

Honolulu, Hawaii

April 3, 2014

RE: H.R. No. 16

Honorable Joseph M. Souki  
Speaker, House of Representatives  
Twenty-Seventh State Legislature  
Regular Session of 2014  
State of Hawaii

Sir:

Your Committee on Consumer Protection & Commerce, to which  
was referred H.R. No. 16 entitled:

"HOUSE RESOLUTION URGING CONGRESS, HAWAII FINANCIAL  
INSTITUTIONS, AND HAWAII BUSINESSES TO ADOPT LEGISLATION,  
POLICIES, AND PROCEDURES TO USE IDENTITY THEFT-RESISTANT  
CREDIT CARDS,"

begs leave to report as follows:

The purpose of this measure is to protect consumers through  
the establishment and use of identify theft-resistant credit  
cards.

Specifically, this measure urges:

- (1) The United States Congress and the Hawaii State  
Legislature to adopt legislation; and
- (2) Hawaii financial institutions and businesses to adopt  
policies and procedures,

for the use of identity theft-resistant credit cards.

Your Committee received testimony in support of this measure  
from the Office of Consumer Protection of the Department of  
Commerce and Consumer Affairs, the City and County of Honolulu  
Police Department, and one individual. The Hawaii Bankers  
Association and Hawaii Financial Services Association submitted  
comments on the measure.



Your Committee believes that identity theft is a serious crime with lasting repercussions for victims. Your Committee finds that identity theft-resistant credit cards will help to reduce credit card fraud and the victimization of Hawaii's consumers. In addition, your Committee notes that Hawaii State Federal Credit Union is one of the first financial institutions to implement credit card encryption technology.

As affirmed by the record of votes of the members of your Committee on Consumer Protection & Commerce that is attached to this report, your Committee concurs with the intent and purpose of H.R. No. 16 and recommends its adoption.

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

A handwritten signature in black ink, appearing to read 'AMK', with a long horizontal line extending to the right.

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ANGUS L.K. MCKELVEY, Chair



HSR 1406-14

## Record of Votes of the Committee on Consumer Protection and Commerce

Bill/Resolution No.: <b>HR 16</b>	Committee Referral: <b>CPC</b>	Date: <b>04/02/14</b>		
<input type="checkbox"/> The committee is reconsidering its previous decision on the measure.				
The recommendation is to: <input checked="" type="checkbox"/> Pass, unamended (as is) <input type="checkbox"/> Pass, with amendments (HD) <input type="checkbox"/> Hold <input type="checkbox"/> Pass short form bill with HD to recommit for future public hearing (recommit)				
CPC Members	Ayes	Ayes (WR)	Nays	Excused
1. McKELVEY, Angus L.K. (C)	/			
2. KAWAKAMI, Derek S.K. (VC)	/			
3. BELATTI, Della Au	/			
4. BROWER, Tom	/			
5. CACHOLA, Romy M.	/			/
6. CREAGAN, Richard	/			
7. EVANS, Cindy	/			
8. HAR, Sharon E.	/			/
9. ITO, Ken	/			
10. LEE, Chris	/			
11. NAKASHIMA, Mark M.	/			
12. OSHIRO, Marcus R.	/			
13. TSUJI, Cliff	/			
14. YAMANE, Ryan I.	/			
15. MCDERMOTT, Bob	/			
16. THIELEN, Cynthia	/			
<b>TOTAL (16)</b>	<b>14</b>			<b>2</b>
The recommendation is: <input checked="" type="checkbox"/> Adopted <input type="checkbox"/> Not Adopted If joint referral, _____ did not support recommendation. committee acronym(s)				
Vice Chair's or designee's signature: _____				
<b>Distribution:</b> Original (White) – Committee      Duplicate (Yellow) – Chief Clerk's Office      Duplicate (Pink) – HMSO				