

# Privacy Rights Violated – Businesses Record Phone Calls

*Branch v. Meridian Financial Services, Inc.*  
*U.S.D.C., S.D. Cal., Case No. 22-cv-01923-H-AHG*

SAN DIEGO, CALIFORNIA, UNITED STATES, December 7, 2022

/EINPresswire.com/ -- On December 7, 2022, the Swigart Law Group, APC, filed a federal lawsuit against Meridian Financial Services, Inc. (“Meridian”) on behalf of Plaintiff Johnnie Branch. The complaint alleges violations of the California Invasion of Privacy Act (“CIPA”) Cal. Penal Code § 630 et seq., specifically § 632.7, for the unlawful recording of telephone calls. The complaint seeks both injunctive relief and monetary damages on behalf of Ms. Kauffman.

Prior to March 2022, Meridian obtained Ms. Branch’s contact information after taking over her account. On March 22, 2022, an agent representing Meridian contacted Ms. Branch via phone in an attempt to discuss Ms. Branch’s account. The agent and Ms. Branch spoke for several minutes regarding Meridian’s services. Throughout the phone call, Meridian was recording the phone call with Ms. Branch. At no point prior to the phone conversation did the agent state Meridian recorded its telephone conversations nor did the



agent seek Ms. Branch's consent to the recording.

In 1967, the California Legislature sought to protect California residents from a plethora of privacy invasions, including the unlawful recording of telephone conversations. The California Penal Code § 632.7 requires a party to a telephone conversation to obtain consent from the other party prior to recording the phone call. If a party does not obtain consent, that party must not record the conversation, or the party violates CIPA. Any violation of § 632.7 carries an automatic statutory damages penalty of \$5,000 per violation.

Meridian is not alone in its violation of CIPA. Businesses across the country routinely engage in the unlawful recording of telephone conversations with consumers like Ms. Branch. Whether by choice or pure absent-mindedness, businesses like Meridian still record consumers' phone calls without first seeking the consumer's consent. California residents must remember their rights each and every time they speak on the phone with a business, regardless of whether the consumer has regularly used the services of that business in the past. The suit against Meridian represents one of many such suits seeking to protect California residents. California residents deserve to have their privacy rights protected, and these lawsuits provide an avenue to that protection.

[See a copy of the Swigart Law Group complaint here.](#)

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