

STAND. COM. REP. NO.

3163

Honolulu, Hawaii

APR 04 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.

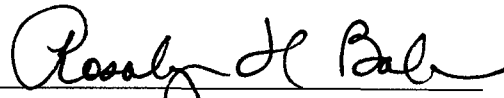
Although Hawaii's payday lending law, codified as chapter  
480F, Hawaii Revised Statutes, affords significant protections to  
consumers, certain federal laws and regulations offer protections  
specific to service members and their families that are not found  
in chapter 480F. This measure provides 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



