

Honolulu, Hawaii

Feb 16, 2012

RE: H.B. No. 2409

Honorable Calvin K.Y. Say
Speaker, House of Representatives
Twenty-Sixth State Legislature
Regular Session of 2012
State of Hawaii

Sir:

Your Committee on Consumer Protection & Commerce, to which was referred H.B. No. 2409 entitled:

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

begs leave to report as follows:

The purpose of this measure is to authorize the Director of Commerce and Consumer Affairs to:

- (1) Enforce certain federal laws that protect military members and their families from abusive lending practices; and
- (2) Enter into an agreement with the United States Federal Trade Commission to allow the Director of Commerce and Consumer Affairs to access the Military Sentinel database to enforce the protection of military members and their families from abusive lending practices.

The U.S. Department of Defense State Liaison Office, Department of Commerce and Consumer Affairs Office of Consumer Protection, and The Chamber of Commerce of Hawaii testified in support of this measure.

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. 2409 and recommends that it be referred to the Committee on Finance.

HB2409 HSCR CPC HMS 2012-2117



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



ROBERT N. HERKES, Chair



