State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
Federal (FCC)	8:00 AM to 9:00 PM	1. Calls not for the purpose of encouraging the purchase or rental of, or investment in, property, goods, or services.  2. Calls with a person's prior express invitation or permission.  3. Calls to any person with whom the caller has an established business relationship.  4. Calls made by or on behalf of a tax-exempt nonprofit organization.  5. Business-to-business calls.  47 C.F.R. § 64.1200(f)(14)	None	47 C.F.R. § 64.1200(c)(1) 47 C.F.R. § 64.1200(f)(14)
Federal (FTC)	8:00 AM to 9:00 PM	1. Calls initiated by a customer or donor that are not the result of any solicitation.  2. Calls initiated by a customer or donor in response to an advertisement.  3. Calls initiated by a customer in response to a direct mail solicitation that clearly discloses all material information, but not solicitations regarding prize promotions.  4. Business-to-business calls, except the sale of non-durable office or cleaning supplies.  5. Calls made by banks, federal credit unions, and federal savings and loans.  6. Calls made by common carriers, e.g. long-distance telephone companies and airlines.  7. Calls made by nonprofit organizations.  8. Calls made by companies engaged in the business of insurance that are regulated by state law.	None	TSR - 16 C.F.R. § 310.6(b)  TSR - 16 C.F.R. § 310.4(c)
Alabama	8:00 AM to 8:00 PM (Monday through Saturday). Calls prohibited on Sunday and on holidays.	16 C.F.R. § 310.6(b)  Curfew only applies to telephone utilities, including local exchange companies, resellers, interexchange carriers, customer-owned coinoperated telephone service providers, and all providers of telecommunications service operating within the State under the jurisdiction of the Public Service Commission.  Al. Pub. Serv. Comm'n Rule T-1	State Holidays 2020: New Year's Day (January 1), Martin Luther King, Jr.'s birthday / Robert E. Lee's birthday (January 20), George Washington's birthday / Thomas Jefferson's birthday (February 17), Mardi Gras (February 25 Baldwin and Mobile Counties only), Confederate Memorial Day (April 27), Memorial Day (May 25), Jefferson Davis' birthday (June 1),	Al. Pub. Serv. Comm'n Rule T-17(B)(2)  Al. Pub. Serv. Comm'n Rule T-1  AL - 2020 State Holiday Restrictions

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
			Independence Day (observed) (July 3), Independence Day (July 4), Labor Day (September 7), Columbus Day / Fraternal Day / American Indian Heritage Day (October 12), Veterans Day (November 11), Thanksgiving Day (November 26), Christmas Day (December 25).  Ala. Code § 1-3-8(a)	
Alaska	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
Arizona	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
Arkansas	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
California	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
Colorado	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
Connecticut	9:00 AM to 9:00 PM	1. A call made pursuant to the prior express written consent of the consumer who is called or sent a text or media message.  2. A call primarily in connection with an existing debt or contract, payment or performance of which has not been completed at the time of the telephonic sales call.  3. A call to an existing customer, unless such customer has expressed to the telephone solicitor the wish to no longer receive telephonic sales calls.  4. Business-to-business calls.  Conn. Gen. Stat. § 42-288a(a)(11)	None	Conn. Gen. Stat. § 42-288a(c) Conn. Gen. Stat. § 42-288a(a)(11)
Delaware	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
District of Columbia	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
Florida	8:00 AM to 9:00 PM	None	None	Fla. Stat. Ann. § 501.616(6)
Georgia	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
Hawaii	8:00 AM to 9:00 PM	A person who initiates calls to a residence for the sole purpose of polling or soliciting the expression of ideas, opinions, or votes, or a	None	Haw. Rev. Stat. Ann. § 481P-3(8)  Haw. Rev. Stat. Ann. § 481P-5

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
		person soliciting solely for a political or religious cause or purpose.  2. A securities broker-dealer, salesperson, investment advisor, or investment advisor representative.  3. Financial institutions.  4. A person or organization licensed or authorized insurance agent.  5. An accredited college or university.  6. A person who publishes a catalog of at least fifteen pages, four times a year, with a circulation of at least one hundred thousand.  7. A political subdivision.  8. The sale of goods or services by telecommunications or landline or wireless video service providers.  9. Licensed real estate brokers.  10. Registered travel agencies.  11. Business-to-business calls.		
Idaho	The federal standard serves as the minimum curfew	Haw. Rev. Stat. Ann. § 481P-5 Default to federal standard.	None	n/a
Illinois	restriction. 8:00 AM to 9:00 PM	1. Calls made by registered dealers, registered investment advisers, or registered salespersons.  2. Calls by registered brokerdealers, registered representatives, or salespersons of a brokerdealer.  3. Calls by licensed insurance companies and their agents in relation to existing customers or policyholders, or employees of licensed agents.  815 Ill. Comp. Stat. 413/20(a), 413/23(a)	None	815 III. Comp. Stat. 413/20(a) 815 III. Comp. Stat. 413/23(a) 815 III. Comp. Stat. Ann. 413/15(a) 815 III. Comp. Stat. Ann. 5/8b
	9:00 AM to 9:00 PM (Monday through Saturday) 12:00 PM to 9:00 PM (Sunday)	None	Only applies to persons who make or cause to be made unsolicited telephone calls with the intent to offer to sell securities.	
Indiana	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	Ind. Code Ann. § 24-4.7-2-5 Ind. Code Ann. § 24-4.7-2-7.3
Iowa	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
Kansas	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
Kentucky	10:00 AM to 9:00 PM	1. A call made in response to an express request by the person called, unless the request is made during a prior telephone solicitation.  2. A call made to the debtor or a party to the contract in connection with the payment or performance of an existing debt or contract, the payment or performance of which has not been completed.  3. A call made to any person with whom the telemarketer or merchant has a prior or existing business relationship, including but not limited to the solicitation of contracts for the maintenance or repair of items previously purchased from the person making the solicitation, or on whose behalf the solicitation is made.  4. Business-to-business calls.	None	Ky. Rev. Stat. Ann. § 367.46951(2)  Ky. Rev. Stat. Ann. § 367.46955(16)
Louisiana	8:00 AM to 8:00 PM (Monday through Saturday). Calls prohibited on Sunday and state holidays.*  Calls prohibited of emergency.  La. Pub. Serv. Comm'n Gen. Order R-27021 § III(G)  *Federal holidays include and are observed on the following days in 2020: New Year's Day (January 1), Martin Luther King, Jr.'s Birthday (January 20), Washington's Birthday (February 17), Memorial Day (May 25), Independence Day (observed) (July 3), Independence Day (July 4), Labor Day (September 7), Columbus Day (October 12), Veterans Day (November 11), Thanksgiving Day	<ol> <li>Ky. Rev. Stat. Ann. § 367.46951(2)</li> <li>Calls made at the request of the subscriber.</li> <li>Calls made for the collection of a lawful debt.</li> <li>Calls made for payment for, service of, or warranty coverage for previously ordered or purchased goods or services or additional goods or services for existing customers or to remind the customer of a previously made appointment.</li> <li>Calls made when a live operator introduces the message provided the call is immediately terminated if called party is not interested.</li> <li>Calls by or on behalf of a charitable or nonprofit organization to a subscriber who has donated or has expressed an interest in donating.</li> <li>Calls made with a preexisting business relationship.</li> <li>Calls made for the sole purpose of urging support for or opposition to a political candidate or ballot issue provided that the callers identify themselves; or calls made for the sole purpose of conducting political polls or soliciting the expression of opinions, ideas or votes; or calls made by any</li> </ol>	State Holidays 2020: New Year's Day (January 1), Martin Luther King, Jr.'s birthday (January 20), Mardi Gras (February 25), Good Friday (April 10), Memorial Day (May 25), Independence Day (observed) (July 3), Independence Day (July 4), Labor Day (September 7), Election Day (November 3), Veterans Day (November 11), Thanksgiving Day (November 26), Acadian Day (November 27) Christmas Holiday (December 24), Christmas Day (December 25), New Year's Eve (December 31).  See http://www.lpsc.louisiana.gov/DN CHolidays.aspx	La. Rev. Stat. Ann. § 45:811(2)  La. Rev. Stat. Ann. § 45:811(3)  La. Rev. Stat. Ann. § 45:816  LPSC Gen. Order R-29617 §(V)(A)(2)  LPSC Gen. Order R-29617 §(II)(I)(1)-(8)  LA - 2020 Holiday Restrictions  LPSC Gen. Order R-27021 § III(G)

State	Calling Time Restrictions (Local Time at	Exemptions	Notes	Regulatory Citations
State	Called Person's Location)	Dacinpuons	rvotes	Regulatory Citations
		newspaper or periodical in the state, which is qualified to be the official journal of the state or any parish, municipality, school board, or other political subdivision.  8. Calls made to notify or inform the public of an emergency.  9. Calls made for conducting marketing research, public opinion polling, or similar activities that do not involve telephonic solicitation or selling or obtaining information that will or may be used for telephonic solicitation or selling.  10. When the call is the result of a referral of the person called to the telephonic solicitor, or it is placed to an individual who is personally known to the telephonic solicitor, and the call is placed without completing or attempting to complete a sale, said sale to be completed only after a face-to face meeting.  11. Calls for follow-up or periodic wellness care when the call is made to the client or patient by medical professionals.  La. Rev. Stat. Ann. § 45:816; La. Pub. Serv. Comm'n. Gen. Order R-29617 § (II)(I)(1)-(8)  1. Calls made at the request of the subscriber.  2. Calls made for the collection of a lawful debt.  3. Calls made for payment for, service of, or warranty coverage for previously ordered or purchased goods or services or additional goods or services for existing customers or to remind the customer of a previously made appointment.  4. Calls made when a live operator introduces the message provided the call is immediately terminated if called party is not interested.  5. Calls made to any person with whom the caller has an established business relationship.		
		7. Calls made for the sole purpose of urging support for or opposition		

	Calling Time			
State	Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
		to a political candidate or ballot issue provided that the callers identify themselves; or calls made for the sole purpose of conducting political polls or soliciting the expression of opinions, ideas or votes; or calls made by any newspaper or periodical in the state, which is qualified to be the official journal of the state or any parish, municipality, school board, or other political subdivision.  8. Calls made to notify or inform the public of an emergency.  9. Calls made for conducting marketing research, public opinion polling, or similar activities that do not involve telephonic solicitation or selling or obtaining information that will or may be used for telephonic solicitation or selling.  10. When the call is the result of a referral of the person called to the telephonic solicitor, or it is placed to an individual who is personally known to the telephonic solicitor, and the call is placed without completing or attempting to complete a sale, said sale to be completed only after a face-to face meeting.  11. Calls made for follow-up or periodic wellness care when the call is made to the client or patient by medical professionals.  La. Rev. Stat. Ann. § 45:816; La. Pub. Serv. Comm'n. Gen. Order R-29617 § (II)(I)(1)-(8)		
Maryland	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
Massachusetts	8:00 AM to 8:00 PM	1. Calls made in response to an express written or verbal request of the consumer called.  2. Calls made primarily in connection with an existing debt or contract, payment or performance of which has not been completed.  3. Calls made to an existing customer, with whom the caller has maintained an account or business relationship within the previous 24 months unless the customer has stated that he no longer wishes to receive calls from the telephone solicitor.  4. Calls made in which the sale of goods or services is not completed until after a face-to-face meeting.	None.	Mass. Gen. Laws ch. 159C § 3(ii)

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
Michigan	9:00 AM to 9:00 PM	5. Calls by a nonprofit organization.  6. Calls by an individual or organization for a noncommercial purpose.  7. Calls made to a consumer in response to a visit made by the consumer to an establishment selling, leasing, or exchanging consumer goods or services at a fixed location.  8. Business-to-business calls.  Mass. Gen. Laws ch. 159C § 1	None	Mich. Comp. Laws Serv. §
Minnesota	9:00 AM to 9:00 PM	1. When a prior business or personal relationship exists between the person initiating the call and the subscriber.  2. Calls made by the state of Minnesota or any of its political subdivisions for exclusively public purposes.  3. Calls made by an entity in which no private benefit inures to an individual and is organized exclusively for religious, charitable, public cemetery, scientific, literary, artistic, or educational purposes and is located in the state and carries on activities within the state.  4. Calls made by fraternal societies, orders, or associations in which no private benefit inures to an individual and carries on activities within the state.  5. Calls made by the United States of America for exclusively public purposes if the contribution consists of real property located in the state.  6. Calls made by foundations organized and operated exclusively for a purpose listed in #3 in which no private benefit inures to an individual and does not carry on activities within the state.  7. Business-to-business calls.  8. Calls from school districts to students, parents, or employees.  9. Calls advising employees of work schedules.	None	750.540e(1)(f) Minn. Stat. § 325E.30 Minn. Stat. § 325E.26 Minn. Stat. § 325E.27

State	Calling Time Restrictions (Local Time at	Exemptions	Notes	Regulatory Citations
State	Called Person's	Daemptions	rvics	Regulatory Citations
Mississippi	(Local Time at	None.  1. Isolated transactions.  2. Calls for noncommercial purposes or made for a nonprofit corporation registered as a 501(c)(3) or 501(c)(6).  3. Calls made without intent to complete the sale until a later face-to-face meeting.  4. Calls from licensed investment, security or commodities brokers when soliciting within the scope of their license.  5. Calls for the sale of newspapers or magazines.	None	Regulatory Citations  Ch. 28(100)(12)(c)  Miss. Code Ann. § 77-3-603(a)  Miss. Code Ann. § 77-3-723(1)  Miss. Code Ann. § 77-3-601(c)  Miss. Code Ann. § 77-3-609  MS - 2020 State Holiday Restrictions
		6. Calls for the sale of memberships in book, video, or record clubs, or other similar plans.		
		7. Calls from supervised financial institutions.		
		8. Calls from licensed insurance or		

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
		real estate brokers when soliciting within the scope of their license.		
		9. Calls for the sale of cable television services.		
		10. Calls from persons who solicit by qualified catalogs.		
		11. Calls for the sale of maintenance of goods previously purchased.		
		12. Calls from telephone companies, public utilities, or licensed cellular telephone companies.		
		13. Calls from publicly-traded companies.		
		14. Calls for the sale of telephone answering services to be provided by the solicitor.		
		15. Calls regarding transactions regulated by the Commodity Futures Trading Commission.		
		16. Calls for the sale of food or produce if the solicitation does not cost the purchaser in excess of \$100.00.		
		17. Calls made to consumers with an established business relationship.		
		18. Calls from persons who have been operating retail business establishment for at least one year under the same name as that used in connection with telemarketing and which sell a majority of their products or services at the seller's retail establishment location.		
		19. Calls from telephone marketing service companies which provide telemarketing service under contract to sellers and have been operating continuously for at least five years under the same business name and which provide 75 % of their services to organizations exempt from this registration.		
		20. Calls made in express request of person called.		
		21. Calls made in connection with an existing debt, contact, payment or performance which has not been completed.		
		22. Business-to-business calls.		
		Miss. Code Ann. §§ 77-3-609, 77-3-601(c)		

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
Missouri	8:00 AM to 9:00 PM	1. Calls made without intent to complete the sale until a later face-to-face meeting.  2. Calls in which a sale is completed but a contract is forwarded to the consumer.  3. Calls initiated by a consumer that are not the result of any advertisement, are in response to an advertisement through any media which discloses the name of the seller except when a prize is offered, in response to direct mail solicitations that do not involve prize offers, or in response to a catalog mailing  4. Calls made with a consumer's prior express invitation or permission.  5. Calls made when there is an established business relationship.  6. Calls by or on behalf of any entity over which either a state or federal agency has regulatory authority.  7. Business-to-business calls except those involving the retail sale of nondurable office or cleaning supplies.	None	Mo. Rev. Stat. § 407.1076(5)  Mo. Rev. Stat. § 407.1085
Montana	The federal standard serves as the minimum curfew	Mo. Rev. Stat. § 407.1085  Default to federal standard.	None	n/a
Nebraska	restriction.  The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
Nevada	9:00 AM to 8:00 PM	1. Business-to-business calls.	None	Nev. Rev. Stat. Ann. § 598.0918(3) Nev. Rev. Stat. Ann. § 228.500
New Hampshire	The federal standard serves as the minimum curfew restriction.	Default to federal standard.	None	n/a
New Jersey	8:00 AM to 9:00 PM	1. Calls made in response to an express written request of the person called.  2. Calls made to an existing customer, which shall include the ability to collect on accounts and follow up on contractual obligations, unless the customer has stated to the telemarketer that the customer no longer desires to receive the calls of the telemarketer.  3. Business-to-business calls.	None	N.J. Rev. Stat. § 56:8-120  N.J. Rev. Stat. § 56:8-128(c)

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
New Mexico	9:00 AM to 9:00 PM	N.J. Rev. Stat. § 56:8-120  1. Calls to a residential subscriber with that subscriber's prior express invitation or permission.  2. Calls by or on behalf of a person with whom a residential subscriber has an established business relationship.  3. Calls made for the sole purpose of urging support for or opposition to a political candidate or ballot issue;  4. Calls made for the sole purpose of conducting political polls or soliciting the expression of opinions, ideas or votes; or  5. Calls by a duly licensed real estate broker.	None	N.M. Stat. Ann. § 57-12-22 (B)(5)  N.M. Stat. Ann. § 57-12-22(D)(4)
New York	8:00 AM to 9:00 PM	N.M. Stat. Ann. § 57-12-22(D)(4)  1. Calls made by a telemarketer, collection agency or attorney engaged in the practice of law for the exclusive purpose of collecting a legal debt owed.  2. Calls made in which the sale, lease or other agreement for goods or services is not completed until after a face-to-face sales presentation.  3. Calls made by a customer that are not the result of any solicitation by such telemarketer.  4. Business-to-business calls except calls involving the retail sale of nondurable office or cleaning supplies.  N.Y. Gen. Bus. Law § 399-pp(10)(b)	None.	N.Y. Gen. Bus. Law § 399-pp(7)(d)  N.Y. Gen. Bus. Law § 399-pp(10)(b)  N.Y. Gen. Bus. Law § 399-z(1)(i)  N.Y. Gen. Bus. Law § 399-z(1)(c)  N.Y. Gen. Bus. Law § 399-z(2)  N.Y. Gen. Bus. Law § 399-z(5-a)  N.Y. Gen. Bus. Law § 399-z(k)
	Calls prohibited during state of emergency or disaster emergency.	1. Calls made for the solicitation of sales through media other than by telephone calls. 2. Calls made to complete a transaction to which the customer has previously consented. 3. Business-to-business calls.  N.Y. Gen. Bus. Law § 399-z(1)(i), (1)(c)  1. Calls made in response to an express written or verbal request by the customer. 2. Calls made in connection with an established business relationship.  N.Y. Gen. Bus. Law § 399-z(k)	None	

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
North	8:00 AM to 9:00 PM	1. Business-to-business calls.	None	N.C. Gen. Stat. § 75-102(f)
Carolina		N.C. Gen. Stat. § 75-101(11)		N.C. Gen. Stat. § 75-101(11)
North Dakota	8:00 AM to 9:00 PM	Calls made to any subscriber  with that subscriber and prior everyone.	None	N.D. Cent. Code § 51-28-01(6)
		with that subscriber's prior express written request, consent, invitation, or permission.		N.D. Cent. Code § 51-28-01(8)
		Calls made to any person with whom the caller has an established business relationship.		N.D. Cent. Code § 51-28-05
		3. Calls made by or on behalf of a charitable organization that is exempt from federal income taxation under section 501 of the Internal Revenue Code, but only if the following applies:		
		(a) The telephone call is made by a volunteer or employee of the charitable organization; and		
		(b) The person who makes the telephone call immediately discloses the following information upon making contact with the consumer:  (i) The person's true first and last name; and  (ii) The name, address, and telephone number of the charitable organization.		
		4. Calls made by or on behalf of any person whose exclusive purpose is to poll or solicit the expression of ideas, opinions, or votes, unless the communication is made through an automatic dialing-announcing device in a manner prohibited by section 51-28-02.		
		5. Calls made by the individual soliciting without the intent to complete, and who does not in fact complete, the sales presentation during the call, but who will complete the sales presentation at a later face-to-face meeting between the individual solicitor or person who makes the initial call and the prospective purchaser.		
		6. Calls made by or on behalf of a political party, candidate, or other group with a political purpose, as defined in section 16.1-08.1-01.		
		7. Business-to-business calls.		
Ohio	The federal standard serves as the minimum curfew	N.D. Cent. Code § 51-28-01(6), (8)  Default to federal standard.	None	n/a
Oklahoma	restriction.  The federal standard serves as the	Default to federal standard.	None	n/a

	Calling Time			
	Calling Time Restrictions			
State	(Local Time at	Exemptions	Notes	Regulatory Citations
State	Called Person's	Excliptions	riotes	Regulatory Citations
	Location)			
	minimum curfew			
	restriction.			
Oregon	The federal standard	Default to federal standard.	None	n/a
	serves as the minimum curfew			
	restriction.			
Pennsylvania	8:00 AM to 9:00 PM	Exemptions for the calling time	None	73 Pa. Stat. § 2242
	Calls prohibited on	restriction, only:		73 Pa. Stat. § 2245(a)(1)
	legal holidays.	1. Calls not made for the sale of		73 Fa. Stat. § 2243(a)(1)
		goods or services or the solicitation		
	HB 318 (effective	of charitable contributions.		
	December 3, 2019).	73 Pa. Stat. § 2242		
	State holidays 2020:	73 I d. Stat. § 2242		
	New Year's Day	Exemptions for the legal holiday		
	(January 1), Martin	prohibition, only:		
	Luther King Jr. Day (3rd Monday in	1. Calls not made for the sale of		
	January 20),	goods or services.		
	Presidents' Day (3rd	2. In response to an express request		
	Monday in February 17), Good Friday	of the residential or wireless telephone consumer.		
	(usually falls in	3. In reference to an existing debt,		
	March or April 10),	contract, payment or performance.		
	Memorial Day (last	4. With whom the telemarketer has		
	Monday in May 25), Flag Day (June 14),	an established business relationship within the past 12 months		
	Independence Day	preceding the call.		
	(observed) (July 3),	5. On behalf of an organization		
	Independence Day (July 4), Labor Day	granted tax-exempt status under section 501(c)(3), (5) or (8) of the		
	(1st Monday in	Internal Revenue Code of 1986 or a		
	September 7),	veterans organization chartered by		
	Columbus Day (2nd	the Congress of the United States		
	Monday in October 12), Election Day	and or its duly appointed foundation.		
	(1st Tuesday after the	6. On behalf of a political candidate		
	1st Monday of	or a political party.		
	November 3),	72 Do. Stat. \$ 2242		
	Veterans Day (November 11),	73 Pa. Stat. § 2242		
	Thanksgiving Day			
	(4th Thursday in			
	November 26), Christmas Day			
	(December 25).			
Puerto Rico	9:00 AM to 9:00 PM	1. Business-to-business calls.	None	10 L.P.R.A. § 4033(5)
		10 L.P.R.A. § 4033(5)		
Rhode Island	9:00 AM to 6:00 PM	1. Calls made with no	State Holidays 2020:	R.I. Gen. Laws § 5-61-2(8)(i)(B)
	(Monday through	representation that prospective	New Year's Day (January 1),	
	Friday) purchaser will receive a prize/gift.	Martin Luther King, Jr.'s birthday	R.I. Gen. Laws § 5-61-2(9)	
	10:00 AM to 5:00	2. Calls made from sellers of	(January 20), George Washington's birthday (February 17), Memorial	R.I. Gen. Laws § 5-61-3.6(a)
	PM (Saturday)	qualified securities.	Day (May 25), Independence Day	
		2 Calla made from 1'	(observed) (July 3), Independence	R.I. Gen. Laws § 6-13-5
	Calls prohibited on	3. Calls made from licensed real estate broker or salesperson.	Day (July 4), Victory Day (August 10), Labor Day (September 7),	RI - 2020 State Holiday Restrictions
	Sunday and state and federal holidays*.	estate broker of satesperson.	Columbus Day (October 12),	2020 State Honday Restrictions
	icuciai nondays".	4. Calls made from a person	Veterans Day (November 11),	
	*Federal holidays	licensed pursuant to business	Thanksgiving Day (November 26),	
	include and are	corporations when the transaction is governed by law.	Christmas Day (December 25).  See	
	observed on the following days in	is governed by law.	http://www.hr.ri.gov/documents/Ca	
	2020: New Year's	5. Calls made for the sale of a	lendars/2020%20Calendar%20v2.p	
	Day (January 1),	registered franchise or are exempt	df	
	Martin Luther King,	from registration.		
	Jr.'s Birthday	1		

	Calling Time			
	Restrictions			
State	(Local Time at	Exemptions	Notes	Regulatory Citations
	Called Person's	_		
	Location)			
	(January 20), Washington's	6. Calls made for the sale of newspapers, magazines, or		
	Birthday (February	contractual plans, including book		
	17), Memorial Day (May 25),	and record clubs.		
	Independence Day	7. Calls made to any person with		
	(observed) (July 3), Independence Day	whom the caller has an established business relationship.		
	(July 4), Labor Day	business relationship.		
	(September 7),	8. Calls made from supervised		
	Columbus Day (October 12),	financial institutions.		
	Veterans Day	9. Calls made for the sale of cable		
	(November 11), Thanksgiving Day	television services.		
	(November 26), and	10. Calls made from a person		
	Christmas Day (December 25).	whose business is regulated by the Public Utilities Commission.		
	, , , , , , , , , , , , , , , , , , , ,			
		11. Calls made from a person soliciting the sale of a farm product		
		costing no more than \$100.00		
		12. Calls made from publicly-		
		traded companies.		
		13. Calls made for isolated		
		transactions, calls pursuant to bona fide clearance sales, calls selling		
		perishable merchandise sold to		
		forestall loss, imperfect or damaged goods, final liquidations, sales of		
		goods by nonprofit organizations,		
		sales to the state, or sales by a court-appointed fiduciary.		
		14. Calls made for the sale of		
		telephone answering services to be		
		provided by the solicitor.		
		15. Business-to-business calls.		
		R.I. Gen. Laws §§ 5-61-2(8)(i)(B),		
South	None	(10), 5-61-3.6(a), 6-13-5 None	None	n/a
Carolina	0.00 AM 4 0.00 PM	1 C-11 1 1 1	N	S.D. Codified Laws § 37-30A-1(4)
South Dakota	9:00 AM to 9:00 PM (Monday through	1. Calls made by merchants who operate an established business that	None	
	Saturday). Calls prohibited on	has a fixed permanent location and who display or offer consumer		S.D. Codified Laws § 37-30A-1(5)
	Sunday.	goods or services for sale on a continuing basis and less than		S.D. Codified Laws § 37-30A-3(2)
		twenty-five percent of total new sales are made by unsolicited		S.D. Codified Laws § 37-30A-8
		consumer telephone calls.		
		2 0 11		
		2. Calls to any person with whom the caller has an established		
		business relationship.		
		3. When the consumer purchases		
		goods or services pursuant to an		
		examination of a television, radio, or print advertisement or a sample,		
		brochure, catalog, or other mailing		
		material of the telemarketer that contains the name, address, and		
		telephone number of the		
		telemarketer, a full description of		

State	Calling Time Restrictions (Local Time at	Exemptions	Notes	Regulatory Citations
	Called Person's Location)			
		the goods or services being sold along with a list of all prices or fees being requested, including any handling shipping, sales tax, or delivery charges, and any limitations or restrictions that apply to the offer.		
		4. Calls made by nonprofit organizations in 501(c)(3).		
		5. Calls made to an express request of the person called.		
		6. Calls made in connection with existing debt, contract, payment or performance of which has not been completed.		
		7. Calls made by newspaper publisher or publisher's agent.		
		8. Calls made for the purpose of establishing an appointment with a licensed insurance agent.		
		9. Business-to-business calls.		
Tennessee	8:00 AM to 9:00 PM	S.D. Codified Laws §§ 37-30A- 1(4), (5), 37-30A-3(2), 37-30A-8 1. Calls made to a person with that	None	Tenn. Code Ann. § 65-4-401(6)(B)
		person's prior express permission.  2. Calls made by bona fide members or employees of nonprofit organizations, provided the call is made to request a charitable contribution to be used solely for such organization's exempt purpose.  3. Calls made to any person with whom the caller has an established business relationship.  4. Calls made on behalf of businesses as long as the call is made by an employee of the business, is not part of a telecommunications marketing plan, there is a reasonable belief the person called is considering making a purchase, the business does not engage in or sell telemarketing		Tenn. Code Ann. § 65-4-402
		services, and the business does not make more than 3 such calls in one week.  5. Business-to-business calls.  Tenn. Code Ann. §§ 65-4-401(6)(B), 65-4-402		
Texas	9:00 AM to 9:00 PM (Monday through Saturday). 12:00 Noon to 9:00 PM (Sunday)	Calls made in response to the express request of a consumer.      Calls made primarily in connection with an existing debt or	None	Tex. Bus. & Com. Code Ann. § 301.001(4) Tex. Bus. & Com. Code Ann. §
	(~ 31100)	contract for which payment or performance has not been		5

State	Calling Time Restrictions (Local Time at Called Person's	Exemptions	Notes	Regulatory Citations
	Location)			
		completed.		301.051(b)(2)
		3. Calls made to any person with		Tex. Bus. & Com. Code Ann. §
		whom the caller has an established business relationship.		301.051(a)
		4. Business-to-business calls.		
		Tex. Bus. & Com. Code Ann. §§ 301.001(4), 301.051(a)		
Utah	8:00 AM to 9:00 PM (Monday through	Calls made when prior express consent has been obtained.	None	Utah Code Ann. § 13-25a-103(3)
	Saturday). Calls			Utah Code Ann. § 13-25a-111
	prohibited on Sunday and legal holidays.	2. Calls made for a charitable purpose, i.e., any benevolent,		UT - 2020 State Holiday Restrictions
	State Holidays in	educational, philanthropic, humane, patriotic, religious, eleemosynary,		
	2020: New Year's Day	social welfare or advocacy, public health, environmental,		
	(January 1), Martin	conservation, civic, or other		
	Luther King, Jr.'s birthday (January	charitable objective or for the benefit of a public safety, law		
	20), Washington and Lincoln Day	enforcement, or firefighter fraternal association.		
	(February 17), Memorial Day (May	3. Calls made for charitable		
	25), Independence	solicitations, i.e., any request,		
	Day (observed) (July 3), Independence	directly or indirectly, for money, credit, property, financial		
	Day (July 4), Pioneer Day (July 24), Labor	assistance, or any other thing of value on the plea or representation		
	Day (September 7), Columbus Day (October 12),	that it will be used for a charitable purpose (see (2) above).		
	Veterans Day (November 11),	4. Calls made by a person who holds a license or registration under		
	Thanksgiving Day (November 26),	the Insurance Code.		
	Christmas Day (December 25).	5. Calls made by a person who holds a license or registration		
	See https://dhrm.utah.gov	issued by the Division of Real Estate.		
	/wp-			
	content/uploads/2020 PP.pdf.	6. Calls made by a person who holds a license or registration		
	Utah Code Ann. §	issued by the Nat'l Ass'n of Securities Dealers.		
	63G-1-301			
		7. Business-to-business calls.		
		Utah Code Ann. §§ 13-25a-103(3), 13-25a-111		
Vermont	The federal standard serves as the	Default to federal standard.	None	n/a
	minimum curfew			
Virginia	restriction. 8:00 AM to 9:00 PM	Calls made with prior express	None	Va. Code Ann. § 59.1-510
		invitation or permission as evidenced by a signed, written		Va. Code Ann. § 59.1-511
		agreement stating that the person agrees to be contacted by or on		Va. Code Ann. § 59.1-514(D)
		behalf of a specific party and		va. Code Aiii. § 33.1-314(D)
		including the telephone number to which the call may be placed.		
		2. Calls made to any person with		

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
Washington	Called Person's	whom the caller has an established business relationship.  3. Business-to-business calls.  Va. Code Ann. §§ 59.1-510, 59.1-511, 59.1-514(D)  1. Calls made for isolated transactions.  2. Calls made by a person where less than 60 percent of the person's prior year's sales resulted from telephone solicitation.  3. Calls made for religious, charitable, political or other noncommercial purposes.  4. Calls made to persons who have previously purchased from the calling business.  5. Calls made without the intent to complete the sale until a later face-to-face meeting.  6. Calls made by sellers of securities.  7. Calls made by licensed real estate brokers.	None	Wash. Rev. Code Ann. § 19.158.020(3) Wash. Rev. Code Ann. § 19.158.040(2)
		8. Calls made by licensed contractors.  9. Calls made by insurance agents and brokers.  10. Calls made by sellers of franchises.  11. Calls made for the sale of a newspaper, magazine, or periodical.  12. Calls made by supervised financial institutions.  13. Calls made for the sale of prearrangement funeral service contracts.  14. Calls made for the sale of cable television systems.  15. Calls made by business regulated by the utilities or transportation commission or the FCC.  16. Calls made for the sale of agricultural products.  17. Calls made by issuers of securities.		

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
		broker-dealers.  19. Business-to-business calls		
		where the purchaser intends to resell or use the property or goods.		
		20. Calls made by licensed collection agencies.		
		21. Calls made by licensed collection agencies.		
		22. Calls made for the sale of food intended for immediate delivery.		
		23. Calls made for the sale of food fish or shellfish.		
		Wash. Rev. Code Ann. § 19.158.020(3)		
West Virginia	8:00 AM to 9:00 PM	Calls made by securities broker- dealer, salesperson, investment	None	W. Va. Code Ann. § 46A-6F-601(a)(4)
		advisor, or investment advisor representative or associated person.		W. Va. Code Ann. §§ 46A-6F-201 et
		2. Calls made by a person who does not make a major sales presentation and completes the sale at a later face-to-face meeting.		seq.
		3. Calls made by a person who solicits sales by periodically publishing and delivering a catalog, if the catalog meets certain specifications.		
		4. Business-to-business calls.		
		5. Calls made by a person who solicit contracts for the maintenance or repair of goods previously purchased.		
		6. Calls made regarding transactions regulated by the Commodity Futures Trading Commission.		
		7. Calls made from a supervised financial organization.		
		8. Calls made by a licensed insurance broker, agent, or customer representative.		
		9. Calls made for the sale of cable television systems.		
		10. Calls made by a telephone company or an affiliate or agent, or calls made by a provider of a commercial mobile service as defined in the Communications Act of 1934.		
		11. Calls made by a person who maintains a permanent business location under the exact name as used in telemarketing sales and		

which sell a majority of their products or services at the seller's retail establishment location.  12. Calls made by an issuer of certain securities.  13. Calls for the sale of memberships in book, video, or record clubs, or other similar plans.  14. Calls made by a registered developer or a licensed real estate broker.  15. Calls for the sale of electric or natural gas energy or related goods or services.  16. Calls made for the sale of magazines or newspapers.  17. Calls made by a telemarketer, in good standing, who has been providing telemarketing sales services continuously for at least two years under the same name and ownenship and which derives fifty percent of its gross telemarketing sales revenues from contracts with persons exempted from this part.  18. Calls made for the sale of food or produce if the solicitation does not cost the purchaser in excess of \$100.00.  W. Va. Code Ann. §\$ 46A-6F-201 et seq.  2. Business-to-business calls for investment opportunities, business opportunities, business opportunities and by hamks, savings banks, savings and loan associations, and credit unions.  4. Calls made by insurance	State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
companies.  5. Calls made by telecommunications carriers.  6. Calls made for the sale of real estate.  7. Calls made for pay-per-call services.	Wisconsin	8:00 AM to 9:00 PM	products or services at the seller's retail establishment location.  12. Calls made by an issuer of certain securities.  13. Calls for the sale of memberships in book, video, or record clubs, or other similar plans.  14. Calls made by a registered developer or a licensed real estate broker.  15. Calls for the sale of electric or natural gas energy or related goods or services.  16. Calls made for the sale of magazines or newspapers.  17. Calls made by a telemarketer, in good standing, who has been providing telemarketing sales services continuously for at least two years under the same name and ownership and which derives fifty percent of its gross telemarketing sales revenues from contracts with persons exempted from this part.  18. Calls made for the sale of food or produce if the solicitation does not cost the purchaser in excess of \$100.00.  W. Va. Code Ann. §§ 46A-6F-201 et seq.  1. Calls made with the prior consent of the consumer.  2. Business-to-business calls for investment opportunities, business opportunities and training courses.  3. Calls made by banks, savings banks, savings and loan associations, and credit unions.  4. Calls made by insurance companies.  5. Calls made for the sale of real estate.  7. Calls made for pay-per-call	None	Wis. Admin. Code ATCP § 127.01(22) Wis. Admin. Code ATCP § 127.01(3) Wis. Admin. Code ATCP § 127.16(3)
			8. Calls made for the sale of newspaper subscriptions.		

State	Calling Time Restrictions (Local Time at Called Person's Location)	Exemptions	Notes	Regulatory Citations
		Wis. Admin. Code ATCP § 127.01(2), (3), (21), (22)		
Wyoming	8:00 AM to 8:00 PM	1. Calls made in response to an express request of the person called.  2. Calls primarily in connection with an existing debt or contract, payment or performance of which has not been completed.  3. Calls made to any person with whom the caller has an established business relationship.  4. Calls made by a telephone solicitor or merchant making less than two hundred twenty-five (225) unsolicited calls per year.  5. Business-to-business calls.  Wyo. Stat. Ann. § 40-12-301(a)(ii), (a)(ix), (a)(xii)	None	Wyo. Stat. Ann. § 40-12-301(a)(xii)  Wyo. Stat. Ann. § 40-12-302(d)  Wyo. Stat. Ann. § 40-12-301(a)(ii)  Wyo. Stat. Ann. § 40-12-301(a)(ix)