

STATE TELEMARKETING LAWS

Iowa

Telemarketing and Robocall Laws

Statutes, rules, and how they differ from the TCPA



By Adam Young and Harrison Gevirtz

<https://tcpa.com/state-telemarketing-laws/iowa/>

01. Consumer Fraud Act

IOWA CODE § 714.16

Reaches deceptive and unfair telephone sales pitches. The Attorney General can seek injunctions, restitution and civil penalties up to \$40,000 per violation.

02. Private consumer fraud action

IOWA CODE CH. 714H

Actual damages for an ascertainable loss of money or property caused by a deceptive practice, with fees, and treble damages for willful and wanton conduct.

AT A GLANCE

Iowa at a glance

WHY IOWA MATTERS

Iowa has no general telemarketing statute: no state do-not-call list, no registration or bond, no calling-hours rule and no autodialer law. Federal rules govern, and the Consumer Fraud Act polices what the script says.



Who and what is covered

With no telemarketing statute, coverage comes from the Consumer Fraud Act, whose "advertisement" includes any "solicitation" to induce a person to acquire merchandise (§ 714.16(1)(a)).

Text messages

No Iowa statute addresses texts. Federal rules apply, including do-not-call rules for texts to wireless numbers (47 C.F.R. § 64.1200(e)).

Aa. **Sellers**

Any deceptive or unfair telephone pitch is an unlawful practice, whether or not anyone was misled.

Bb. **Lenders**

Mortgage trigger lead solicitations must respect the federal do-not-call registry (§ 525.1).

4

Cc. **Campaigns**

Election calls may not use false caller ID or a real person's number to deceive (§ 68A.506).





Disclose the purpose

Iowa has no statutory call script. In Vertrue, the Iowa Supreme Court said "a telemarketer should disclose rather than obscure the purpose of the interaction at its outset."

No misleading openers

A script opening with a "thank you" and a gift card offer before a trial membership was deceptive and unfair.

Free offer rules

Section 714.16(2)(o) sets free offer disclosure rules that apply to free trials offered by telephone.

01. National registry

47 C.F.R. § 64.1200(C)(2)

Callers to Iowa numbers follow the federal registry rules and scrub the national list at least every 31 days.

02. Mortgage trigger leads

IOWA CODE § 525.1(2)(C)

A lender that uses trigger lead data about a consumer on a federal do-not-call registry commits a deemed unfair or deceptive practice.

DO-NOT-CALL

Do-not-call and opt-outs

IN PRACTICE

Iowa has no state do-not-call list. The only Iowa statute that mentions a do-not-call registry is the 2025 mortgage trigger lead law, enforced by the Attorney General under § 714.16.



Calling hours and abandonment

No Iowa statute restricts calling hours or caps call frequency. Calls to Iowa residents follow the federal calling window and the Telemarketing Sales Rule.

9

p.m. federal cutoff

Iowa adds no earlier cutoff and no Sunday or holiday rule; the federal 9 p.m. limit governs.



8 a.m. start

Federal start time, called party's local time (47 C.F.R. § 64.1200(c)(1); 16 C.F.R. § 310.4(c)).



3 percent abandonment

The Telemarketing Sales Rule caps abandoned calls (16 C.F.R. § 310.4(b)(4)). Iowa sets no frequency cap.

Autodialers and caller ID

Iowa once regulated automatic dialing-announcing devices in § 476.57, but 2018 Iowa Acts, chapter 1160, section 32 repealed it. No state autodialer definition remains.

Federal consent rules

Get prior express written consent for autodialed or prerecorded telemarketing calls and texts to wireless numbers under federal rules.

Aa. **Dialers**

Federal definition only. No broader Iowa definition offsets Facebook v. Duguid (2021).

Bb. **Caller ID**

No state rule for commercial calls; the Truth in Caller ID Act applies.

2018

Cc. **Campaigns**

No false caller ID to defraud, and no real person's number without consent.



Attorney General enforcement

Iowa requires no telemarketer registration or bond. Public enforcement runs through the Attorney General under the Consumer Fraud Act and federal law.

\$40,000

Civil penalty cap

Per violation (§ 714.16(7)). Repeating the same conduct to more than one person is not, by itself, separate violations.



Federal statutes

The AG may sue under the federal Telemarketing Act (§ 714.16(15)) and the TCPA (47 U.S.C. § 227(g)).



No reliance needed

Reliance, damages and intent to deceive need not be proved for reimbursement or an injunction.



Private lawsuits



Loss

Ch. 714H: actual damages only, for an ascertainable loss of money or property from a deceptive practice.

2 years

From the last event or from discovery, whichever is later. A bona fide error defense applies.

AG

A class action needs Attorney General approval. Treble damages need willful and wanton conduct.





Iowa vs. the TCPA

Iowa is stricter only in narrow pockets: lender trigger leads about registry consumers and campaign caller ID. It is looser on remedies, with no statutory damages for unwanted calls. For nearly every operational rule, federal law is the only law.

Iowa

No state list, hours, autodialer or registration rules. Actual damages only, after an ascertainable loss.

Federal TCPA

National registry, 8 a.m. to 9 p.m., consent rules, and \$500 per violation, up to triple if willful or knowing.

Key court ruling

State ex rel. Miller v. Vertrue, Inc. (Iowa 2013) applied the Consumer Fraud Act to an inbound telemarketing upsell script sold through buying club memberships.

Other statutes

No reported decision was located construing former § 476.57 or applying § 525.1 or § 68A.506 to telephone calls.

Aa. **Script**

A "thank you" and gift card offer, then an auto-renewing trial charged to the same card.

Bb. **Holding**

The script was misleading and its use was also an unfair practice.

2013

Cc. **Standard**

Disclose rather than obscure the purpose of the call at its outset.



Key dates



2013

Vertrue

The Iowa Supreme Court holds a telemarketing upsell script deceptive and unfair.

2018

ADAD repeal

Ch. 1160 repeals § 476.57 and amends the ch. 714H exclusions.

2025

H.F. 857

Approved April 18, 2025: § 525.1 trigger lead rules and § 714.16(2)(r).

2026

S.F. 2296

Digital financial kiosks; adds § 714.16(2)(t). Not a telemarketing law.



01. Federal rules first

47 C.F.R. § 64.1200; 16 C.F.R. PART 310

- Scrub the national registry at least every 31 days.
- Honor company-specific do-not-call requests.
- Call only 8 a.m. to 9 p.m. local time.
- Get prior express written consent for robocalls and texts.

02. Iowa add-ons

IOWA CODE §§ 714.16, 525.1, 68A.506

- State who is calling and that it is a sale, up front.
- Disclose free trial and renewal terms first.
- Lenders: suppress registry consumers in trigger leads.

CHECKLIST

Compliance checklist

PLEASE NOTE

This checklist summarizes state law for general information and is not legal advice. Statutes change; confirm current text with the official source.



Sources behind this deck

IOWA LAW

[Iowa Code § 714.16](#) Consumer Fraud Act

[Iowa Code ch. 714H](#) Private Right of Action for Consumer Frauds Act

[Iowa Code § 525.1](#) mortgage trigger leads

[2025 Iowa Acts, ch. 25 \(H.F. 857\)](#) trigger lead act

[Iowa Code § 68A.506](#) campaign caller ID

[Iowa Code ch. 555A](#) door-to-door sales

[Iowa Code § 476.57](#) former ADAD statute (repealed)

[Senate File 2296 \(2026\)](#) enrolled

COURT DECISIONS

[State of Iowa ex rel. Miller v. Vertrue, Inc.](#), No. 11-0449 (Iowa 2013)

FEDERAL LAW

[47 U.S.C. § 227](#) Telephone Consumer Protection Act

[47 C.F.R. § 64.1200](#) FCC telemarketing and robocall rules

[16 C.F.R. § 310.3](#) TSR deceptive practices

[16 C.F.R. § 310.4](#) TSR abusive practices

Read the full Iowa guide: <https://tcpa.com/state-telemarketing-laws/iowa/>

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Full text: <https://tcpa.com/disclaimer/> and <https://tcpa.com/terms/>

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The law changes

Current as of October 15, 2026. Statutes, FCC and FTC rules and court decisions change, and some changes are adopted before they take effect. This deck may not reflect later developments.

Courts disagree. Courts in different places can read the same rule differently. Case summaries are not predictions: any other matter turns on its own facts, court and law.

Check the official source. Verify each point against the statute, rule or opinion on the Sources slide. If an official source and this deck differ, the official source controls.

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Read the full Iowa guide on TCPA.com

The guide covers the Consumer Fraud Act, the private action, trigger leads, campaign caller ID, federal rules and a compliance checklist, with links to the official sources.



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Adam Young is a Miami entrepreneur, the CEO of Ringba and the author of The Pay Per Call Revolution, with more than a decade in telecom, call routing and performance marketing. At TCPA.com he writes about the TCPA, robocall enforcement, tech support fraud cases and what DOJ, FTC and FCC actions mean for companies that make calls. His goal is simple: keep good companies compliant and keep scammers off the phone network.

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