the buyer's home 	<p>325G.12</p> <hr/> <p>325G.08</p>

	Disclosure Requirements	Exemptions	Statutory Citation
		<p>for the purpose of repairing or performing maintenance upon the buyer's property. If in the course of such a visit, the seller sells the buyer the right to receive additional services or goods other than replacement parts necessarily used in performing the maintenance or in making the repairs, the sale of those additional goods or services would not fall within this exclusion</p> <ol style="list-style-type: none"> 4. Sale in which the buyer has initiated the contact either by oral, telephone, or written request (other than on a form provided by the seller), and requested the seller to visit the buyer's home for the purpose of negotiating the purchase of the specific good or service requested, but only where the buyer furnishes the seller with a separate dated and signed statement in the buyer's handwriting expressly acknowledging and waiving the right to cancel the sale. 5. Sale of insurance, securities, or real property; or a sale by public auction. 6. Sale of a motor vehicle made at a place other than the buyer's place of residence. 	
Mississippi	<ol style="list-style-type: none"> 1. Seller's true first and last names. 2. Business on whose behalf he or she is soliciting. 3. Caller must discontinue the call immediately if at any time the person called expresses disinterest in continuing the call.** <hr/> <p><u>At the beginning of the call:</u></p> <ol style="list-style-type: none"> 1. Name of person making the call. 2. Company that he or she represents. 3. Purpose of the call. 	<p>Calls when there is an established business relationship, if the caller is operating under the same exact business name.</p> <p>Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p> <hr/> <ol style="list-style-type: none"> 1. Calls made without the intent to complete the sales presentation unless until a later face-to-face meeting. 2. Calls made by persons licensed to conduct real estate business by Mississippi. 3. Calls made by Mississippi licensed motor vehicle dealers. 4. Calls by licensed insurance agents. 5. Calls by licensed investment broker-dealers or agents. 6. Calls made on behalf of a charitable organization whose telephone solicitation is for the solely to solicit for the charitable organization and who receives no compensation for his activities on behalf of the organization. 7. Calls made on behalf of a newspaper of general circulation, whose telephone solicitation is only for subscriptions or the sale of advertisements. 8. Calls made on behalf of any supervised financial institution. 9. Calls made on behalf of a funeral establishment licensed in Mississippi. 10. Calls made when there is an established business relationship. 	<p>77-3-602</p> <hr/> <p>77-3-723</p>
Missouri	<p><u>Upon contact:</u></p> <ol style="list-style-type: none"> 1. Purpose of the call is to make a sale. 2. Caller's identifiable name and seller on whose behalf the solicitation is being made. 	<ol style="list-style-type: none"> 1. Calls in which sale of merchandise is not completed until after a later face-to-face meeting. 2. Calls in which the consumer may return the merchandise within 14 days of receipt and receive a refund. 3. Calls initiated by a consumer that are not the result of an advertisement by a seller, in response to an advertisement through any media other than direct mail or telemarketing, in response to direct mail solicitations disclosing material information, or in response to a 	407.1073

	Disclosure Requirements	Exemptions	Statutory Citation
	<ol style="list-style-type: none"> 3. Nature of merchandise or investment opportunity being sold. 4. No purchase or payment is necessary to be able to win a prize. <p><u>Prior to requesting payment:</u></p> <ol style="list-style-type: none"> 1. Seller's name and address or telephone number where the seller can be reached. 2. Total cost and quantity of merchandise. 3. Any material restrictions, limitations, or conditions. 4. Any material aspect of the nature or terms of the refund, cancellation, exchange or repurchase policies. 5. Any material aspect of an investment opportunity being offered. 6. Material elements of a prize promotion including the odds of winning, that no purchase is necessary, and all material conditions. 	<ol style="list-style-type: none"> 4. catalog. 5. Calls with consumer's prior express invitation. 6. Calls to any consumer with whom seller has an established business relationship. 7. Calls by or on behalf of any entity over which a state or federal agency has regulatory authority. 8. Business-to-business calls except involving the sale of nondurable office and cleaning supplies. 	
Montana	<p><u>Upon contact:</u></p> <ol style="list-style-type: none"> 1. Identity of seller. 2. Purpose of the call is to sell goods or services. 3. Nature of the goods or services. 4. Purchase or payment is not necessary to be able to win a prize. <p><u>Prior to requesting payment:</u></p> <ol style="list-style-type: none"> 1. Total cost of goods or services. 2. All material restrictions, limitations, and conditions. <p><u>Prize promotion:</u></p> <ol style="list-style-type: none"> 1. Odds of winning a prize. 2. No purchase, no payment method of participating. 	None.	30-14-1410
Nebraska	<ol style="list-style-type: none"> 1. Seller's individual name. 2. Name of business. 3. Identity or kind of goods 	<ol style="list-style-type: none"> 1. Sales for less than \$25. 2. Sales made pursuant to a prior negotiation a fixed retail business establishment. 	69-1602

	Disclosure Requirements	Exemptions	Statutory Citation
	seller offers to sell.	<ol style="list-style-type: none"> 3. Sales in which the consumer is accorded the right to rescission. 4. Calls in which the buyer has initiated the contact, the goods or services are needed to meet an immediate personal emergency of the buyer, and the buyer provides the seller with a separate personal statement describing the situation. 5. Sales conducted entirely by mail or telephone and without any other contact between the buyer and seller prior to delivery of goods or performance of service. 6. Sales in which the buyer has initiated the contact and requested the seller to visit his home for maintenance of personal property. 7. Business-to-business calls. 	
Nevada	<p><u>During any solicitation a salesman shall disclose:</u></p> <ol style="list-style-type: none"> 1. Seller's true name. 2. Employer of the seller. 3. Purpose of the call. <p><u>During any solicitation any one required to register as a salesman or seller must disclose:</u></p> <ol style="list-style-type: none"> 1. Any charge connected with sale of goods or services. 2. Any material restrictions, requirements, conditions, limitations, or exceptions. 3. Any charge connected with the sale of any goods or services. 4. The time any prize will be delivered. <p><u>Prize Promotions:</u></p> <ol style="list-style-type: none"> 1. The complete address of the location and the telephone number from which the consumer is being called and, if different, the complete address of the principal location at which the seller does business. 2. A description of the item. 3. All terms and conditions a consumer must satisfy in order to receive the item. 4. If the consumer is to receive fewer than all the items described by the seller, the manner in which the seller decides which a item a given consumer is to receive. 5. That the consumer may obtain, without cost, a written statement of the terms and conditions he 	No exemption for calls made when there is an established business relationship, but standard commercial telemarketing exemptions apply including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, etc.*	599B.170

	Disclosure Requirements	Exemptions	Statutory Citation
	<p>must satisfy in order to receive the item. If the consumer so requests, the seller shall send him such a statement, by mail, without cost to the consumer.</p>		
New Hampshire	<ol style="list-style-type: none"> 1. Complete legal name under which business is done. 2. Complete street address from which business conducted. 3. Telephone number for customer inquiries and complaints. 	<ol style="list-style-type: none"> 1. Sellers of retail goods and services from trade premises open to the public during normal business hours. 2. Sellers who conduct business where the post office box, street address representing a site used for the receipt or delivery of mail, or telephone answering service is ancillary to the sales made. 3. Sellers providing services pursuant to a legal license issued under the authority of a state board or agency, a city, town, or county in the state, except for a person conducting a mail order or catalog business. 4. Business-to-business calls. 	361-B:2-a
New Jersey	<p><u>Within the first 30 seconds of the call:</u></p> <ol style="list-style-type: none"> 1. Name of the person making the call. 2. Name of the telemarketing entity making the call. 3. Name of the person or entity on whose behalf the call is being made. 4. Purpose of the call. 	<ol style="list-style-type: none"> 1. Business-to-business calls. 2. Calls made to an existing customer for the sole purpose of collecting on accounts or following up on contractual obligations. 	56:8-128 Reg.13:45D-1.3
New Mexico	<p><u>Within fifteen (15) seconds of the time the person being called answers:</u></p> <ol style="list-style-type: none"> 1. Name of the sponsor. 2. Primary purpose of the contact. <p><u>Prior to commitments by customers:</u></p> <ol style="list-style-type: none"> 3. Cost of goods or services. 4. All terms, conditions, payment plans and the amount or existence of any extra charges such as shipping and handling. 5. A person may not make a telephone solicitation under the guise of research or a survey when the real intent is to sell goods or services. <p><i>The person making a telephone solicitation for the sale of goods or services may not request a credit card number before the prospective purchaser expresses a desire to use a credit card to pay for the purchase.</i></p>	<ol style="list-style-type: none"> 1. Calls in which a person solicits a sale from a prospective purchaser who has previously made an authorized purchase from the seller's business. 2. Calls in which the purchaser is accorded the right of rescission. 	57-12-22 (B)

	Disclosure Requirements	Exemptions	Statutory Citation
	<p>A seller must inform each buyer orally, at the time he signs the contract or purchases the goods or services, of his right to cancel</p>	<ol style="list-style-type: none"> 1. Transaction made pursuant to prior negotiations in the course of a visit by the buyer to a retail business establishment having a fixed permanent location where the goods are exhibited or the services are offered for sale on a continuing basis. 2. Transaction in which the consumer is accorded the right of rescission by the provisions of the Consumer Credit Protection Act, 3. Transaction in which the buyer has initiated the contract and the goods or services are needed to meet a bona fide immediate personal emergency of the buyer, and the buyer furnishes the seller with a separate dated and signed personal statement in the buyer's handwriting describing the situation requiring immediate remedy and expressly acknowledging and waiving the right to cancel the sale within three business days; 4. Transaction in which the buyer has initiated the contract and specifically requested the seller to visit his home for the purpose of repairing or performing maintenance upon the buyer's personal property. 5. Transaction pertaining to the sale or rental of real property, to the sale of insurance or to the sale of securities or commodities by a broker-dealer registered with the SEC. 6. Transaction in which a consumer acquires the use of goods under the terms of a rental-purchase agreement made pursuant to the provisions of the Rental-Purchase Agreement Act with an initial rental period of 1 week or less, by placing a telephone call to a lessor and by requesting that specific goods be delivered to the consumer's residence or such other place as the consumer directs and consummation of the rental-purchase agreement occurs after the goods are delivered. 	<p>57-12-21 (A)(5)</p>
<p>New York</p>	<p><u>At beginning of call before financial information disclosed:</u></p> <ol style="list-style-type: none"> 1. Purpose of the call is to offer goods or services for which a fee will be charged or to provide an investment opportunity. 2. Caller's name. 3. Person on whose behalf the solicitation is being made. 4. Identity of goods or services for which a fee will be charged. <p><u>Before end of call:</u></p> <ol style="list-style-type: none"> 1. Cost of goods or services that are the subject of the call. 2. In a prize promotion, the odds of winning or factors used in calculating the odds, that no purchase or payment is required to win and the no purchase no payment method of 	<p>Calls pertaining to a renewal or continuation of an existing or prior contractual relationship or continuation of an established business relationship.</p>	<p>399-pp(6)</p>

	Disclosure Requirements	Exemptions	Statutory Citation
	participating.		
North Carolina	<p>1. Seller must inquire as to whether the prospective purchaser is under 18 years of age.</p> <hr/> <p>2. Identity of the business, individual or other legal entity making the call. 3. Upon request, provide the person being called with the telephone number or address at which the person or entity may be contacted. 4. Caller must terminate the call if the person called does not consent.**</p>	<p>Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p> <hr/> <ol style="list-style-type: none"> 1. Business-to-business calls. 2. Calls to any person with that person's prior express invitation or permission. 3. Calls to any person with whom the seller has an established business relationship. 4. Calls by or on behalf of a nonprofit organization. 	<p>66-264</p> <hr/> <p>75-30.1</p>
North Dakota	<p><u>Immediately and clearly at the beginning of the call:</u></p> <ol style="list-style-type: none"> 1. Caller's true first and last name. 2. Caller's telephone number. 3. Caller's city and state of location. 4. Name of the business on whose behalf the telephone solicitation is made. <hr/> <p>The seller shall orally inform the buyer, at the time the transaction is entered into, of the buyer's right to cancel.</p>	<ol style="list-style-type: none"> 1. In response to ban express written request, consent, invitation or permission. 2. By or on behalf of any person with whom the subscriber has an established personal or business relationship. 3. By or on behalf of a non-profit organization if the call: <ol style="list-style-type: none"> 1. Is made by a volunteer or employee of the non-profit organization and 2. The caller immediately discloses the person's true first and last name and the name, address, and telephone number of the non-profit organization. 4. By or on behalf of any person whose exclusive purpose is to poll or solicit the express of ideas, opinions or votes, unless the communication is made through an automatic dialing-announcing device. 5. By the individual soliciting without the intent to complete, and who does not complete, the sales presentation until a later face-to-face meeting. 6. By or on behalf of a political party, candidate, or other group with a political purpose. 7. Business-to-business. <hr/> <ol style="list-style-type: none"> 1. Sales of insurance. 2. Sales of goods or services with a purchase price of less than \$25. 3. Sales of services provided by a cable television system 	<p>51-28-07</p> <hr/> <p>51-18-02</p>

	Disclosure Requirements	Exemptions	Statutory Citation
		<p>licensed or franchised by any city.</p> <ol style="list-style-type: none"> 4. Sale of a subscription to or advertising in a newspaper of general circulation. 5. Sales of services or advertising by a broadcaster licensed by the FCC. 6. Telecommunications companies regulated by the public service commission or regulated by the FCC. 7. Sales when the seller provides that the consumer may receive a full refund for the return of undamaged and unused goods if the consumer requests a refund no later than 15 days after the date the consumer receives the goods and if the seller provides the refund within 30 days after the date the seller receives the returned goods from the consumer. The return and refund privilege must be disclosed to the consumer orally and in writing with delivery of the goods. 8. Sales when the seller provides that the consumer may receive a full refund for a cancellation of services if the consumer requests a refund no later than 15 days after the date the consumer receives the services and if the seller provides the refund within 30 days after the consumer cancels the order for the purchase of services not performed or provides a proportional refund for any services not yet performed for the consumer. The return and refund privilege must be disclosed to the consumer orally and in writing with delivery of the services. 	
Ohio	<p><u>Within first 60 seconds and before requesting financial information:</u></p> <ol style="list-style-type: none"> 1. Caller's true name. 2. Company on whose behalf the solicitation is being made. 3. Purpose of the call is to effect a sale. 4. Identify the goods or services being sold. <p><u>If sale is completed during call:</u></p> <ol style="list-style-type: none"> 1. Street address and telephone number of caller. 2. Total costs to purchase, receive, or use the goods or services. 3. All material restrictions, limitations, or conditions. 4. All material terms and conditions of the caller's policy of making refunds, cancellations, exchanges, or repurchases. 5. In any prize promotion, description of prize, market value, material conditions, odds of winning, factors and methods used to calculate odds, and no purchase or non payment method of participating. 	<p>Calls made to persons who have previously purchased from the business for which the person is calling.</p> <p>Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p>	4719.06

	Disclosure Requirements	Exemptions	Statutory Citation
Oklahoma	<ol style="list-style-type: none"> 1. Purchaser has cancellation rights. 2. If make reference to compliance with State Commercial Solicitation Act, must state that compliance with the Act does not constitute approval by any governmental agency of the seller's marketing, advertisements, promotions, goods or services. 	Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*	T. 15, 775A.4
Oregon	<p><u>Prize Promotions:</u></p> <ol style="list-style-type: none"> 1. Complete street address of the location from which the salesperson is calling. 2. Total number of individuals who have actually received the prizes of greatest value and smallest odds of being received. 3. Name under which the seller conducts business. 4. Other information required in registration. <hr/> <p>Inquire whether the person called is interested in listening to a sales presentation and subsequently discontinue the call if a negative response is given.</p>	<p>Calls to persons who have previously purchased from the caller are exempt.</p> <p>Standard commercial telemarketing exemptions including calls from newspaper and magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p> <hr/> <p>None.</p>	<p>646.557</p> <hr/> <p>646.611</p>
Pennsylvania	<ol style="list-style-type: none"> 1. Purpose of the call. 2. Name of the caller or business. 3. What the caller or business is selling. 4. For prize promotions, the odds of winning, no purchase or payment is necessary to win, any restrictions or conditions on winning a prize, no purchase no payment method of participation, and material costs or conditions to win a prize. <hr/>	<p>Calls to persons who have previously purchased from the caller are exempt if the caller has operated under the same name for at least three years.</p> <p>Standard commercial telemarketing exemptions including calls from newspaper and magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p> <hr/>	<p>73 P.S. 2245(a)(5)</p> <hr/>

	Disclosure Requirements	Exemptions	Statutory Citation
	<p>Caller must end call when consumer indicates he or she wants to end the call.**</p> <hr/> <ol style="list-style-type: none"> 1. Name of the caller. 2. Name of the person or entity on whose behalf the call is being made. 3. Upon request, a telephone number or address at which the person or entity may be contacted. 	<ol style="list-style-type: none"> 1. Calls made in response to an express request of the consumer. 2. Calls made in reference to an existing debt, contract, payment or performance. 3. Calls made to a consumer with whom the caller has an established business relationship within the past 12 months. 4. Calls on behalf of a non-profit organization or a veteran's organization chartered by Congress. 5. Calls on behalf of a political party or candidate. 6. Business to business calls. <hr/> <ol style="list-style-type: none"> 1. Calls made in response to an express request of the consumer. 2. Calls made in reference to an existing debt, contract, payment or performance. 3. Calls made to a consumer with whom the caller has an established business relationship within the past 12 months. 4. Calls on behalf of a non-profit organization or a veteran's organization chartered by Congress. 5. Calls on behalf of a political party or candidate. 6. Business to business calls. 	<p>73 P.S. 2245(a)(8)</p> <hr/> <p>73 P.S. 2245.2(j)</p>
Rhode Island	<p><u>Within first 30 seconds:</u></p> <ol style="list-style-type: none"> 1. Caller's true name. 2. Company on whose behalf the solicitation is being made. 3. Consumer goods or services being sold. <p><u>If sale completed:</u></p> <ol style="list-style-type: none"> 1. Purchaser's cancellation rights. 2. Registration number issued by the state for both the telephonic seller and the salesperson. 3. Street address of the seller. 	<p>Calls to persons who have previously purchased from the caller.</p> <p>Standard commercial telemarketing exemptions including calls from newspaper and magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p> <p>Disclosure requirements only apply to prize promotion representations.</p>	5-61-3.3
South Carolina	<ol style="list-style-type: none"> 1. Identity of seller. 2. That the purpose of the call is to sell goods or services. 3. Nature of goods or services. 4. That no purchase or payment is necessary to be able to win a prize. 5. Cost of merchandise or 	<ol style="list-style-type: none"> 1. Calls in response to an express request of the person called. 2. Calls primarily in connection with an existing debt or contract. 3. Calls to a person with whom the caller has an existing business relationship or had a previous business relationship. 	16-17-445

	Disclosure Requirements	Exemptions	Statutory Citation
	<p>method of estimation.</p> <ol style="list-style-type: none"> 6. Payment plan. 7. Extra or special charges such as shipping, handling, and taxes. 	<ol style="list-style-type: none"> 4. Business-to-business calls. 	
South Dakota	<p><u>Immediately:</u></p> <ol style="list-style-type: none"> 1. Caller's true name. 2. True name of the telemarketer by whom they are employed. 3. True name and address of the business on whose behalf the person is soliciting. 4. Purpose of the call. <p><u>Within 30 seconds of beginning:</u> Whether the person is interested in listening to a sales presentation and if a negative response is received discontinue the call.</p>	<ol style="list-style-type: none"> 1. Calls made in response to an express request of the person called. 2. Calls primarily in connection with an existing debt or contract. 3. Calls to any person with whom the caller has an existing business relationship. 4. Calls by a newspaper publisher or such publisher's agent or employee. 5. Business-to-business calls. 	37-30A-2
Tennessee	<ol style="list-style-type: none"> 1. Identity of person initiating the call. 2. Entity or organization the caller represents. 	<ol style="list-style-type: none"> 1. Calls made with the called person's prior express permission. 2. Calls made by member, volunteer, or employee of a nonprofit organization. 3. Calls to existing customers. 4. Calls made on behalf of a business if a direct employee of the business makes the call, the call is not part of a telecommunications marketing plan, the business has a reasonable belief that the person called is considering purchasing the service or product, the business does not sell or engage in telemarketing services, and the business does not make more than 3 such calls in any one week. 5. Business-to-business calls. 	65-4-402
Texas	<ol style="list-style-type: none"> 1) Caller's name. 2) Business on whose behalf the caller is calling. 3) Purpose of the call. 	<ol style="list-style-type: none"> 1. Calls made in response to the express request of the consumer. 2. Calls primarily in connection with an existing debt or contract. 3. Calls to a consumer with whom the caller has a prior or existing business relationship. 4. Business-to-business calls. 	B & C 37.02

	Disclosure Requirements	Exemptions	Statutory Citation
	<p>4) The complete street address of the location from which the salesperson is calling.</p> <p>5) If the seller represents or implies that the purchaser will receive a prize, must disclose the total number of individuals who have received a prize in the last 12 months and the odds of winning.</p> <hr/> <p>6) The consumer's rights to cancel the transaction.</p>	<p>Calls made to persons with whom the caller has an established business relationship as long as the caller had been in business at least 2 years under the same business name.</p> <p>Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p> <hr/> <ol style="list-style-type: none"> 1. Purchase of farm equipment. 2. Insurance sale regulated by the Texas Department of Insurance. 3. Sale of goods or services made under a preexisting revolving charge account or retail charge agreement or after negotiations between the parties at a business establishment at a fixed location where goods or services are offered or exhibited for sale; or 4. Sale of real property if: (a) the purchaser is represented by a licensed attorney; (b) the transaction is negotiated by a licensed real estate broker; or (c) the transaction is negotiated at a place other than the consumer's residence by the person who owns the property. 	<p>B & C 38.202</p> <hr/> <p>B & C 39.008</p>
Utah	<ol style="list-style-type: none"> 1) Identity of caller. 2) Identity of business on whose behalf the person is soliciting. 3) Purpose of the call promptly upon making contact. 4) Caller must discontinue the call if the person called gives a negative response at any time.** <hr/> <ol style="list-style-type: none"> 5) If a solicitor required to be registered fails to orally advise a purchaser of the right to cancel at the time of any solicitation, the purchaser's right to cancel shall be extended to 90 days. 6) If the solicitor required to be registered fails to orally advise the purchaser of his true name, telephone number, and complete street address at the time of any solicitation, the purchaser's right to 	<ol style="list-style-type: none"> 1. Calls made in response to an express request of the person called. 2. Calls made primarily in connection with an existing debt or contract. 3. Calls made to any person with whom the caller has an existing business relationship. <hr/> <p>Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, business-to-business calls etc.*</p>	<p>13-25a-103</p> <hr/> <p>13-26-5</p>

	Disclosure Requirements	Exemptions	Statutory Citation
	cancel shall be extended to 90 days.		
Vermont	N/A	N/A	N/A
Virginia	<ol style="list-style-type: none"> 1. First and last name of caller. 2. Name of person on whose behalf the call is being made. 	<ol style="list-style-type: none"> 1. Calls made with a person's prior express invitation or permission. 2. Calls made to a person with whom the person on whose behalf the call is being made as an established business relationship that has not been terminated by either party. 3. Business-to-business calls. 	59.1-512
Washington	<p><u>Within first 30 seconds:</u></p> <ol style="list-style-type: none"> 1. Caller's name. 2. Name of company on whose behalf the call is being made. 3. Purpose of call. <hr/> <p>Caller must terminate the call within 10 seconds if the purchaser indicates he or she does not wish to continue the call.</p>	<ol style="list-style-type: none"> 1. Calls made in response to a request or inquiry by the called party. 2. Calls made by a nonprofit organization to its own list of bona fide or active members of the organization. 3. Calls limited to polling or soliciting the expression of ideas, opinions, or votes. 4. Business-to-business calls. <hr/> <p>Calls to persons who have previously purchased from the person on whose behalf the call is made.</p> <p>Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, etc.*</p>	<p>80.36.390</p> <hr/> <p>19.158.110(1)(b)</p>
West Virginia	<ol style="list-style-type: none"> 1. True identity of the caller. 2. Purpose of the call is to sell consumer goods or services. 3. Nature of the goods or services offered for sale. 4. Total costs to purchase, receive, or use the goods or services. 5. Quantity of the goods or services. 6. Material restrictions, limitations, or conditions. 7. Material aspects of the nature or terms of the refund, cancellation, exchange or repurchase policy. 8. Material aspects of the performance, quality, efficacy, nature or basic characteristics of the goods 	<p>No exemption for calls when there is an established business relationship.</p> <p>Standard commercial telemarketing exemptions including calls from publicly traded companies, magazine publishers, utility companies, supervised financial institutions, etc.*</p>	46A-6F-401

	Disclosure Requirements	Exemptions	Statutory Citation
	<p>or services.</p> <p>9. Material aspects of a prize promotion including description of prizes, statement of true retail value, all material conditions, clear statement that no purchase necessary, actual number of prizes, odds of winning.</p>		
Wisconsin	<ol style="list-style-type: none"> 1. Name of principal seller. 2. Name of individual making the solicitation. 3. That the seller is offering or promoting the sale of consumer goods or services. 4. The nature of the goods or services. 5. Total cost to purchase and receive the goods or services. 6. All material terms and conditions affecting the sale, receipt, or use of the goods or services. 7. The principal seller's mailing address or a local or toll-free number at which consumer may contact the seller. 8. Seller's policy related to refunds, cancellations, exchanges, or repurchases if the seller has a policy that prevents or limits refunds, cancellations, exchanges, or repurchases or the seller makes any claim or representation regarding the refunds, cancellations, exchanges, or repurchases. 	<ol style="list-style-type: none"> 1. Calls initiated by the consumer, unless prompted by the seller's prior solicitation to the consumer. 2. Business-to-business. 	Ad. Code 127.04
Wyoming	<ol style="list-style-type: none"> 1. Name of the individual caller. 2. Identity of the caller or merchant. 3. Telephone number and address at which the caller or merchant may be contacted. 4. That the purpose of the call is to sell consumer goods or services. 5. Nature of the consumer goods or services. 	<ol style="list-style-type: none"> 1. Business-to-business calls. 2. Calls made in response to an express request of the person called. 3. Calls made primarily in connection with an existing debt or contract. 4. Calls to any person with whom the caller had an established business relationship. 5. Calls by a seller or merchant making less than 225 calls per year. 	40-12-302(a)

¹ “Intangible property” includes, under California tax law, stocks, bonds, notes, notes, bank deposits, accounts receivable, patents, trademarks, copyrights, goodwill, partnership interests, life insurance policies. ² CCR 1138.22; 18 CCR 13303.3; 18 CCR 15103.3.

*Please see statute for specific exemptions.

**Please see Immediate Disconnect chart.