STAND. COM. REP. NO. 456

Honolulu, Hawaii

February 14 , 2019

RE: H.B. No. 332 H.D. 1

Honorable Scott K. Saiki Speaker, House of Representatives Thirtieth State Legislature Regular Session of 2019 State of Hawaii

Sir:

Your Committee on Consumer Protection & Commerce, to which was referred H.B. No. 332, H.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO CHECK CASHING,"

begs leave to report as follows:

The purpose of this measure is to:

- (1) Provide for the registration and regulation of check cashers who conduct business in the State; and
- (2) Require the State Auditor to update the sunrise analysis completed in 2005 regarding the regulation of payday lenders and deferred deposit agreements.

Hawaiian Community Assets, Online Lenders Alliance, and Money Service Centers of Hawaii, Inc. supported this measure. Maui Loan Inc. opposed this measure. The Department of Commerce and Consumer Affairs and Office of the Auditor provided comments.

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 is in accord with the intent and purpose of H.B. No. 332, H.D. 1, and recommends that it be referred to your Committee on Finance.

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

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ROY M. TAKUMI, Chair

## State of Hawaii House of Representatives The THIRTIETH Legislature



## **Record of Votes of the Committee on Consumer Protection & Commerce**

Bill/Resolution No.:  HB 322 HD1	Committee Referral:	Date:	2/12	119
☐ The committee is reconsidering its previous decision on the measure.				
The recommendation is to:  Pass, unamended (as is)  Pass, with amendments (HD)  Hold  Pass short form bill with HD to recommit for future public hearing (recommit)				
CPC Members	Ayes	Ayes (WR)	Nays	Excused
1. TAKUMI, Roy M. (C)				
	MASS CERTIFIED IN			
2. ICHIYAMA, Linda (VC)				
3. AQUINO, Henry J.C.	/			
医假检测灵感 地名美国拉克斯 医水流管				
4. BELATTI, Della Au				
5. CABANILLA ARAKAWA, Rida	a /	IN AN COMPANY OF		100 100 100 100 100 100 100 100 100 100
6. CACHOLA, Romy M.	V			
7. HAR, Sharon E.	<b>V</b>			
8. KONG, Sam Satoru				
	AND DESCRIPTION OF THE PROPERTY OF THE PROPERT			ESTATION .
9. MIZUNO, John M.	CONTROL OF THE PROPERTY OF THE	0871 51000011	M. Werellman	<b>V</b>
10. ONISHI, Richard H.K.				
10. Older, Menard H.ix.				
11. MATSUMOTO, Lauren				
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74				
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10-700				
TOTAL (11)	9	0	0	2
The recommendation is:  Adopted  If joint referral, did not support recommendation.  committee acronym(s)				
Vice Chair's or designee's signature:				
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