STAND. COM. REP. NO.

3163

Honolulu, Hawaii

APR 0 4 2012

RE: H.B. No. 2409 S.D. 1

Honorable Shan S. Tsutsui President of the Senate Twenty-Sixth State Legislature Regular Session of 2012 State of Hawaii

Sir:

Your Committee on Commerce and Consumer Protection, to which was referred H.B. No. 2409, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO CONSUMER PROTECTION,"

begs leave to report as follows:

The purpose and intent of this measure is to authorize the Director of Commerce and Consumer Affairs to enforce certain federal laws that protect military members and their families from abusive lending practices.

Your Committee received testimony in support of this measure from the Office of Consumer Protection and the United States Department of Defense State Liaison Office.

Your Committee finds that members of the armed forces may be particularly vulnerable to abusive lending practices. The United States Department of Defense has requested assistance from states to enforce certain consumer protection regulations for service members and their dependents.

Although Hawaii's payday lending law, codified as chapter 480F, Hawaii Revised Statutes, affords significant protections to consumers, certain federal laws and regulations offer protections specific to service members and their families that are not found in chapter 480F. This measure provides the Office of Consumer Protection with the authority to enforce these additional federal consumer protections and to enter into an agreement to access the

Military Sentinel Network, a useful database maintained by the Federal Trade Commission.

As affirmed by the record of votes of the members of your Committee on Commerce and Consumer Protection that is attached to this report, your Committee is in accord with the intent and purpose of H.B. No. 2409, S.D. 1, and recommends that it pass Third Reading.

Respectfully submitted on behalf of the members of the Committee on Commerce and Consumer Protection,

ROSALYN H. BAKER, Chair

The Senate Twenty-Sixth Legislature State of Hawaiʻi

Record of Votes Committee on Commerce and Consumer Protection CPN

Bill / Resolution No.:*	Committee Referral:			Date:	
HB2409 SDI	PGM, CPN			3-30	1-12
The committee is reconsidering its previous decision on this measure.					
If so, then the previous decision was to:					
The Recommendation is:					
Pass, unamended Pass, with amendments Hold Recommit 2312 2311 2310 2313					
Members		Aye	Aye (WR)	Nay	Excused
BAKER, Rosalyn H. (C)					
TANIGUCHI, Brian T. (VC)					
GALUTERIA, Brickwood					V
GREEN, M.D., Josh		/			
NISHIHARA, Clarence K.		√			
SOLOMON, Malama	-				V
SLOM, Sam		/			

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TOTAL		4		U	7
Recommendation: Adopted Not Adopted					
Chair's or Designee's Signature:					
Distribution: Original Yellow Pink Goldenrod File with Committee Report Clerk's Office Drafting Agency Committee File Copy					

^{*}Only one measure per Record of Votes