

Presentation To  
Committee on Human Services  
January 31, 2013 at 9:30 am  
State Capitol Conference Room 329

**Testimony on Bill H. B. 867**

TO: The Honorable Mele Carroll, Chair  
The Honorable Bertrand Kobayashi, Vice Chair  
Members of the Committee

My name is Edward Pei and I am the Executive Director of the Hawaii Bankers Association (HBA). HBA is the trade association representing all FDIC insured depository institutions operating in the State of Hawaii.

Financial institutions have been tasked with the responsibility of reporting suspected financial abuse of an elder and we will always make our best effort to detect such abuse and report it to the proper authorities for further investigation and action. This bill directs the reporting from the Department of Human Services (DHS) to the appropriate county law enforcement entities and we have no objections to this change. However, we want to make this process as efficient and effective as possible, for both our financial institutions and law enforcement.

When reporting by telephone, our current experience is that the calls to 911 are sometimes routed properly to an officer that can accept our report. More often than not, however, we are unable to reach an officer to accept our calls. Messages are left and sometimes calls are returned quickly but sometimes it is not. We want to report these cases as quickly as possible and would suggest that perhaps it might be more efficient to have the financial institution submit a written report via email to an address box at the appropriate law enforcement office. Of course, we would be available via telephone to provide further details, if the written report is not sufficient.

We have heard law enforcement argue that these reports should continue to go to DHS. In fact, we have no objections to reporting to both entities, as long as we can do so efficiently. So, if the email option is acceptable, financial institutions could email their reports to both entities, at their designated mailbox.

In summary, we will defer to the authorities to resolve their jurisdictional issues but we hope that regardless of where the reports are destined, financial institutions will be able to do so efficiently via the use of email or some other electronic means. Please let us know if we can provide further information regarding this matter.

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