

HB-525-SD-1

Submitted on: 3/27/2023 12:28:13 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dan Hahn	Testifying for Hawaii County General Jural Assembly	Oppose	Written Testimony Only

Comments:

We The People oppose all forms of big government centralized banking systems especially this new digital currency. We recognize this is just another power grab of control. You can not monitor or dictate how we spend our money! Cease and desist right now!

HB-525-SD-1

Submitted on: 3/30/2023 10:04:01 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kai Lorinc	Testifying for Kai On Your Side ?? HIRA NEWS	Oppose	Written Testimony Only

Comments:

Aloha, Gentlemen and Gentle Ladies of the House of Representatives ,

This research was sent in by one of our loyal viewers.

House bill 525 The word "CONTROLLABLE" appears (+/-) 195 times, representing .626% of the 75-page document. Because of these missing pages.

Missing pages 8,9,10,14,15,16,17,18,19,20,21,22,23,24,25,26,27,28,29,30,31,32,39,40,41,43 to 50, 51 to 55,56,63,65, 6 to 74.

If the bill is presented to the legislators in its entirety (including the mysteriously disappeared pages that the legislators are not likely to read, reminding us of the famous Nancy Pelosi quote "But we have to pass the bill so you can find out what is in it, away from the fog of the controversy."), to 50, 51 to 55,56,63,65, 6 to 74.

the above is worth repeating

"If the bill is presented to the legislators in its entirety (including the mysteriously disappeared pages that the legislators are not likely to read, reminding us of the famous Nancy Pelosi quote "But we have to pass the bill so you can find out what is in it, away from the fog of the controversy."),

It is very concerning and as the chief news correspondent for HIRA NEWS.

We have documents upon documents where bills are being introduced that haven't even been written. You're supposed to have a written bill for review of exactly what the bill entails and how it will affect the Hawaii taxpayer.

With this in mind, I ask on behalf for the downtrotten abused citizens of Hawaii.

I encourage you to vote no, on this incomplete deceptive bill.

Mahalo,

Kai On Your Side 🌸

Kai@HIRANEWS.com

HB-525-SD-1

Submitted on: 3/30/2023 12:09:52 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Larry Holm	Testifying for For the benefit of ?O na kanaka mua - the first people.	Oppose	Written Testimony Only

Comments:

Dear Distinguished People,

Thank you for listening to an old man, one who cares for the first people. You might say I know good ideas when I see them. After all it was my team at NASA that engineered the science of MRI medical scans, GPS global mapping, and fun stuff like taking pictures of planets like Jupiter and Saturn. I don't take any credit for that. However, I can take credit for a computer system for budgeting, planning, and financial management that helped my teams accomplish those goals.

We worked hard to discover and invent good ideas to benefit all people as much as possible. Each time you use a GPS, a cell phone, devices with computer chips in them, or digital cameras so wonderful for memories and communication, you're using my team's good ideas designed to empower and enliven living people, a living planet, and a living economy.

Of course we examined many proposed ideas first, and had to throw out plenty of bad ones. We always considered deeply the 'net product' upon individuals and society, and I can promise you that the net product upon society, Hawaii, and the people of our lives if the UCC directives of HB525 HD2 SD1 are implemented will become profoundly tragic.

Among those effects upon Hawaii's people will be the following:

- A net increase in poverty among our people. The effect of this will drive true wealth out of our people and lands.
- Reduction in the funds, capacities and resources that invest in Hawaii's future such as our fine local credit unions and Hawaii centric investment management.
- Increases in funds that fuel destructive societal forces including coercion, corruption, data abuse and manipulation, massive external non-beneficial 'un-intelligent' computing controls for profiteering against the best interests of our people.
- Increased thefts against and destruction of Hawaii's globally unique and significant culture, people, and resources.
- Degradation of life affirming inalienable rights.
- Extreme losses among our future, the children, our youth in terms of loss of intellect, disempowerment, depression, hopelessness, and despondency.

- At first a slow, but eventually a massive transfer of the resources, wealth, and heritage of Hawaii's people into the distant pockets of unprincipled members of the top level parasite class.
- Loss of ability to plan and manage Hawaii for Hawaii and Hawaiians including loss of ability to foster Hawaii's living systems.

If this is not enough, there are actually several other even more powerful reasons why this bill is a bad idea. I know it sounds on the surface like a good idea, bad ideas often do. If you'd like to see additional reasons, both powerful and popular, please check out this excellent short summary: <https://twitter.com/GovRonDeSantis/status/1637818887382396928> How about these good ideas for our people too? Would be very popular!

I urge you to pause and recognize what is a true value, what is truly worthy, not a fiction, not a computing gimmick that will strangle our people and poison our future, so please reject bad ideas, defund this disaster. Just say NO!

The life of our people, the life of our land, the life of our seas are genuine tangible wisdom, please protect them. Megalomaniacal parasitical devices must never prey upon us, and that's what this bad idea is.

Thank you,

Larry Holm

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Submitted on: 3/29/2023 8:32:38 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Merilyn W	Testifying for ShakaMaps LLC	Oppose	Written Testimony Only

Comments:

I **OPPOSE** this bill as it will open the doorway to tyranny allowing every transaction we make to be surveilled by the federal government; hence, **COMPROMISING our RIGHTS and PRIVACY.**

HB-525-SD-1

Submitted on: 3/29/2023 7:17:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Bonnie Marsh	Testifying for UpCountry Doctor	Oppose	Written Testimony Only

Comments:

Oppose central bank digital currencies, this is to much governmental control.

America was founded on freedom of choice, this would cancel that out.

Be pono and protect our economical freedom.

Mahalo Nui'

Dr. Bonnie Marsh

Haiku Town, Maui

HB-525-SD-1

Submitted on: 3/29/2023 12:58:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kirk Wakaumi	Testifying for Shakamaps LLC	Oppose	Written Testimony Only

Comments:

We oppose HB525 HD2 SD1.

I SAY NO/NAY/I OPPOSE HB525

You can agree by your conduct or by your failure to object. You can accept a contract, so what acceptance of the contract occurs when you use the Federal Reserve notes? You, WE THE PEOPLE are not authorized to use Federal Reserve notes. Federal Reserve notes ARE for Federal Reserve banks and or their member banks for advances between the banks **and for no other purposes** are they authorized to do so. WE THE PEOPLE **should not** be using the Federal Reserve notes (digital or paper) because it enriches a foreign private corporation (puts USA taxpayers in debt) and it enslaves **WE THE PEOPLE**. LET US BE WHOLE, NOT FRACTIONAL. FRACTIONAL BANKING IS A SCHEME TO TAKE OUR VALUE AND GIVE US TOILET PAPER BACK.

TRUE SLAVERY.

WHO DO YOU WORK FOR? I THINK IT SHOULD BE WE THE PEOPLE BUT THE DEFACTO MULTI GLOBAL BANKRUPT CORPORATION HAS LIED TO US AND ENSLAVED US BY THIS PAPER THAT HOLDS NO VALUE BUT FORCE AND BLOOD?

IF IT A DIGITAL DOLLAR, AND IS NOT BACKED BY GOLD OR SILVER AND PRECIOUS MEDALS THEN IT SHOULD BE LIMITED WHEN CREATED AS BITCOIN. THE DECENTRALIZED BLOCKCHAIN COINS LIKE BITCOIN IS A GREAT EXAMPLE OF CONSTITUTIONAL CURRENCY THAT HAS NO BORDERS AND COULD BE USED BY ALL THE “WE THE PEOPLE” OF THE WORLD. WE SHOULD BE LOOKING FORWARD TO THIS KIND OF FUTURE ECONOMY. FOR REAL VALUE BASED UNCONTROLLABLE MONETARY SYSTEMS

SHOULD ALWAYS HAVE PRIVACY, INWHICH
HB525 COMPLETELY VIOLATES THIS BASIC
HUMAN UNALIENABLE RIGHT. AS A PRIVATE
CITIZEN, I SHOULD BE ABLE TO ENJOY KNOWING
MY VALUE STAYS 1 TO 1 VERSUS THIS ILLUSION
OF FRACTIONAL UNLIMITED PAPER MONEY.
THIS IS INFRINGEMENT OF OUR RIGHTS AND
THE DEFACTO GOVERNMENT IS OVER REACHING
TO THE POINT OF AN UPRISE.

AS I SITE CORNELL LAW 12 USC 411, referencing
to the last amendment going into redemption. AS
A BIRTH CERTIFICATE HOLDER born in the USA
SHOULD BE seeking remedy by taking us out of
federal reserve debt by taking our credits off of
the table so we can live under Natural Law. We
should be using private banking methods and
discharging or setting off DEBT and learning to

acquiring assets with our 1099a, b, c and oid's.
THERE IS NO SUCH THING AS MONEY, IF IT IS
NOT BACKED UP BY GOLD OR CONTROLLED BY
WE THE PEOPLE , then it is a **fraud scheme!!!**
WE THE PEOPLE GIVE IT VALUE SO MUST I SAY
MORE?

The **Federal Reserve note (digital or dollar)** is a
ponze scheme at the highest level, so I VOTE
AND SAY NO / NAY TO THE CENTRAL BANK
SCAM FOR 5th TIME IN HISTORY. WE MUST
OPPOSE THIS BILL AND OUR ELECTED OFFICIALS
SHOULD VOTE NO AND VETO/KILL THIS
INITIATIVE; BUT WE THE PEOPLE KNOW OUR
SELECTED NOT ELECTED OFFICIALS WORK FOR
THE CORPORATION NOT WE THE PEOPLE! THEY
ARE CORPORATE PUPPETS FOR THE
BANKSTER(s) so I have NO confidence in our
selected not elected officials.

We the people should be USING notes, bills of exchange, promissory notes and other bankers acceptance; this is how we the people should be transacting for our DEBTS. LETS TAKE THE NATION OUT OF DEBT. Send IRS form 3115 TO CHANGE ACCOUNTING STATUS, and we should be using the accrual method. WE NEED TO START USING ACCRUAL BASIS SO WE CAN USE OUR CREDITS MORE EFFICIENTLY. WE CAN CANCEL ALL DEBT WITH ACCRUAL BASIS VERSUS THE CASH BASIS. WE SHOULD NOT BE USING ANY TYPE OF FRACTIONAL BANKING OR FIAT BECAUSE IT IS PRIVATE AND WE ARE VICTIMS OF THE 1933 GOLD CONFISCATION FROM THE FEDERAL RESERVE ACT WE HAVE DISCHARGE POWER. EVERY TIME WE PURCHASE WITH FEDERAL RESERVE NOTES WE ARE CREATING NATIONAL DEBT SO WISE UP AND STUDY THE

THE ENEMIES ACT, THE FEDERAL RESERVE ACT
AND THE BABIES ACT.

Please prove me wrong that our Selected officials
work for WE THE PEOPLE!

I appreciate the opportunity to give my testimony.

Hector from the VIVÓ Tribe

c/o HECTOR E. VIVO

CHIEF

CV4CR INC.

HB-525-SD-1

Submitted on: 3/29/2023 10:38:51 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
jessica dias	Testifying for Oahuans For Prosperity	Oppose	Written Testimony Only

Comments:

I strongly OPPOSE this bill. Your plan turns currency into 1s and 0s, leaving the common folks you are supposed to represent vulnerable to privacy invasions and technocratic slavery. This plan only serves the powerful and harms taxpayers. Stay away from this pathway that slides us straight into central bank digital currency. Rather, encourage the use of cash, which retains its value as it moves through the economy. Your plan is pretend.

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, voter's money will NO Longer Belong to the VOTERS; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake.

I strongly OPPOSE this bill.

HB-525-SD-1

Submitted on: 3/29/2023 11:30:12 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Gary cordery	Testifying for Aloha freedom Coalition	Oppose	Written Testimony Only

Comments:

I am writing as a citizen and director of the Aloha Freedom Coalition, with 6000 supporters I/ we strongly oppose this bill. The intent to digitize monetary policy continues to diminish the ability of the individual citizens to exercise control of their own earned financial resources and distribution without the oversight of an governmental agency. Please support individual freedom in regard to all financial matters and kill this bill



March 30, 2023

9:35 a.m.

Conference Room 016 & Videoconference

**To: Hawaii State Legislature, Committee on Judiciary,
Senator Karl Rhoads, Chair
Senator Mike Gabbard, Vice Chair**

**From: Grassroot Institute of Hawaii
Joe Kent, Executive Vice President**

RE: HB525 (2023) — RELATING TO THE UNIFORM COMMERCIAL CODE

Comments Only

Dear Chair and Committee Members:

The Grassroot Institute of Hawaii would like to offer its comments on [HB525 \(2023\)](#), which would among other things exclude from the definition of money cryptocurrencies that have not been “authorized and adopted” by a “domestic or foreign government.”

Buried on page 38 of this 197-page bill is the following language:

"Money" means a medium of exchange that is currently authorized or adopted by a domestic or foreign government. ~~The term~~ "Money" includes a monetary unit of account established by an intergovernmental organization or by agreement between two or more countries. "Money" does not include an electronic record that is a medium of exchange recorded and transferable in a system that existed and operated for the medium of exchange before the medium of exchange was authorized or adopted by the government.

This definition seems to exclude from the definition of “money” cryptocurrencies such as Bitcoin, which would presumably fit into the category of “an electronic record that is a medium of exchange.

The second part of this passage seems to be an attempt to get around the fact that the some governments — El Salvador and the Central African Republic — have already recognized Bitcoin as legal tender, but did so only after Bitcoin had already been operating in those countries without it being “authorized or adopted by the government.”

According to a recent report by the Council on Foreign Relations, “other countries have indicated a willingness to adopt various cryptocurrencies as legal tender” as well.¹

For example, in November 2022, the prime minister of Saint Kitts and Nevis, in the West Indies, said Bitcoin Cash could become legal tender in his country in 2023. And the Swiss city of Lugano introduced plans last March to let citizens pay local taxes in Bitcoin and two other cryptocurrencies.

In addition, the CFR report said, a handful of other countries, such as Belaru and Singapore, have facilitated cryptocurrency ownership by private individuals through tax incentives.

Here in Hawaii, HB525 would pave the way for banks to use central bank digital currencies, or CBDCs,² but disallow the use of other cryptocurrencies.

This is a dubious distinction because throughout history, government-issued money has not had a good track record for preserving its value, as has been shown by the declining value of the U.S. dollar and of nearly every other government-created currency over the past century.³

Cryptocurrencies, at least in theory, serve as a check against fiat currencies, and for that reason, should not be excluded from the definition of “money.”

For this reason, we urge the committee to remove the portion of the definition that would exclude cryptocurrency.

In addition, this bill is extremely long and cryptic and arcane in its language. It should be condensed to a more reasonable length and rewritten to be more plain and clear to understand. This would allow for better vetting by lawmakers and the public.

Thank you for the opportunity to testify.

Sincerely,

Joe Kent
Executive Vice President
Grassroot Institute of Hawaii

¹ Noah Berman, [“What Does the Cryptocurrency Decline Mean for Bitcoin Countries?”](#), Council on Foreign Relations, Dec. 31, 2022.

² [“What is central bank digital currency \(CBDC\)?”](#), McKinsey & Company, March 1, 2023.

³ Mark Perry, [“Chart of the Day,”](#) American Enterprise Institute, May 19, 2021.

HB-525-SD-1

Submitted on: 3/29/2023 5:36:46 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Leinani C	Testifying for CCL Kaneohe LLC	Oppose	Written Testimony Only

Comments:

I fiercely oppose this tyrannical House Bill because it would be a severe government overreach.

CBDC threatens personal privacy, economic freedom through government sanctioned surveillance, Community Financial Institutions, access to goods and services by limiting purchases.

If you support this bill, then you clearly support a Marxist, Communistic utopic society which has NO place on this Earth!

**WRITTEN TESTIMONY OF THE
COMMISSION TO PROMOTE UNIFORM LEGISLATION
ON HB525, HD2, SD1**

RELATING TO THE UNIFORM COMMERCIAL CODE (Implements the 2022 Uniform Commercial Code Amendments set forth by the Uniform Law Commission.)

BEFORE THE SENATE COMMITTEE ON JUDICIARY

DATE: Thursday, March 30, 2023, at 9:35 a.m.

PERSON TESTIFYING: PETER HAMASAKI
Commission to Promote Uniform Legislation

Chair Rhoads, Vice-Chair Gabbard, Members of the Committee on Judiciary:

My name is Peter Hamasaki and I am a member of the State of Hawai'i Commission to Promote Uniform Legislation. Thank you for this opportunity to submit this written testimony in support of House Bill No. 525, Senate Draft 1, which enacts the 2022 amendments to the Uniform Commercial Code (UCC). This bill is the House companion to Senate Bill 352, which this committee heard and passed with technical amendments on February 24, 2023.

House Bill No. 525, Senate Draft 1, contains amendments intended to update the UCC to address emerging technologies, such as blockchain, distributed ledger and other digital assets. The 2022 amendments are the result of work by the Uniform Law Commission (ULC) and the American Law Institute (ALI) in conjunction with approximately 350 knowledgeable advisors and stakeholder observers who met dozens of times over a three-year period to reach consensus on updates to this crucial area of state law. The 2022 amendments were approved by the ULC and the ALI in mid-2022, and currently 23 states have introduced legislation to implement the 2022 amendments, and one state already has enacted the amendments.

By way of background, the UCC provides commercial law rules for broad categories of transactions: the sale or lease of goods, negotiable instruments, bank deposits and collections, funds transfers, letters of credit, documents of title, investment

property, and secured transactions in personal property. Its adoption in every state allowed the development of strong interstate markets. Today the UCC is the backbone of United States commerce, giving all Americans the legal structure necessary to have confidence when transacting business with strangers.

Developed in the 1940's and 1950's in a largely goods-based economy, the UCC has been revised by state legislatures from time to time over the years at the recommendation of the UCC's sponsoring organizations, the ALI and the ULC, to reflect the economy's shift toward services, software, and information-based transactions. The latest updates are the 2022 amendments, which accommodate emerged and emerging technologies such as distributed ledger technology (a type of which is known as "blockchain"), and artificial intelligence. The amendments bring the UCC into the digital age by providing commercial law rules for a new category of transactions: the transfer and leveraging of virtual currencies and certain other digital assets. A state should adopt the amendments to facilitate modern commercial transactions involving these technologies and these assets, thus avoiding the obstacles and lack of clarity under the current law that inhibit transactions or increase their costs.

- ***The amendments promote commercial activity involving new types of property.*** New UCC Article 12 deals with a category of digital assets referred to as "controllable electronic records" ("CERs"). Examples of CERs are virtual currencies, non-fungible tokens, and electronic promises to pay. The amendments provide rules to determine the rights of a person who receives a CER and for the perfection and priority of a security interest in a CER. The updated law will stimulate economic activity by providing legal certainty to these increasingly common transactions.
- ***The amendments will reduce transaction costs and the cost of credit through uniformity.*** The UCC has been successful because of its adoption by states on a substantially uniform basis, creating greater certainty and thereby reducing the cost of credit as well as transaction costs. The need for uniformity is especially important to minimize forum shopping for disputes concerning digital assets, which by their nature cross state borders.
- ***The amendments are narrowly focused to avoid stifling innovation.*** The UCC amendments only address the rules that govern consensual transactions. They do not regulate the use of CERs, whether as a security or a commodity, address the taxation of CERs, alter the law governing money transmitters, or revise anti-money laundering rules. These matters are left to law outside of the UCC.

- ***The amendments preserve uniformity of state commercial law.*** Interstate commercial markets developed in the United States because the UCC provided standard default rules to govern transactions between parties in different jurisdictions. Adopting the latest amendments will preserve the uniformity that benefits businesses and consumers in every state.
- ***The amendments clarify rules for money in electronic form.*** Some governments and central banks are experimenting with digital currency. The amendments create a new, separate asset category called "electronic money" and contain clearer rules for transactions involving electronic money than exist under current law, which generally contemplates that money exists only in tangible form, such as bills or coins.
- ***The amendments update UCC terminology for the digital age.*** The language of many current UCC rules assumes parties still use paper documents. The amendments ensure that the law applies equally to electronic transactions.
- ***The amendments apply to future technologies.*** The new amendments facilitate transactions using distributed ledger technology but are drafted using technologically neutral language, i.e., they are not wedded to any particular technology. Consequently, the updated UCC will accommodate not only technologies known today but also technologies yet to be invented.
- ***The amendments include a grace period to preserve pre-established priorities.*** The amendments contain transition provisions designed to protect the expectations of parties to pre-effective-date transactions. For example, a secured lender who has a priority security interest in collateral under the prior law will retain its priority through a transition period, giving parties to preexisting transactions plenty of time to revise their agreements to comply with the updated law.

Thank you very much for this opportunity to testify in support of this measure. For additional reference, an overview of the 2022 amendments is attached.



Overview of 2022 Amendments to the Uniform Commercial Code – Emerging Technologies

The Uniform Commercial Code (UCC) is a set of rules to govern commercial transactions. For over sixty years the UCC has worked to facilitate commerce throughout the United States because it has been adopted in nearly identical form by every U.S. jurisdiction. As a result, it does not matter if the parties to a transaction are in different states – the law governing the transaction is substantially the same.

The UCC has been so widely accepted because its provisions are sensible and consistent with most people’s expectations. For example, if a merchant agreed to sell the same television to two different buyers, obviously only one of them could take delivery of the television and use it. Under the UCC, the merchant would be required to either provide an equally good television to the second buyer or to refund the purchase price. This is a simple example, but illustrative. The UCC contains many such rules to provide ready answers when something goes wrong with a transaction.

Most UCC rules, when third party rights are not involved, are default rules. The parties to any particular transaction can agree to different terms in a contract and their agreement will be enforceable. But if they have not agreed otherwise the UCC default rules will apply. In this way, the UCC provides legal certainty, which in turn gives many millions of Americans the confidence to conduct business with strangers. Because this uniform set of rules is in place, strong commercial markets have developed and thrived.

The UCC is updated periodically to keep pace with legal and technological developments. The 2022 amendments will ensure that the UCC continues to facilitate commercial activity well into the future by implementing the following updates:

- **Digital Assets.** A new Article 12 provides rules for transactions involving certain new types of digital assets, including cryptocurrency and non-fungible tokens (NFTs). Under the UCC, these intangible assets are called “controllable electronic records,” or “CERs.” To ensure that the UCC remains relevant, CERs are defined to include not only assets created using today’s distributed ledger or “blockchain” technology, but also any assets that may function similarly using future technologies.
 - **Control of Digital Assets.** Section 12-105 introduces the concept of “control” as it applies to intangible property such as cryptocurrency. Control of an electronic record is roughly analogous to possession of a tangible asset – the person with control has the power to “spend” the intangible asset by transferring it to another person in exchange for goods or services. The person with control can also prevent anyone else from using the property. The person with control can be anonymous, but must be positively identifiable in some manner, such as through the use of a cryptographic key.
 - **Security Interests in Digital Assets.** Amendments to Article 9 will facilitate the use of digital assets as collateral for loans. Under the prior version of Article 9, there was no effective way

for a lender to perfect a security interest in digital assets except by filing a financing statement, and no way to ensure priority of the security interest without obtaining a release or subordination from all other secured parties, if they are even disclosed. The amended Article 9 will provide that a lender with control of digital assets has a perfected security interest with priority over the interests of any other lenders who do not have control.

- **Tethered Assets.** Some digital assets may not have intrinsic value, but rather represent a right to payment. A simple example would be an electronic promissory note with terms stating the borrower agrees to pay the lender a fixed monthly payment for a period of time. When the promissory note was executed on paper, the paper itself could be sold by the original lender to another party who bought not just the paper itself, but the right to receive future payments from the borrower. The right to payment was “tethered” to the paper. The 2022 amendments will provide similar rules for “controllable accounts” and “controllable payment intangibles,” which are simply digital versions of a tethered asset, e.g. a promissory note in electronic form rather than in a writing.
- **Take-Free Rules.** The UCC includes rules to protect innocent parties who receive digital assets subject to competing property claims. For example, imagine a bank robber who uses stolen cash to purchase goods at a store. If the store accepted the cash in exchange for valuable goods without knowing that the cash was stolen, the store is not liable for the bank’s loss even if the cash received is later traced to the robbery. The robber remains liable for the amount stolen. Similarly, new UCC provisions will protect innocent parties who accept in good faith digital assets in exchange for value without knowledge of any other property claim to the assets.
- **Governing Law.** Because digital assets have no physical location, conflict of laws questions may arise. The UCC amendments will allow the parties to a transaction involving digital assets to choose the law that applies to their transaction for commercial law purposes and incorporate the choice into their CER or the system in which the CER is recorded. If the parties do not choose a governing law in the CER or system, the law of the District of Columbia will apply.
- **Tangible and Electronic Money.** “Money” is defined under the UCC as a medium of exchange authorized by a domestic or foreign government and was presumed under many UCC rules to exist only in tangible form. Recently, some countries’ central banks have proposed creating virtual currencies to supplement or replace traditional forms of money, and at least two countries have adopted the virtual currency Bitcoin as an alternate form of legal tender. An amendment to the Article 1 definition of money clarifies that governmentally created forms of money may be tangible or electronic and that pre-existing virtual currencies, like Bitcoin, while they may be CERs, are not “money” for purposes of the UCC. New amendments in Article 9 provide that a security interest in “electronic money,” i.e. virtual currency created by a government’s central bank, like a security interest in a CER can only be perfected through control.

- **Chattel Paper.** “Chattel paper” is defined under the former Article 9 as a record containing both a monetary obligation and a security interest in goods, e.g. the documents governing an automobile loan. The 2022 amendments modify this definition to refer to the right to payment evidenced by the record, rather than to the record itself. This makes the rules for chattel paper more consistent with the new rules for CERs. Similarly, the rule governing control of electronic chattel paper is amended for consistency with the rule governing control of CERs.
- **Hybrid Transactions.** Articles 2 and 2A of the UCC apply to the sale and lease of goods, respectively, and not to contracts for services. The line between these categories has blurred with the emergence of transactions involving both the sale or lease of goods and the provision of other property or services. As a result, a new rule is needed for these hybrid transactions. The UCC amendments provide that, absent the parties’ agreement otherwise, the UCC rules will apply to a hybrid transaction if the sale/lease of goods is the predominant purpose of the transaction. If the sale of services or provision of other property predominates, the UCC rules will apply only to aspects of the transaction that involve the sale or lease of goods. Whether or not the lease of goods aspects of the transaction predominate, the finance lease provisions of Article 2A will apply to those aspects of the transaction.
- **Negotiable Instruments.** Changes to Article 3 clarify that a choice-of-law or choice-of-forum clause included in an instrument does not affect the negotiability of the instrument, and that an image of a negotiable instrument (i.e., photos of the front and back of a check) may be substituted for the actual instrument in accordance with federal banking regulations.
- **Terminology.** Various UCC provisions are amended to replace obsolete terms that applied only to transactions on paper. For example, the term “sign” is redefined to include electronic signatures, the term “record” is substituted for “writing” to encompass electronic documents, and the term “conspicuous” is redefined to apply more broadly to the terms of both paper and electronic agreements.
- **Transition rules.** The UCC amendments will be effective on the effective date in the enacting legislation. However, to protect any lenders who hold a security interest in digital assets that were perfected under the prior rules, there will be a transition period during which the lender’s priority established on the effective date will be maintained. This provides a grace period during which the parties to a pre-existing loan agreement can renegotiate terms as necessary and comply with provisions of the new law to ensure that their respective interests remain protected.

HB-525-SD-1

Submitted on: 3/27/2023 10:17:03 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cindy Ogata	Testifying for Therapeutic Touch if Health LLC	Oppose	Written Testimony Only

Comments:

We oppose HB525 Central Bank Digital Currency as it gives away our freedom to our \$ funds to spend how we please. Our government will have access to our funds (like Canada and China if you go against their agenda your funds gets cut off from your ability to access it.). Going digital is also a bigger risk for scammers to hack into our accounts and wipe out our accounts thus killing my ability to run my business. My rights and privacy is compromised if this bill moves forward. Therefore, I am OPPOSED HB 525.

HB-525-SD-1

Submitted on: 3/27/2023 9:19:48 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joanna Wheeler	Testifying for Parents United for Hawaii	Oppose	Written Testimony Only

Comments:

This is absolutely atrocious.,something that would make it possible to have a digital currency controlled by the government in fact ending our freedom for ever. Other states are protecting their people against this absurdity. A central bank digital currency would differ from existing digital money available to the general public, such as the balance in a bank account, because it would be a direct liability of the Federal Reserve, not of a commercial bank. This could be directly linked to a CCP like social credit system where the government could manipulate that digital currency and activate or deactivate it at will depending on the "good behaviour" of the citizens. Will you vote a certain way? Will you do what we tell you? How and when we tell you?Will you eat what we tell you? Will you remain home and not travel more than 30 miles away from it? Whatever they want to impose they could if they manage to do this way. The government officials are elected to serve and not to rule. This is a BAD bill. Please kill it . Thank you.

HB-525-SD-1

Submitted on: 3/27/2023 11:19:35 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Laura Kahiapo	Testifying for Amare is Aloha	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525, as I feel it is important to continue to uphold the current law which provides that money exists only in tangible form, such as bills or coins. We all know the flaws in digital technologies, such as hacking, and ability to be manipulated. I prefer to use cash for all my transactions and have experienced such digital flaws. I saw a recent poll in which 30% polled expressed they found banking errors recently in their own personal/business banking. We all know computer systems are able to be hacked and "down." Mahalo for considering the views of those you serve.

Aloha!



For Our Rights

a non-profit organization

P.O. Box 1633
Kapa'a, Hi. 96746
www.forourrights.org

March 26, 2023

COMMITTEE ON JUDICIARY
SENATOR KARL RHOADS, CHAIR
SENATOR MIKE GABBARD, VICE CHAIR

RE: TESTIMONY IN OPPOSITION OF HB 525 HD 2

House Bill 525 contains amendments intended to update the Uniform Commercial Code to address emerging technologies, such as blockchain, artificial intelligence, distributed ledger and other digital assets. The amendments clarify rules for money in electronic form and create a new, separate asset category called electronic money which contains new rules for transactions involving electronic money. Current law provides that money exists only in tangible form, such as bills or coins.

For Our Rights, a Kauai based non-profit civil rights organization, stands in strong opposition to this bill because such amendments will redefine the term *money* in order to lay the groundwork for Central Bank Digital Currencies (CBDC) in Hawai'i. This redefining opens a doorway for governmental overreach when this new *money* is programmable.

On March 9, 2022, President Biden signed Executive Order 14067. The Executive Order intends for every segment of the Federal government to address the risks and potential benefits of digital assets and their underlying technology. In the 4th paragraph of the executive order is the plan to replace the U.S. dollar with a digital dollar but if this happens your money will no longer belong to you, it will belong to the Federal Reserve because a CBDC is a direct liability of the Federal

Reserve, not a commercial bank. This in turn creates a threat to the rights and privacy of the citizens of this state.

We ask you to reconsider moving this bill forward until more discussion regarding the consequences and dangers of allowing our money to be redefined is sought out. Please vote NO on House Bill 525 HD 2.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'LL' with a flourish.

Levana Lomma
CEO and President

TESTIMONY to the SENATE COMMITTEE on Judiciary

HB525 HD2 SD1 Related to the Uniform Commercial Code (197 pages)

Thursday, March 30, 2023, at 9:35 AM
House Conference Room 016 via Videoconference

Submitted in **STRONG OPPOSITION** by Jamie Detwiler, President
Hawaii Federation of Republican Women

Chairman Rhoads, Vice Chair Gabbard, and Committee Members:

I strongly OPPOSE HB525 HD2 SD1 for the following reasons:

One of the pillars of the Federation is “limited government control”.

1. Hawaii is one of 20 other states seeking to amend the Uniform Commercial Code (UCC). The UCC is a comprehensive set of laws used for transacting business in the United States.
2. An amendment is a change or addition to the terms of a contract or document. In this case, the UCC. These amendments will redefine the term “money” to “electronic money”. This is establishing the groundwork for central bank digital currency (CBDC). I urge the people of Hawaii to research CBDC.
3. According to the National Law Review, digital assets known as controllable electronic records (CERs) define a CER as a record stored in an electronic medium (database) that can be subjected to control.
4. If the dollar becomes digital, your money will no longer belong to you. You will have limited control over how your money is spent. The control will belong to the government. This will open the door to tyranny allowing every transaction we make to be surveilled by the federal government.

Our rights as well as our privacy are at stake.

I strongly urge you to vote NO on HB525 HD2 SD1.

Thank you for the opportunity to testify.

Source:

National Law Review, “2022 Uniform Commercial Code Amendments Address Emerging Digital Technologies”, Volume XIII, Number 26, January 2023

HB-525-SD-1

Submitted on: 3/28/2023 9:07:45 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sharise Dudoit	Testifying for Maui Hula Wahine LLC	Oppose	Written Testimony Only

Comments:

Aloha,

As a Hawaiian female business owner in Hawaii, I strongly oppose this bill! I work very hard to take care of my ohana, and my community.

mahalo,

Sharise Nalani Dudoit

HB-525-SD-1

Submitted on: 3/27/2023 12:47:52 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Duane Sosa	Testifying for #WeMUSTUnite	Oppose	Written Testimony Only

Comments:

I STAND in OPPOSITION to this BILL and the implementation of a CENTRAL BANK DIGITAL CURRENCY.

HB-525-SD-1

Submitted on: 3/26/2023 4:04:02 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
karen mavec	Individual	Oppose	Written Testimony Only

Comments:

I am in strong opposition to HB525. To change the definition of money leaves an opening for central banking digital currency (CBDC) to become the norm. This type of system is a very real threat to our freedom. It will provide our government with the ability to control my movements, what I can or cannot buy, and ultimately give them the power to shut me out from having the autonomy to make individual choices.

As a servant of the public, PLEASE do the right thing and oppose this bill!! I can hardly imagine that many are in favor of this tyrannical attempt to grab power.

HB-525-SD-1

Submitted on: 3/26/2023 3:41:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alice Abellanida	Individual	Oppose	Written Testimony Only

Comments:

I am strongly opposed to this bill regarding the central bank digital currency. Current law provides that money exists in tangible form such as bills or coins. It also violates the right to privacy. Please oppose this bill.

HB-525-SD-1

Submitted on: 3/26/2023 4:12:11 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Catherine Black	Individual	Oppose	Written Testimony Only

Comments:

I am against the use of CBDC.

I feel very strongly that this is an invasion of personal privacy.

This is not beneficial in any way to our personal freedoms and it opens the door to
infringements to our Constitutional Rights.

In Article 1 Section 10 it states " No State shall enter into any Treaty, Alliance, or Confederation;
grant Letters of Marque and Reprisal; COIN MONEY, Emit Bills of Credit; Make anything BUT
GOLD and Silver coin in Tender" ect.....

Stop this !!

Catherine Black

HB-525-SD-1

Submitted on: 3/26/2023 4:39:48 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shyla Moon	Individual	Oppose	Written Testimony Only

Comments:

Strong opposition!

HB-525-SD-1

Submitted on: 3/26/2023 4:52:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Louella Vidinha	Individual	Oppose	Written Testimony Only

Comments:

I'm opposing this bill, because of the definition tangible, Describing our current fiat system, paper bills and coins. I'm not going to allow and tolerate government controlled "big brother" non-tangible currency to be executed by the use of computer generated finances. Putting my faith and confidence in the dollar was amusing enough to the government's advantage, and not us, average American citizens.

My family and descendants and fellow Americans Will Not be subject to a soon to be communists controlled system of government, through their banking, We all know the radical move, called, CBDC.

Central Banking Digital Currency. This Is a War that we are currently in. And I'm a Warrior using my voice. Saying a Powerful NO !

NO !! To this bill, the pathway to CBDC's.

Louella Vidinha and my family and fellow. Native Hawaiians and Americans.

HB-525-SD-1

Submitted on: 3/26/2023 4:57:54 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ralph Cushnie	Individual	Oppose	Written Testimony Only

Comments:

I am against this bil. We do not want Central Bank Digital Currency. We do not want our money to be controlled.

HB-525-SD-1

Submitted on: 3/26/2023 4:59:11 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jessica Tamaribuchi	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525 HD2 SD1. Please vote NO on this bill.

Mahalo.

HB-525-SD-1

Submitted on: 3/26/2023 5:36:46 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jessica Caiazzo	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I strongly oppose this bill as there are many flaws. The redefinition of money is alarming and points direction to what the world economic forum, elitists, the 1% are pushing for new world order to eliminate cash. This is a push towards a direction away from what a true republic and which our founding fathers fought so hard for. Please vote no on HB525. Mahalo.

-Jessica Caiazzo

HB-525-SD-1

Submitted on: 3/26/2023 6:36:39 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
kamakani de dely	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill !

HB-525-SD-1

Submitted on: 3/26/2023 6:37:57 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Susan Dedely	Individual	Oppose	Written Testimony Only

Comments:

I oppose this

HB-525-SD-1

Submitted on: 3/26/2023 7:09:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mallory De Dely	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

HB-525-SD-1

Submitted on: 3/26/2023 7:24:49 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Scott Nagai	Individual	Oppose	Written Testimony Only

Comments:

To whom it may concern,

I respectfully oppose HB 525 HD2 SD1.

Mahalo,

Scott Nagai

HB-525-SD-1

Submitted on: 3/26/2023 7:29:39 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Luis Ma	Individual	Oppose	Written Testimony Only

Comments:

That is BIG NO NO NO, this bill will lead Hawaii residents to digital slavery with China communist type surveillance currency systems!

HB-525-SD-1

Submitted on: 3/26/2023 8:35:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
David Ruiz	Individual	Oppose	Written Testimony Only

Comments:

We don't need to redefine money. No crypto!

HB-525-SD-1

Submitted on: 3/26/2023 8:47:08 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Donna Sliwowski	Individual	Oppose	Written Testimony Only

Comments:

I do not support the amendments to the UCC because they are intended to redefine *money*. This change in definition is a doorway to tyranny.

This bill contains amendments intended to update the UCC to address emerging technologies, such as blockchain, artificial intelligence, distributed ledger and other digital assets.

The amendments clarify rules for money in electronic form and create a new, separate asset category called *electronic money* which contains new rules for transactions involving electronic money. Current law provides that money exists only in tangible form, such as bills or coins.

This bill is the initial groundwork for CBDCs in Hawaii.

The Federal Reserve Banking system from it's inception has been [designed to bankrupt nations and enslave its people through debt](#). Its important to know that the Federal Reserve is not federal and there are no reserves! It is a private corporation that our country has become enslaved to and the only way out is a return to the [gold standard](#).

HB-525-SD-1

Submitted on: 3/26/2023 8:59:54 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
John Small	Individual	Oppose	Written Testimony Only

Comments:

I am opposed to the central banking digital system because I value my freedom to spend my money on whatever I want, whenever I want, and as much as I want, with no limitations and to have the ability to save my money as long as I want. The central banking digital system has the ability to limit and control all of that.

HB-525-SD-1

Submitted on: 3/26/2023 9:23:00 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
denise woods	Individual	Oppose	Written Testimony Only

Comments:

Please oppose this bill. Thank You.

HB-525-SD-1

Submitted on: 3/26/2023 9:24:34 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Judith Brock	Individual	Oppose	Written Testimony Only

Comments:

I am opposed to bill HB525 specifically because I oppose the introduction of CBDC into our monetary system. This will allow the banks and government to have full access to all of our finances, as well as other private information, they have no right to have access to...our health records, our physical movement, our emails and all of our interactions on social media. Private citizens will lose their constitutional rights to privacy. I feel this is a terrible infringement, that could lead to even more unlawful removal of our rights and eventually an establishment of a tyrannical slave state, where citizens will be totally controlled by this terribly intrusive system. We are not as ignorant as those who wish to inflict this system upon us, seem to think we are! They will introduce free Americans to the Communist Chinese credit score system, that will give the government the ability to control our entire lives and freeze our assets if we break their rules. Please do not let this happen to the people of beautiful Hawaii Nei, or our country!

HB-525-SD-1

Submitted on: 3/26/2023 9:29:10 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Meryl Abrams	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525. I do not agree with the amendments to the UCC because this is an attempt to redefine "money" and bring in a Central Bank Digital Currency, which I strongly oppose and will not participate in. I believe in the gold standard for money. This change in the definition of money is a gateway to tyranny, and I am very much against it. I will not participate in a CBDC, and I am very much opposed to redefining money to be anything other than an exchange that is backed up by gold. Thomas Jefferson, in 1802, said, "I believe that banking institutions are more dangerous to our liberties than standing armies". A central bank could wield a lot of control over citizens, and is definitely opposed to the values we hold dear as Americans, the value of privacy, freedom of thought and speech.

HB-525-SD-1

Submitted on: 3/26/2023 9:36:18 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Anna Morozov	Testifying for Aloha	Oppose	Written Testimony Only

Comments:

Do not pass this bill !

HB-525-SD-1

Submitted on: 3/26/2023 10:25:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Marissa Treskon	Individual	Oppose	Written Testimony Only

Comments:

Strongly oppose

HB-525-SD-1

Submitted on: 3/26/2023 10:30:33 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Karen Ngo	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525. Financial transactions should only occur in tangible forms such as bills, coins, gold, or other metals and commodities. In light of the recent bank failures, this bill does not at all help restore public confidence in the banking system.

HB-525-SD-1

Submitted on: 3/26/2023 10:46:42 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mr. & Mrs. O'Neill	Individual	Oppose	Written Testimony Only

Comments:

State Legislators

I am writing concerning HB 525. Digital currency is very bad legislation and should be stopped at all cost. Keep Hawaii free and stop this tyranny.

Regards, Steve and Linda O'Neill

HB-525-SD-1

Submitted on: 3/26/2023 10:55:50 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
CARLA SUE JENKINS	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. Leave our money & privacy alone. I do not want **CONTROLLABLE ELECTRONIC RECORDS!**

I Oppose, oppose, oppose!

HB-525-SD-1

Submitted on: 3/27/2023 12:17:26 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Renee Dieperink	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE HB525

HB-525-SD-1

Submitted on: 3/27/2023 2:04:42 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kristina Millie's	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB525 as I don't agree this is in favor for Hawaii people .

HB-525-SD-1

Submitted on: 3/27/2023 2:35:08 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Celle Galarza	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525.

I do not support the amendments to the UCC because they are intended to redefine money. This change in definition is a doorway to tyranny. Please stand for what is right.

Sincerely,

Michelle Galarza

HB-525-SD-1

Submitted on: 3/27/2023 5:09:39 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shani Hough	Individual	Oppose	Written Testimony Only

Comments:

This bill is the initial groundwork for CBDCs in Hawaii. I strongly OPPOSE HB 525 HD 2!



I do not support the amendments to the UCC because they are intended to redefine *money*. This change in definition is a doorway to tyranny!

HB-525-SD-1

Submitted on: 3/27/2023 7:17:08 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
George Pace	Individual	Oppose	Written Testimony Only

Comments:

NO!

Do not pave the way for the tyrannical authoritarian CBDC (and it's obviously attendant surveillance society)!

NO!

HB-525-SD-1

Submitted on: 3/27/2023 8:15:46 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
julie schaus	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525 HD2

This is just an illegal scheme to pave the way for digital money. Digital currency will be used maliciously by the federal and state governments to oppress and control Americans. Absolutely NOT!

HB-525-SD-1

Submitted on: 3/27/2023 8:21:30 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Greg schaus	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 HD2

we the people do not want your CBDC!

you will use it against us attached to a social credit score just like China!

no way!

HB-525-SD-1

Submitted on: 3/27/2023 8:31:20 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sam schaus	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525 HD2

digital currency will give control of OUR MONEY to a corrupt government. Americans will then be tracked and traced.

the government is so corrupt that they will turn the digital currency to programmable thereby taking control of OUR MONEY!

ABSOLUTELY NO!

HB-525-SD-1

Submitted on: 3/27/2023 8:57:35 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nora Wheeler	Individual	Oppose	Written Testimony Only

Comments:

Stop this Bill HB 525, It is not a bill to benefited for the people, but to oppressed the freedom of people that work for their money and wants to expand their own money without the controlling of the government or their elites. No digital money or digital control!!

HB-525-SD-1

Submitted on: 3/27/2023 9:20:11 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
carrie cameron	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. It has no place in Hawaii.

HB-525-SD-1

Submitted on: 3/27/2023 9:35:34 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Corinne Solomon	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525.

HB-525-SD-1

Submitted on: 3/27/2023 10:50:27 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michdelle Melendez	Individual	Oppose	Written Testimony Only

Comments:

This is madness! Do not let banks control our money! I oppose this tyranny!

HB-525-SD-1

Submitted on: 3/27/2023 10:58:46 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dr Leslie Shaw	Individual	Oppose	Written Testimony Only

Comments:

I am submitting my testimony to OPPOSE HB 525 which will allow for the framework too be set to allow for digital currency use by banking institutions with control over reach by the state Government. This may seem like the way of the future but we have seen how this digital financial currency can be used by sitnessing it's use in China.

HB-525-SD-1

Submitted on: 3/27/2023 11:27:35 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sofia H Wilt	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose any measures that forward CBDC. This would be a massive violation of privacy and self determination. Hard pass.

HB-525-SD-1

Submitted on: 3/27/2023 11:30:24 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Maria Futo	Individual	Oppose	Written Testimony Only

Comments:

I absolutely oppose this abuse of power.

HB-525-SD-1

Submitted on: 3/27/2023 11:44:01 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jordan Urbanovich	Individual	Oppose	Written Testimony Only

Comments:

Bill HB525 paves the path to a totalitarian state that decides what free citizens can or can't buy, or whom they can or can't transact with, mediated by the surveillance of our transactions.

Society's money and transactions need to be *more* decentralized with more freedoms and power given to the people, not further centralized by institutions who have clearly demonstrated that they are incompetent with the responsibility of managing money, who have pillaged our hard-earned savings with its inflationary monetary policy since 2008, and who have lied and continue to lie to the public about the health of the economy.

Hawaii must say no to the unelected, undemocratic Federal Reserve taking more power, and must resist all efforts of forcing a Central Bank Digital Currency on its citizens.

As the saying goes, "don't fix what isn't broken." The American people are transacting freely already--the only thing broken is the institution that controls the supply of the US dollar.

HB-525-SD-1

Submitted on: 3/27/2023 11:47:24 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Randyl Rupar	Individual	Oppose	Written Testimony Only

Comments:

I oppose switch to digital currency as we have not conducted any proven research how this will effect our current economy.

HB-525-SD-1

Submitted on: 3/27/2023 11:50:57 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Maata Tukuafu	Individual	Oppose	Written Testimony Only

Comments:

We do not need any more tyranny. I oppose HB525.

Mahalo,
Ma'ata Tukuafu

HB-525-SD-1

Submitted on: 3/27/2023 12:00:06 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ralph Sherman	Individual	Oppose	Written Testimony Only

Comments:

Do not pass this legislation.

HB-525-SD-1

Submitted on: 3/27/2023 12:02:08 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joanna Weber	Individual	Oppose	Written Testimony Only

Comments:

Please, OPPOSE HB525 HD2 SD1

MAHALO, JOANNA WEBER

HB-525-SD-1

Submitted on: 3/27/2023 12:38:59 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jayne Kealoha-Dacuycuy	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525 HD2. We the people don't need anymore government overreach. There is no need to amend the UCC to redefine money. Placing or changing to digital currency.

HB-525-SD-1

Submitted on: 3/27/2023 1:01:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Julia Worst	Individual	Oppose	Written Testimony Only

Comments:

We do not want the state of Hawaii to redefine the term "money" to mean "electronic money." This leads to the government controlling how and where citizens can spend that money. In this land of the free, our money should not be controlled by institutions but by the people. This will **open the doorway to tyranny** allowing every transaction we make to be surveilled by the federal government. Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/27/2023 1:04:22 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Donna Thompson	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525. Hawaii is among 20 states attempting to pass bills like this to amend the UCC. This is laying the groundwork for central bank digital currency monopoly and massively imposes on our rights and privacy. Digital currency can be manipulated for nefarious purposes thru hacking and provides the opportunity for a social credit system to be imposed without public consent, this is already occurring in China. This plan opens the opportunity for the federal government to impose further surveillance and control over its population, a form of tyranny that will be difficult to reverse.

Absolutely DO NOT pass this bill in Hawaii!!!

Mahalo for your service.

HB-525-SD-1

Submitted on: 3/27/2023 1:06:18 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kourtney	Individual	Oppose	Written Testimony Only

Comments:

I am full against this and do think think we should proceed with HB525. This does not support freedom and I oppose it 100%.

HB-525-SD-1

Submitted on: 3/27/2023 1:08:58 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mabelle Bastien	Individual	Oppose	Written Testimony Only

Comments:

Vehemently oppose this... Leave our currency alive. We do not need the government getting into our money.

HB-525-SD-1

Submitted on: 3/27/2023 1:19:01 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Donna Melcher	Individual	Oppose	Written Testimony Only

Comments:

This is outrageous! This is about having control over our money. This program is not in the best interest of the people. Banks have no business to tell us how or when we can use our money. It is a set up that is NOT FOR THE PEOPLE!

HB-525-SD-1

Submitted on: 3/27/2023 1:46:01 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Andres M. Mateo Soto	Individual	Oppose	Written Testimony Only

Comments:

This bill threatens our democratic republic. With digital currency we will have no more 4th amendment. The 4th amendment exclusively gives citizens the right to privacy, to be secured on their own properties--physical and non-physical properties, and their own affairs. This bill HB525 will eliminate our privacy, as had happended with the private sector such as google, facebook, etc selling our identities and online data. It is nothing new that big data is the new gold and it is a very lucrative business however, the government shall be engage in making sure our 4th amendment is protected. Passing this bill will open the door for power hungry leaders like the chinese government to spy on citizens daily. This bill is a no go. Please don't sell your souls to the abbys although you might be tempted to take bribes from lobbist group I urge you to be strong and committed to the people of Hawaii. And may God bless you for all your hard work. Amen!

HB-525-SD-1

Submitted on: 3/27/2023 1:46:19 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
janelle ragusa	Individual	Oppose	Written Testimony Only

Comments:

The Government already has too much control over the people that they work FOR! We need a decentralized banking system with autonomy. The CBDC will allow 100% control over the people. I strongly oppose and ask those in favor, WHY? Why do they require so much CONTROL?

HB-525-SD-1

Submitted on: 3/27/2023 1:54:47 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joe Fagundes	Individual	Oppose	Written Testimony Only

Comments:

Dear Legislators,

I have reviewed the proposed revisions to Hawaii's UCC set forth in HB525 and I strenuously object to this legislation. The proposed revisions to accommodate electronic records and currency will have the effect of controlling and potentially interfere with both commercial and consumer transactions.

While we do live in an increasingly digital world, some aspects of digital regulation and control have and will continue to be subject to hacking and fraud. The current statute requiring "writings" may seem "old fashioned", however it is more difficult for hackers and other electronic miscreants to perpetrate their fraud and identity theft on paper documents and records rather than "electronic records".

Also, with regard to "electronic money", I am opposed to any conversion of laws moving toward Central Bank Digital Currency. Many of us who have studied Central Bank policies, actions and conduct are aware of the potential for financial and economic control over an individual's hard earned cash and assets. I do not support any form of control over the personal assets of individuals or businesses.

It is interesting to note that countries such as China have utilized this type of electronic money and asset control to establish social credit scores and myriad other punitive policies. Hawaii does not need to lay this foundation for the benefit of-and fiscal control by unelected national and international entities.

Please protect the hard earned assets and cash of Hawaii's citizens and do not pass this HB525 in any form!

Best regards,

Joseph Fagundes III

HB-525-SD-1

Submitted on: 3/27/2023 2:38:48 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Candace Vizcarra	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill that once again oversteps the boundaries of government. My finances have been given to me by God to steward and I do not appreciate the state/ government trying to impose a system that does not protect the people!!

May God gave mercy on your souls!

HB-525-SD-1

Submitted on: 3/27/2023 2:50:51 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Elizabeth Diamond	Individual	Oppose	Written Testimony Only

Comments:

URGENT NO TO BILL HB 525

Should Hawaii pass bills like this to amend the UCC, it would redefine the term "money" to include "electronic money". This is laying the groundwork for private central bank (i.e., Federal Reserve) digital currency (CBDC), which gives our control of our resources to OTHER.

If the money becomes digital your account will NO Longer Belong to YOU, it will belong to the federal government with ability to control your gas, food purchase, etc. This will open the doorway to tyranny allowing every transaction we make to be surveilled, accepted or denied or even having "money" wiped out with no recourse.

Along with the social credit system, we all both rich and poor, big or small (including you, legislative body) and our children would be forced into slavish fear of no longer having a say what and if permitted to buy or sell.

Please veto this bill laying groundwork for digital token, a tool to take away not only our private property but redefine our status from free people to serfs with no rights, as some call us, useless eaters.

HB-525-SD-1

Submitted on: 3/27/2023 3:02:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kelly E. Duell	Individual	Oppose	Written Testimony Only

Comments:

OPPOSE "House Bill 525 HD 2 RELATING TO THE UNIFORM COMMERCIAL CODE

Oppose!

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will redefine the term "money" to include "electronic money". This is laying the groundwork for central bank digital currency (CBDC)!!

If the dollar becomes digital our money will no longer belong to us, it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the federal government. Our rights and our privacy are at stake.

You should NOT be voting to take our rights away and our privacy! You should NOT be voting to change money! This is a violation of our rights and way overstepping ypur jurisdiction.

HB-525-SD-1

Submitted on: 3/27/2023 3:14:14 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Catherine Bianchi	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill and cannot even believe this is being considered outside of the CCP.

HB-525-SD-1

Submitted on: 3/27/2023 3:32:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
William Battles	Individual	Oppose	Written Testimony Only

Comments:

I oppose

HB-525-SD-1

Submitted on: 3/27/2023 4:17:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Anna Giunta	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill 525 HD2 in it's entirety. Regarding UCC which redefines money. No use of Central bank digital currencies in our state should be allowed.

HB-525-SD-1

Submitted on: 3/27/2023 4:52:43 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
ellen benton	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill! This bill would allow the government to monitor and keep track of citizens transactions and that is an invasion of privacy. I urge you to oppose this bill!

HB-525-SD-1

Submitted on: 3/27/2023 4:59:11 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Donna Grabow	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

If the dollar becomes digital, our money will belong to the federal government.

This will **open the doorway to tyranny** allowing every transaction we make to be surveilled by the federal government.

Just because the WorldEconomic Forum is pushing their oppressive Central Bank Digital Currency, it will seem like a good idea at first, then total control of our spending sets in.

HB-525-SD-1

Submitted on: 3/27/2023 5:12:44 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cynthia Bartlett	Individual	Oppose	Written Testimony Only

Comments:

Strongly oppose HB525 HD2

A Bill defining something of this magnitude and complexity that will impact the electorate's life has **not been discussed in significant public forums, public outreach awareness or explained well in the media, specifically to our many minorities and within our varied cultures who need to know the nature of the impact and any possible adversities.**

General citizens do not understand this Bill.. They don't understand the consequences of it. **The fact that this is being rushed to the neglect of public awareness is not inclusive or equitable.** This Bill has potentially catastrophic consequences. **The complex wording in it is muddled and imprecise.** It is not reasonable to expect our electorate and legislators to have a clear and proper understanding of the new digital banking definitions, debt operations and privacy issues which carry new secondary ramifications. Twenty other states are attempting this update at the same time. In Hawaii there is clearly a push to rush this Bill.

This Bill is not ready. It needs to be halted. The definitions and ideas need to be studied including who are the beneficiaries in order to properly protect all the citizens and the state of Hawaii. Further a robust public awareness multi year program needs to be implemented and not rushed by holding only hearings or in committees. A more broad public awareness is a must.

HB-525-SD-1

Submitted on: 3/27/2023 6:42:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Esther S Felix	Individual	Oppose	Written Testimony Only

Comments:

I do NOT support the amendments to the UCC!

They are intended to redefine *money*, and this change in definition is a doorway to tyranny. Which we have already seen the last couple years!

HB-525-SD-1

Submitted on: 3/27/2023 6:48:34 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cecelia Ashton	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 because citizens would loose privacy in All their transactions and government would have the ability to control what I choose to spend my money on there by controlling my life.

This House Bill 525 is chipping away at our Freedom.

We are a Republic! A republic is a system in which common people are involved in government affairs. The word "republic" comes from the Latin phrase "res publica," which literally means "the public thing."

And it is about time you start treating us as such.

HB-525-SD-1

Submitted on: 3/27/2023 7:10:55 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
JANET EISENBACH	Individual	Oppose	Written Testimony Only

Comments:

I would like to take this opportunity to oppose HB525 for the following reason. I am an older adult who is used to using cash to buy things and pay bills. I have a checking account and savings account and do not want the government controlling my money. I am not comfortable, nor savvy, using technology (just submitting this testimony has been daunting to say the least!) Having a cashless society with all transactions via computers is not fair to people who are not used to using devices. Some poorer people don't even have access to digital devices which would put them in a very compromised position at the mercy of family or friends to do their transactions. In addition, it opens an entire new possibility of fraud and scamming that some older people would not detect. Pushing people into using one and only one method of banking is not fair, nor wise. I oppose this bill and hope that you, our lawmakers, will to. Thank you for your consideration in this matter.

HB-525-SD-1

Submitted on: 3/27/2023 7:17:17 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Angela Leslee	Individual	Oppose	Written Testimony Only

Comments:

As a citizen of Hawai'i for almost 30 years, I oppose this bill.

HB-525-SD-1

Submitted on: 3/27/2023 7:18:32 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Andrew Crossland	Individual	Oppose	Written Testimony Only

Comments:

I **strongly oppose** this Bill that would facilitate a Central Bank Digital Currency in Hawaii.

HB-525-SD-1

Submitted on: 3/27/2023 7:46:30 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
David Oliveira	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

HB-525-SD-1

Submitted on: 3/27/2023 7:56:00 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Karen Kramer	Individual	Oppose	Written Testimony Only

Comments:

Dear Chair Rhoads and Nakashima,

My name is Karen and I am submitting testimony in OPPOSITION of HB525. I refuse to have the state of Hawai'i control our currency and my money. Why not have live testimonies also? This is sneaky and you know it. OPPOSE HB525.

Mahalo,

Karen Kramer

HB-525-SD-1

Submitted on: 3/27/2023 7:56:40 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
William pacatang	Individual	Oppose	Written Testimony Only

Comments:

I oppose to HB525. We are good the way it is now.

HB-525-SD-1

Submitted on: 3/27/2023 8:01:49 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
camille erickson	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. I oppose any type of central crypto currency. I oppose any bill making crypto alternatives illegal. No government shall control my finances or my assets.

HB-525-SD-1

Submitted on: 3/27/2023 8:03:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ronica Ann Ibarra	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525!!

HB-525-SD-1

Submitted on: 3/27/2023 8:15:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
June Kawamura	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525. I am against the citizens of Hawaii to the use only digital currency for payments of goods and services. Please vote NO against this Bill.

Thank you,

June Kawamura

HB-525-SD-1

Submitted on: 3/27/2023 8:23:11 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dayna Matsumura	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525

HB-525-SD-1

Submitted on: 3/27/2023 8:30:46 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Max Lemaire	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill, HB525 as I don't believe a national digital currency is in the best interest of the public. I also oppose the bill for blocking more egalitarian digital currency options like bitcoin and ethyrium.

Thank you ,

Max Lemaire

HB-525-SD-1

Submitted on: 3/27/2023 8:41:39 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Edward Inn	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill and do not I repeat do not support it

HB-525-SD-1

Submitted on: 3/27/2023 8:52:33 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Rita Wong	Individual	Oppose	Written Testimony Only

Comments:

Hawaii House Bill 525 HD 2 will create new rules with Central Bank Digital Currencies and I
OPPOSE

HB-525-SD-1

Submitted on: 3/27/2023 8:54:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
john	Individual	Oppose	Written Testimony Only

Comments:

I wanted to write my testimony and just simply say that I 1000% disagree that the government has no right to control us!!!!!!

HB-525-SD-1

Submitted on: 3/27/2023 9:04:56 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jason Matsumura	Individual	Oppose	Written Testimony Only

Comments:

As a concerned Citizen and Resident of our Islands of Hawaii. It is sad to see that our political leaders have lost the love and concern of the people they represent. I oppose SB525.

HB-525-SD-1

Submitted on: 3/27/2023 9:05:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Rhonda Akimoto	Individual	Oppose	Written Testimony Only

Comments:

As a concerned citizen of the State of Hawaii I am opposed to bill HB525 in regards to digital currency because I do not want the government to control my money.

HB-525-SD-1

Submitted on: 3/27/2023 9:10:31 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Andrea Rodgers	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525. It is being presented as a "casual update" when it is actually redefining the definition of money and paving the way for central bank digital currency (CBDC). Far more thought has to go into something like this than allowing it to be sent through the legislature as a "casual update". The Governor from South Dakota has spoken up very strongly against this "update" and is urging States all over the Country to think very clearly what they are actually agreeing to. I do not support the amendments to the UCC because they are intended to redefine money which can lay the foundation of CDDBC. My friend's tenant is from Canada and he had his bank account seized by the Canadian Government after giving a \$50 donation in support of the trucker convoy. Look up social credit system on Wikapedia. Its right there in black and white what has happened in China as a result of CBDC and their social credit system. From Wikapedia, "As of June 2019, according to the National Development and Reform Commission of China, 27 million airline tickets as well as 6 million rail tickets had been denied to people who were deemed "untrustworthy" (meaning they were blacklisted in the social credit system). Imagine life Hawaii where if our local community opposed the TMT on Mauna Kea the federal government had the power to blacklist our kupuna? Think it's far fetched. If we don't put a stop to CBDC this will be our tomorrow. HB 525, if passed, is our Hawaii preparing the United States for Central Bank Digital Currency which will lead into a social credit system. As mentioned before this is not a "casual update" of the UCC. We have to think very seriously and do proper research before we make changes if we truly care about the future we want to leave to our keiki.

HB-525-SD-1

Submitted on: 3/27/2023 9:14:14 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lovey Silva	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

HB-525-SD-1

Submitted on: 3/27/2023 9:22:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Violet Shimoko	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I am submitting my testimony **against** HB 525.

I do not want digital currency as the only form of payment for goods and services for Hawaii citizens.

This bill infringes on our rights as a private citizen and will have far reaching effects for generations to come.

Several states are beginning to veto similar bills because it paves the way for government controlled money, CBCD and a ban on purchasing cryptocurrencies. **Please vote against HB 525.** Thank you for your attention.

Respectfully submitted,

Violet Shimoko

HB-525-SD-1

Submitted on: 3/27/2023 9:27:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Megan Pearl	Individual	Oppose	Written Testimony Only

Comments:

Hawaii is one of 20 other states trying to pass bills like this to amend the UCC. These amendments will **redefine the term "money"** to include "electronic money". This is laying the groundwork for central bank digital currency (CBDC)!!

If the dollar becomes digital our money will NO Longer Belong to US, it will belong to the federal government. This will **open the doorway to tyranny** allowing every transaction we make to be surveilled by the federal government.

Our rights and our privacy are at stake. I OPPOSE this bill.

Megan P.

Maui, Hawaii.

HB-525-SD-1

Submitted on: 3/27/2023 9:44:52 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jan Tillmann	Individual	Oppose	Written Testimony Only

Comments:

The ultimate tool of power and control in the hands of City Hall

Let's review the fascist elements of CBDCs!

- Retail CBDCs are programmable cash.
- Programmable cash gives central banks and government a direct relationship with consumers.
- Direct relationships between central banks, City Hall and consumers enable government and the bank to:
 - Surveil all financial transactions.
 - Flag, block or reverse any transaction at any time.
 - Determine how much cash anyone can hold and transact with.
 - Determine what products and services cash can be used to buy, and by whom.
 - Directly implement monetary policy (like negative interest rates) at the level of private cash holdings.
 - Confiscate privately held cash.
 - Enforce tax collection on every cash transaction, no matter how small.

Now, I grew up under centralized governance in Eastern Europe and quite frankly it takes a communist to know one.

All this is Hawaii City Hall seizing all power and control over Hawaii residents.

i am scared and so should you.

This bill is as anti we the people as it comes and utterly unconstitutional.

Sincerely

Jan Henrik Tillmann

HB-525-SD-1

Submitted on: 3/27/2023 9:52:54 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeff miller	Individual	Oppose	Written Testimony Only

Comments:

I JEFF MILLER submit a NO vote in opposition to HB-525.

HB-525-SD-1

Submitted on: 3/27/2023 9:55:13 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Duke malczon	Individual	Oppose	Written Testimony Only

Comments:

Absolutely not. Sneaky name for the bill.

HB-525-SD-1

Submitted on: 3/27/2023 9:59:02 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Andrea Plavi	Individual	Oppose	Written Testimony Only

Comments:

To All Legislators Reviewing this HB 525,

Myself and my family, on behalf of the State of Hawaii and all people who are unaware of what you are doing behind closed doors, I ask that you cease and desist your attempts at trying to weave this into our lives without our consent. What grounds do states, let alone the non-governmental corporation known as the Federal Reserve, have regarding the control of the individuals money through a centralized digital currency that defaces and dismisses the innovation of De-Fi currencies and eliminates all paper money?

Furthermore, states and the federal government have zero right to monitor or dictate how we spend our moeny, how we are paid for our labor or services, nor how we receive payments. By allowing this type of legislation through without consideration to basic human rights and freedoms, you fail all of us; remember you are our ELECTED officials, hired by the people to act for the desires of and in the best interest of the people. HB 525 is not our desire nor is it in our best interest to conform to a Centralized Bank Digital Currency managed by an already corrupt Federal Reserve corporation.

If you are unaware of what is happening in this world after the very obvious cascade of a grand narrative, most especially over the last 3 years, to install a New World Order, and all the minute details and things that are required by compliant public servants and private citizens (oh don't worry, I was right there with you on my holier than thou hill, implementing sustainability to save the environment from climate change), then I ask you now to pause and start to read about it. Research it. If you don't have the time to do it, make one of your interns do it. Start with United Nations Agenda 21.

I do not consent to any of this narrative or agenda continuing to be woven into our society and culture on a local, state, or federal level. May God and your ears hear us!

Thank you for your time and consideration.

Andrea Plavi

HB-525-SD-1

Submitted on: 3/27/2023 9:59:10 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lynn Surayan	Individual	Oppose	Written Testimony Only

Comments:

I oppose this Bill as it paves the way for government controlled money.

HB-525-SD-1

Submitted on: 3/27/2023 10:06:05 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
jonah	Individual	Oppose	Written Testimony Only

Comments:

I oppose.

HB-525-SD-1

Submitted on: 3/27/2023 10:10:23 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mary Smart	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 H.D.2 SD1. Any movement to move the nation to digital currency and tracking of private financial transactions is unacceptable. The 1995 movie "The Net" with Sandra Bullock shows how easily a person's digital assets and even their personal identify can be digitally eliminated. We are not China - but the measures in this bill (197 pages of confusing rhetoric) appear to lead us into a digital credit score environment as imposed on the citizens of that communist nation. We want physical, asset based currency that can be used to transact our purchases without government prying eyes. We are supposed to be a free nation but a lot of the bills being considered (especially this one) and passed are leading us to government overreach in all segments of our lives.

Do not pass HB525 HD2SD1. Vote NO.

HB-525-SD-1

Submitted on: 3/27/2023 10:14:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lauren Paer	Individual	Oppose	Written Testimony Only

Comments:

I oppose this HB 525.

As someone who worked at the Federal Reserve and pays some attention to financial and monetary policy news, I have been concerned about the rollout of a digital bank central currency for several years. It is now being openly discussed by world leaders. It represents a large threat to our freedoms, rights and way of life. Even though it is cloaked in wonky language that makes most people's eyes glaze over, it paves the way for enforcing a social credit score system that is anti-thetical to our values and our country.

Redining money to include electronic money helps enable this concerning future. Moreover, it's very unclear to me what problem this is supposedly solving. I use online banking and my debit/credit cards in Hawaii and that works just fine. If it ain't broke, don't fix it. This bill feels both unnecessary and has the possibility of helping usher in a dark future.

HB-525-SD-1

Submitted on: 3/27/2023 10:41:55 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kahana Kauahi	Individual	Oppose	Written Testimony Only

Comments:

I Oppose HB525 this will give government too much controll of our God given rights and freedoms.

HB-525-SD-1

Submitted on: 3/27/2023 10:52:43 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
james pirtle	Individual	Oppose	Written Testimony Only

Comments:

EO1111 has never been honored placing the United States currency back in to the silver certificate standard. CRYPTO ALONG WITH FIAT ARE BACKED BY NOTHING THIS BILL IS AN ATTEMPT AT TREASON AGAINST THE UNITED STATES. Per the constitution all currency must be backed by silver or gold. I oppose this bill.

HB-525-SD-1

Submitted on: 3/27/2023 11:03:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Emerson	Individual	Oppose	Written Testimony Only

Comments:

Make gold and silver a currency. We do not need central digital currencies. That gives the government too much power to control our money. You do not get to decide what we do with our money. This is treason against the people of Hawaii.

HB-525-SD-1

Submitted on: 3/27/2023 11:05:44 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Vivek Pathela	Individual	Oppose	Written Testimony Only

Comments:

OPPOSE. We don't need a centrally-controlled digital currency. This is another Fiat currency but worse!

HB-525-SD-1

Submitted on: 3/27/2023 11:51:18 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jennifer Cabjuan	Individual	Oppose	Written Testimony Only

Comments:

Please do not support this bill. Vote NO

HB-525-SD-1

Submitted on: 3/28/2023 5:29:39 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Wendy	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

HB-525-SD-1

Submitted on: 3/28/2023 6:09:43 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Denise Keala Vasconcellos	Individual	Oppose	Written Testimony Only

Comments:

I oppose Hb525

HB-525-SD-1

Submitted on: 3/28/2023 6:21:41 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Diane DePaolo	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill and the government overreach that it represents.

HB-525-SD-1

Submitted on: 3/28/2023 6:27:41 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
noela von	Individual	Oppose	Written Testimony Only

Comments:

I oppose this.

HB-525-SD-1

Submitted on: 3/28/2023 7:54:15 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Thomas Stanton	Individual	Oppose	Written Testimony Only

Comments:

Dear Legislators,

I am adamantly opposed to HB525 and the attempt to redefine “money” to include “electronic money”. The creation of electronic money under centralized control will create the very real risk that Hawaii citizens could be blocked from accessing their own money. Multiple states across the nation have realized this and are rejecting the concept of “electronic money” to protect their citizen's. Hawaii needs to do the same. We have recently seen our how the control of money can be used to try to control citizens who disagree with governmental decisions. The CCP in China routinely electronically restricts their citizen's right to travel and participate in society by blocking the ability to use money if they deem a citizen's social credit score is too low. Canada's Trudeau government also electronically blocked bank accounts of it's citizens who protested the draconian Covid restrictions and Covid vaccine mandates.

Please keep in mind that if enacted every citizen including legislators could be subject to restrictions on the ability to access their own money. If used nefariously, this could very well compromise our state and county governments.

For these reasons I respectfully ask that you vote no of HB525 and protect Hawaii citizen's ability to access and control their money.

Mahalo,

Tom Stanton

HB-525-SD-1

Submitted on: 3/28/2023 7:59:15 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joelle Seashell	Individual	Oppose	Written Testimony Only

Comments:

This is a violation of our God Given rights to life, liberty and the pursuit of happiness. Our Government was put in place to safeguard our liberties. Instead through bills like this, they are pushing to enslave us into a system of tyrannical control. The law makers involved with this bill must cease and desist. Passing this bill will result in disaster for all except the ruling elite who are the ultimate controllers of our politicians.

Do not pass this bill.

HB-525-SD-1

Submitted on: 3/28/2023 8:07:42 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Judy Staples	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525

HB-525-SD-1

Submitted on: 3/28/2023 8:14:42 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Paula Blum	Individual	Oppose	Written Testimony Only

Comments:

Do not go down the path of tracking thru digital. CASH IS KING! This will come back to bite everyone on our SWEET OKOLE'S!

HB-525-SD-1

Submitted on: 3/28/2023 8:21:40 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
James R Cabodol Jr	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525, this bill serves no purpose for the state of hawaii it will only makes things harder for our children to live, it's hard as it is just to live here in HAWAII the more power our government has the less "we the people" are heard again this bill serves no purpose for the future of our keikis,

Testimony to the Senate Committee on Judiciary
HB525 HD2 SD1 Related to the Uniform Commercial Code
Thursday March 30, 2023 9:35 am
Submitted by Signe Godfrey in Very Strong Opposition

Chairman Rhoads, Vice Chair Gabbard, and Committee Members:

I strongly OPPOSE HB525 HD2 SD1 for the following reasons:

As a Republican, one of our values is “limited government control.”

1. As one of 20 states seeking to amend the Uniform Commercial Code (UCC). The UCC is a comprehensive set of laws used for transacting business in the United States.

This bill will be adding two new articles to be appropriately designated and to read:

Article A: Controllable Electronic Records

Article B: Transitional Provisions for the Uniform Commercial Code Amendments (2022)

This is adding more government control of our transactions. We are already transacting business and its working very simply.

There are no benefits to a citizen but only to our government.

2. In saying the bill will be unifying a code. What I see it is to create stronger control over each citizen and what they own in terms of cash or assets.
3. What Canada did to the truckers who were opposing the pandemic mandates the government closed their bank accounts and other ways for these truckers to not use their assets. This bill is creating first steps to control our money and not allow us to

turn our money into cash. Digitized money is more controllable than cash.

4. The manner in which we transact business is a transaction that is already in place. Why is the government unifying this transaction? I believe this bill will be taking control of our transaction.

Please ask yourselves how this will be beneficial to a citizen.

I strongly urge you to OPPOSE and vote NO on HB525 HD2 SD1

I respectfully submit my testimony to oppose.

Sincerely,

Signe Godfrey

Concerned Senior Citizen

HB-525-SD-1

Submitted on: 3/28/2023 8:23:54 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alexandra Stanton	Individual	Oppose	Written Testimony Only

Comments:

Dear Legislators,

I am opposed to HB525 which seeks to change the definition of money to include "electronic money". This will eventually create a centralized authority that will have control of our money and could very well deny access to our own money. This could be very dangerous for the citizens of Hawaii. More and more people are becoming aware of this danger and as a result many states are proactively blocking any sort of digital currency to protect their citizens.

I would ask you to please do the same and vote against HB525.

Mahalo,

Alexandra Stanton

HB-525-SD-1

Submitted on: 3/28/2023 8:29:19 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Laura Cushnie	Individual	Oppose	Written Testimony Only

Comments:

I urgently oppose this bill as it infringes on our individual freedoms. We will remember who approves and opposes this bill. Do not pass!

HB-525-SD-1

Submitted on: 3/28/2023 8:37:36 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kekoa Gardner	Individual	Oppose	Written Testimony Only

Comments:

I do not support this bill because it will lead the way to take the power of free commerce from the people and be dictated by government. According to the International Monetary Fund World Bank Deputy Managing Director Bo Li, this type of currency would allow government to decide what you can or cannot own. "By programming CBDC, that money can be precisely targeted for what kind of people can own [CBDC] and for what kind of use this money can be utilized, for example for said Bo Li at the IMF World Bank meeting in October 2022.

By trying to sneak this bill through by making your hearing of the bill a "Decision making meeting" only, demonstrates that you are not working for the people. Why would you not allow your constituents to testify? CBDC is government overreach, plain and simple, and has no place in a democratic society. There is evidence throughout the world that capitalism serves the best interest of society. Not socialism. Please don't forget we live in the United States of America, A county founded by those who wanted to live freely, away from government oppression.

HB-525-SD-1

Submitted on: 3/28/2023 9:17:38 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lisa Martin	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY OPPOSE this bill as it is another gross overstep of the government and is too broad. It cripples residents, local entrepreneurs, and startups that are seeking ways to diversify their financial portfolios as well. It is a step in the wrong direction and not in alignment with true progress for the State of Hawaii or its people.

HB-525-SD-1

Submitted on: 3/28/2023 9:25:21 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sarah-Lyn Lokelani Jacobson	Individual	Oppose	Written Testimony Only

Comments:

I Sarah-Lyn Jacobson oppose HB525. I dont approve this for me and my family and our future generations to come.

HB-525-SD-1

Submitted on: 3/28/2023 9:26:15 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sean J deMello	Individual	Oppose	Written Testimony Only

Comments:

i am in opposition of this bill because i don't beleive our government should have this much control if any over our financial choices.

HB-525-SD-1

Submitted on: 3/28/2023 9:30:52 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
MARIO GARCIA	Individual	Oppose	Written Testimony Only

Comments:

Definetely DO NOT support this bill. Ii is too conroling. CBDCs are taking away any privacy we still have.

DO NOT SUPPORTIT!!

HB-525-SD-1

Submitted on: 3/28/2023 9:41:27 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chad Martin	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill for the State of Hawai'i as it is another broad overstep of the legislature that cripples innovation in decentralized cryptocurrency and innovative tech careers of that bloom from the crypto space. The current trend that cryptocurrency and other decentralized forms of global currency is NOT a reason to simply eliminate access to potential improved systems and stabilization of the decentralized crypto space.

Testimony of HB525, HD2, SD1

Senate Judiciary Committee

Thursday, March 30, 2023

Dear Chairman Rhoads, Vice Chairman Gabbard, and Members of the Committee:

My name is Donna Van Osdol, and I am submitting written testimony OPPOSING this bill for the distinct reasons listed below. However, I do commend the Commission that studied the UCC. My concerns pertain to digital/crypto currency.

1. While I understand digital and cryptocurrency are used on a trial basis in several countries, the entire Hawaii population is not educated enough to completely understand what may be a new futuristic form of banking.
2. Many of our residents, especially our elderly, do not use computers and would rather do their banking the old-fashioned way by using paper currency. My elderly father is one of them.
3. Anything online can be hacked!
4. The article written on November 19, 2021, by Barclays, entitled, "Should the Federal Reserve Create a Digital Dollar?" is an excellent read and notes both the pros, but especially the cons, using digital currency.
5. A great concern, to me, is the regulation of a possible new form of banking system utilizing digital currency. As the Barclays article noted: "When transactions move outside of the highly regulated financial system and onto alternative platforms, they enter regulatory and legal gray areas where normal standards of consumer protection do not apply. An online venue that lets users exchange private money with each other, or pay for goods and services, is effectively a shadow economy with a shadow financial system." The article also noted that "such systems can be fragile."
6. My most worrisome item to this new system is a citizen's need for privacy. Will there be fool-proof laws prohibiting our government from tracking transactions made by law abiding citizens?
7. In the future, if digital currency is the only form of banking being utilized, will this new form of banking have any biased prohibitions from a citizen using this new system based on their current political or religious beliefs?

The Barclays article noted that "...when it comes to legality, stability and trust – the three main advantages of public-sector systems – the Fed and the dollar score highly."

Please defer this bill until June 30, 2099, so (1) the public can be given enough time to understand completely how digital currency/crypto currency operates, (2) our legislators can implement laws protecting online digital currency/crypto currency fraud, and (3) the

public can further review this bill, especially since the effective date of HB525, HD2, SD1, is June 30, 3000. Thank you very much for your consideration.

HB-525-SD-1

Submitted on: 3/28/2023 10:42:55 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sabrina Sumner	Individual	Oppose	Written Testimony Only

Comments:

I, Sabrina Sumner, OPPOSE this CBDC agenda via from Washington DC. It is not needed in Hawai'i and will create chaos for the state.

HB-525-SD-1

Submitted on: 3/28/2023 11:00:03 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jan Cook	Individual	Oppose	Written Testimony Only

Comments:

Regarding HB525

I strongly oppose this bill and any bill that may pave the way for centralized digital currency.

I am strongly opposed to giving economic central planners more power over our economy or our currency.

The purpose of Central Bank Digital Currency is to control every facet of human society. It is being sold as a convenience with no downside. That is propaganda. Hawai'i must not fall into this trap. We must not promote government-sanctioned digital surveillance. 18 United States Governors have joined together to protect their citizens from any form of CBDCs in their states. We must stand with them.

Why? Cyber attacks, vulnerability to State and Foreign Actors, zero privacy, frozen funds, all movement and actions are traceable. Banks have control over every penny we own and can turn off access to our money with no recourse. Our money can be seized for non-compliance with whatever the controlling authorities mandate. Every transaction is documented, purchases may be disallowed, ESG scores can be used to control what you buy, when you buy and where you buy.

There would be no privacy and if there is no privacy, there are no rights.

Please educate yourselves and stand up for the citizens of Hawaii.

HB-525-SD-1

Submitted on: 3/28/2023 11:31:36 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Eric	Individual	Oppose	Written Testimony Only

Comments:

Why are we continually allowing government to take control of our lives, with no clear benefit to the citizens. Monitoring how and what we spend our hard earned dollars on will only take away our freedoms. Hawaii has always been anti progress (if rail happened when Fasi first tried, we may have had island wide reach by now; disallowing residents access to digital assets forces them to invest outside of the state or lose out on investment opportunities all together. It's not about protection, it's about control. We don't prevent folks from throwing away their money in Vegas, because the revenue to gov't receives, but we want to control decetralized investments, because the gov't doesn't get "their cut". Instead of taking the chance to be a leader in an industry, we continue to play catch up, making Hawaii an increasingly difficult place for the locals to live. Please don't shackle your residents. Please fight for our free and democratic lifestyle. I DO NOT support the ammendments to the UCC, which are a doorway to tyranny. It shouldn't be that difficult to see.

HB-525-SD-1

Submitted on: 3/28/2023 11:34:16 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lisa Robinson	Individual	Oppose	Written Testimony Only

Comments:

Aloha, Please Drop this Bill. I gratefully appreciate your recognition of the tremendous opposition to this bill. Thank You

HB-525-SD-1

Submitted on: 3/28/2023 11:41:21 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Titus Bontea	Individual	Oppose	Written Testimony Only

Comments:

Apart from the self evident unconstitutional nature of the bill, this would affect friends (supporters) of the bill as well as those who oppose the bill. The politicians now in office will not be there for ever and the legislation would effect their children and grand children. This bill is the road to SLAVERY

HB-525-SD-1

Submitted on: 3/28/2023 11:47:52 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Teresa Parmenter	Individual	Oppose	Written Testimony Only

Comments:

This bill enables total governmental control. It will enable government to tell you what you can and cannot purchase. It will track your every move. We have way too much governmental control now. NO TO HB525. Teresa Parmenter

HB-525-SD-1

Submitted on: 3/28/2023 12:07:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
The Wine Shop	Individual	Oppose	Written Testimony Only

Comments:

Do not pass this BILL

HB-525-SD-1

Submitted on: 3/28/2023 12:08:11 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
david e rogers	Individual	Comments	Written Testimony Only

Comments:

This bill is an effort to get rid of physical currency with out people realising it. I oppose the CBDC because it is based in the China social credit score system which advances tyranny.

Central Banks use fractional reserve banking which is a ponzi scheme, illegal in the past. We need to be very careful to have a banking system that is fair to all.

HB-525-SD-1

Submitted on: 3/28/2023 12:15:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kevin Cortez	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

My name is Kevin Cortez as an individual concerned with this bills contents, I cannot agree with the implementation of these actions. This is a beginning step towards the infringement on the agency of the American People. I work with organizations that support my common interests for the well-being of our fellow countrymen and what our founding fathers envisioned for the people of their God given rights.

HB-525-SD-1

Submitted on: 3/28/2023 12:17:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lisa Kerman	Individual	Oppose	Written Testimony Only

Comments:

Dear Concerned,

I strongly oppose Bill HB525. If you're working to destroy the lives of the American people...passing this bill will do this. This bill is obviously designed to destroy us. PLEASE show us that we matter and oppose this bill!

Thank you,

Lisa Kerman

HB-525-SD-1

Submitted on: 3/28/2023 12:34:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Janine Raybaud	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525

HB-525-SD-1

Submitted on: 3/28/2023 12:37:57 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tim Martin	Individual	Oppose	Written Testimony Only

Comments:

I am strongly opposed to this legislation that will ammend UCC because it redefines "money" to include "electronic money". This will further erode our constiutional freedoms and increase government control over our lives.

HB-525-SD-1

Submitted on: 3/28/2023 12:50:13 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Willow Aureala	Individual	Oppose	Written Testimony Only

Comments:

Please vote no on this bill. It is a slippery slope to treat non-paper and coins as currency. Absolutely opposed to it!

HB-525-SD-1

Submitted on: 3/28/2023 12:57:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Eric Ross	Individual	Oppose	Written Testimony Only

Comments:

This bill will allow the government to control our money. It will allow the government to prevent citizens from buying items the government does not like ie guns, gas stoves. That way it is easier for the government to shut stuff down they do not like.

HB-525-SD-1

Submitted on: 3/28/2023 1:01:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Adrian Flack	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill and any bill that would incentivise any form of central bank digital currency.

HB-525-SD-1

Submitted on: 3/28/2023 1:18:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Yvonne Alvarado	Individual	Oppose	Written Testimony Only

Comments:

I Yvonne L Alvarado Oppose to HB525.

HB-525-SD-1

Submitted on: 3/28/2023 1:20:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Raelynn Broad-Kela	Individual	Oppose	Written Testimony Only

Comments:

I oppose this Bill.....please stop this bill...Hawaii should not allow this bill..Mahalo Raelynn Broad-Kela

HB-525-SD-1

Submitted on: 3/28/2023 1:24:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ciarra Walleen	Individual	Oppose	Written Testimony Only

Comments:

I Strongly oppose this bill HB525.

It is not in the interest of The People of Hawaii, it is clearly only a means for Big Banks and this Government to inflate their power over We the People.

We will Never accept it.

Ciarra Walleen.

HB-525-SD-1

Submitted on: 3/28/2023 1:24:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
tania victorine	Individual	Oppose	Written Testimony Only

Comments:

The CBDC provides a government controlled system for our money.

This is absolutely absurd and should be killed immediately. WHY does the government want/have to track and control our money???

you crazy MFs

HB-525-SD-1

Submitted on: 3/28/2023 1:27:47 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Maria Owl	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525, as it paves the way for a central bank digital currency to be implemented in Hawai'i state. Keep Hawai'i sovereign as a state and as a people! We will not be beholden to the United Nations, World Economic Forum or World Bank agendas!

NO to this amendment.

HB-525-SD-1

Submitted on: 3/28/2023 1:31:22 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Vincent r Golio	Individual	Oppose	Written Testimony Only

Comments:

Just say NO to digital currency and stop trying to slip this crap by us. The people have woken up to the fact that none of you people have our best interests at heart. We're taking back our gov't and our country. Vote our way or step aside.

HB-525-SD-1

Submitted on: 3/28/2023 1:32:43 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michael Wehrly	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill.

This bill contains amendments intended to update the UCC to address emerging technologies such as Blockchain, artificial intelligence, distributed ledger and digital assets.

The amendments clarify rules for money in electronic form and create a new, separate asset category called ELECTRONIC MONEY which contains new rules for transactions involving electronic money. Our current law provides that money exists ONLY in tangible form, such as bills or coins.

This bill is the initial groundwork for setting up CENTRAL BANK DIGITAL CURRENCIES in Hawaii.

This bill is unnecessary and a waste of taxpayer money.

HB-525-SD-1

Submitted on: 3/28/2023 1:37:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nicole Brown	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this Bill.

This is further infringement on the freedom and privacy of individual citizens.

“If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, the banks and corporations that will grow up around [the banks] will deprive the people of all property until their children wake-up homeless on the continent their fathers conquered. The issuing power should be taken from the banks and restored to the people, to whom it properly belongs.”

“I sincerely believe that banking establishments are more dangerous than standing armies, and that the principle of spending money to be paid by posterity under the name of funding is but swindling futurity on a large scale.” –Thomas Jefferson to John Taylor, 1816. ME 15:23

HB-525-SD-1

Submitted on: 3/28/2023 1:40:46 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Brenda Nelson	Individual	Oppose	Written Testimony Only

Comments:

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will **redefine the term "money"** to include "electronic money". This is laying the groundwork for central bank digital currency (CBDC)!!

If the dollar becomes digital your money will NO Longer Belong to YOU, it will belong to the federal government. This will **open the doorway to tyranny** allowing every transaction we make to be surveilled by the federal government.

Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/28/2023 1:42:30 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ali Ameden	Individual	Oppose	Written Testimony Only

Comments:

You are failing us all of you should be ashamed of yourselves. Selling us out to this NWO nonsense. You will also be controlled why is it hard to NOT want that for your children? CBDC is the end of the line. But you covidians have lost your minds. NO to digital currency! NO to laying the groundwork!

HB-525-SD-1

Submitted on: 3/28/2023 1:43:12 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chandra Fulton	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 because that would open up the possibility of losing control over our money.
We must keep our freedom.

HB-525-SD-1

Submitted on: 3/28/2023 1:47:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Clardean P Lehano	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I strongly oppose HB 525. This is the beginning of our freedom being taken away.

Mahalo,

Clardean P Lehano

HB-525-SD-1

Submitted on: 3/28/2023 1:51:14 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Donna Dufault	Individual	Oppose	Written Testimony Only

Comments:

This is unacceptable, as a taxpaying American, I oppose this bill. Stand for the people, us working class who pay your wages and look to you to be pono. Vote against HB525 HD2SD1

HB-525-SD-1

Submitted on: 3/28/2023 2:01:28 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tina Lia	Individual	Oppose	Written Testimony Only

Comments:

I'm opposed to HB HD2 SD1 "Relating to the Uniform Commercial Code." This bill is laying the groundwork for Central Bank Digital Currency (CBDC), a tyrannical global control system. Amending the Hawaii Revised Statutes to include terminology such as "controllable accounts," "controllable electronic records," "controllable payment intangibles," and "electronic money" in connection with security procedures that may impose an obligation on the customer and require the use of symbols, sounds, and/or biometrics (§490:4A-201 Security procedure) is the foundation for enslavement. "Biometrics are body measurements and calculations related to human characteristics. Biometric authentication is used in computer science as a form of identification and access control. It is also used to identify individuals in groups that are under surveillance" (Wikipedia). It is clear what is being put forth here. I do not consent.

HB-525-SD-1

Submitted on: 3/28/2023 2:08:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shalom Thomas	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

Thank you

HB-525-SD-1

Submitted on: 3/28/2023 2:13:14 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeffrey F Mizuno	Individual	Oppose	Written Testimony Only

Comments:

Oppose

HB-525-SD-1

Submitted on: 3/28/2023 2:13:51 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
TERI SAVAIINAEA	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525. This bill is a way for the government to control our money. This is government overreach and this bill must be striked down.

Thank you

Teri Savaiinaea

HB-525-SD-1

Submitted on: 3/28/2023 2:20:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Samuel Gridley	Individual	Oppose	Written Testimony Only

Comments:

Dear Representatives,

I would like to express my opposition to HB525 due to the way it treats cryptocurrencies.

Mahalo,

Samuel Gridley

HB-525-SD-1

Submitted on: 3/28/2023 2:47:57 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lauren Hiram	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill/measure.

HB-525-SD-1

Submitted on: 3/28/2023 2:59:05 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Katherine C. Morales	Individual	Oppose	Written Testimony Only

Comments:

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will **redefine the term "money"** to include "electronic money". This is laying the groundwork for central bank digital currency (CBDC)!!

If the dollar becomes digital your money will NO Longer Belong to YOU, it will belong to the federal government. This will **open the doorway to tyranny** allowing every transaction we make to be surveilled by the federal government.

Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/28/2023 3:02:53 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Philip Wulf	Individual	Oppose	Written Testimony Only

Comments:

The Right of a Nation to Coin it's own currency has been abdicated to a cabal called the Federal Reserve. Over-Centralization by a handful of Profiteers posing as Leaders has proven to be the Path to Bondage, Not Freedom. We cannot rely on their good-will to reign in expenses. In fact it is to their interest to increase spending as much as possible without 'killing the golden goose'. However Now it seems they are even willing to kill the goose in order to "Build Back Better" from the ruins of this canabalized economy.

We have the RIGHT as a country and a People in a supposedly Free Market to Choose which assets to invest into, and trade with. Govt should keep their hands out of the Business man's pocket and let them and their customers decide what to invest in or trade with. Overly Centralized Bloated, Greedy and wasteful Govt. has shown it's ugly head and proven unworthy of it's purpose, to SERVE IT'S CITIZENS.

A Decentralized Economy & Society IS the Better Path. Giving the Freeman more say where HIS money-energy goes, encouraging trade, and reigning in a rabid govt. which has ceased to serve it's fundamental purpose of governing for & by the people. Becoming no less than a tool of Big Corporations and Huge Overly Bloated Debt Spending Spree.

Please, Vote No on this Bill. Vote No to more Centralization.

HB-525-SD-1

Submitted on: 3/28/2023 3:09:00 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Andy ozie	Individual	Oppose	Written Testimony Only

Comments:

You politicians are pushing hard against the people.

This is not what we need. Some nerve you have to even propose this. It's disgusting how out of touch you tyrants are.

This opens the door for complete control over every aspect of our lives and destroys our freedom completely.

We the people are fed up and demand change!

HB-525-SD-1

Submitted on: 3/28/2023 3:15:55 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Evelyn Berano	Individual	Oppose	Written Testimony Only

Comments:

I strongly OPPOSE HB525!

HB-525-SD-1

Submitted on: 3/28/2023 3:15:59 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mark Masunaga	Individual	Oppose	Written Testimony Only

Comments:

Govt control of our money. NO

HB-525-SD-1

Submitted on: 3/28/2023 3:16:10 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shaun B. Lyons	Individual	Comments	Written Testimony Only

Comments:

I am very much opposed to this bill. Please do not redefine money in this manner. CBDC could so easily lead to a "social credit system". This bill needs to be defeated.

HB-525-SD-1

Submitted on: 3/28/2023 3:16:30 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Adrienne Hew	Individual	Oppose	Written Testimony Only

Comments:

Nope! Hawaii residents work harder than anywhere else across the country. This bill is total insanity! This must NOT BE ALLOWED! NUMBERS ON A SCREEN ARE NOT MONEY! Pass such a bill and I guarantee you, it will not only be the general population that will suffer, but the federal government will come after you next. You cannot think that what you do to us will not be turned on you.

Senate Judiciary Committee Meeting
March 30, 2023 9:35am
Re: HB525 HD2 SD1 "*Uniform Commercial Code*"

My name is Rita Kama-Kimura and I stand in Strong Opposition to this bill.

This bill is 197 pages, has had four hearings, with only (2) invested supporting organizations! and only in the fourth hearing (1) individual opposing. It appears this bill moved quietly through the system. My concern is, did all those who supported passing this bill, really understand it?

A step toward digital currency, electronic database? Which would mean a step toward having the government watch/monitor everything we do, what we buy, no privacy!

I am sorry but the public should have been more aware of this ... I ask where was the representation for the people? Who is looking out for us? I do plan on contacting my rep. for answers.

To recap:

House Hearing 02.02.2023: (2) written testimonies submitted, both in support!

- Peter Hamasaki, a member of the State of Hawai'i Commission to Promote Uniform Legislation, and
- Uniform Law Commission ...

House Hearing 02.14.2023: again only (2) written testimonies submitted, both in support, same testifiers!

- Peter Hamasaki, a member of the State of Hawai'i Commission to Promote Uniform Legislation, and
- Uniform Law Commission ...

House Hearing 02.27/2023: again same (2) written testimonies submitted, both in support!

- Peter Hamasaki, a member of the State of Hawai'i Commission to Promote Uniform Legislation, and
- Uniform Law Commission ...

Senate Hearing 03.15.2023: this time (3) written testimonies submitted, both in support!

- Peter Hamasaki, a member of the State of Hawai'i Commission to Promote Uniform Legislation, and
- Uniform Law Commission ...
- This time we have an individual who opposed the passing of this bill

I strongly oppose this bill and urge you to please vote no and stop it now.

Respectfully,
Rita Kama-Kimura

HB-525-SD-1

Submitted on: 3/28/2023 3:20:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Amanda Kwiatkowski	Individual	Oppose	Written Testimony Only

Comments:

We STRONGLY OPPOSE this bill. Please proceed accordinly.

HB-525-SD-1

Submitted on: 3/28/2023 3:22:01 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Scott millies	Individual	Oppose	Written Testimony Only

Comments:

I am not in favor for this bill Hb525 to be passed.

HB-525-SD-1

Submitted on: 3/28/2023 3:24:28 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Patrick J Pablo	Individual	Oppose	Written Testimony Only

Comments:

I do not give my rights to my money, electronically or physically to the federal government.

HB-525-SD-1

Submitted on: 3/28/2023 3:29:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Terri Yoshinaga	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose!

HB-525-SD-1

Submitted on: 3/28/2023 3:44:13 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Patrick H.K. Asing, Sr.	Individual	Oppose	Written Testimony Only

Comments:

WE ARE AGAINST SB525!!! NO DIGITAL BANKING!!!

HB-525-SD-1

Submitted on: 3/28/2023 3:45:17 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Maria Rizzo	Individual	Oppose	Written Testimony Only

Comments:

Dear Legislators,

After reviewing the proposed revisions to Hawaii's UCC set forth in HB525, I strongly object to this legislation. The proposed revisions to accommodate electronic records and currency will have the effect of controlling and potentially interfere with transactions, both commercial and consumer.

Some aspects of digital regulation and control have been subjected to hacking and fraud. Passing this bill will allow such criminal activity to continue and more so lead way to the increase in hacking and fraud by the volume. The current statute requiring "writings" is more difficult for hackers and fraudsters to conduct their fraud and identity theft on paper documents than electronically.

I am also opposed to any conversion of laws moving toward Central Bank Digital Currency using "electronic money". Research into Central Bank policies, actions and conduct has highlighted the potential for financial and economic control over an individual's hard earned cash and assets; which is highly concerning. Look at other countries, such as China, who have utilized this type of electronic money and asset control to establish social credit scores and a number of other punitive policies. Hawai'i should not be laying down the foundations to possibly establish a system that will enable its own citizens to be controlled for the benefit of national and/or internet entities. I strongly oppose any form of control over the personal assets of individuals or businesses.

Hard earned assets and cash of Hawaii's citizens should be protected; therefore, I strongly urge you not to pass this HB525.

Regards,

Maria Rizzo

HB-525-SD-1

Submitted on: 3/28/2023 3:52:31 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Loree Jean Searcy	Individual	Oppose	Written Testimony Only

Comments:

I am opposed to this bill because it will put mine and all others money in digital form allowing others besides the owner to have access to it. It can also be used as leverage against us to coerce us to conform to the whims of the government who also has access to it.

I am opposed

HB-525-SD-1

Submitted on: 3/28/2023 3:53:30 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ryan Kent	Individual	Oppose	Written Testimony Only

Comments:

Aloha State Legislature,

Federal banks do not own our money. We the people do! You have no aloha left. You don't even the know the meaning of that word anymore. Shame on you! I don't know how any of you sleep at night, knowing that this will oppress us even more! The citizens of Hawai'i are living under oppression with your regime and the cabal banking system already. Ask yourself this question, do you have any morals left, even a moral fiber at this point? Please do what's right and vigilantly oppose this bill. This is just 1 of many reasons why nobody has any faith in any politicians anymore. Prove us wrong and do the right thing, for we know the quantum financial system is already here and it's happening. This is wrong on so many levels and you know it. Every single person that I have talked to feels the exact same way as I do. And that's thousands of people. Which means the politicians are really the only ones that want this. So you can keep us more oppressed then we already are???...Again, shame on you all. This should not even be an issue. I'm not sorry for using so much vitriol, but you have brought this upon yourselves.

HB-525-SD-1

Submitted on: 3/28/2023 3:58:17 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
THOMAS KENT	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525. I oppose Hawaii creating a state law facilitating Central Bank Digital Currency.

The US dollar system is healthy, not needing a change; the benefits of CBDC are unclear and have not been proven; developing a CBDC create known and unknown risks to the current financial system. CBDC will threaten our security and privacy.

Sincerely

Thomas Kent

HB-525-SD-1

Submitted on: 3/28/2023 4:07:02 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kaylee	Individual	Oppose	Written Testimony Only

Comments:

This is not acceptable to be done, no one should have control over MY money but ME.

HB-525-SD-1

Submitted on: 3/28/2023 4:18:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Rod Taylor	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 as it paves the way for Hawaii to introduce Central Bank Digital Currency and I believe this is government over reach and control and not in the best interest of the citizens.

Thank you.

HB-525-SD-1

Submitted on: 3/28/2023 4:20:35 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nicole Soong	Individual	Oppose	Written Testimony Only

Comments:

I Oppose bill HB 525 HD2 SD1

HB-525-SD-1

Submitted on: 3/28/2023 4:21:52 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tiffany Marsoun	Individual	Oppose	Written Testimony Only

Comments:

I hereby state that I oppose this bill.

HB-525-SD-1

Submitted on: 3/28/2023 4:28:45 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Branden Baker	Individual	Oppose	Written Testimony Only

Comments:

Dear Representatives,

I would like to express my opposition to HB525 due to the way it treats cryptocurrencies.

Mahalo

HB-525-SD-1

Submitted on: 3/28/2023 4:30:38 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Judith Luckey	Individual	Oppose	Written Testimony Only

Comments:

i OPPOSE HB525

HB-525-SD-1

Submitted on: 3/28/2023 4:38:38 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mike Marsoun	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this Bill. The government has been shown to be HIGHLY irresponsible with financial matters and has NO right to infringe on any rights to alternative means of transacting OR trying to monopolize all transactions by way of a digital currency that they control. There is too much PROVEN CORRUPTION in government these days the the LAST thing we need not is them controlling the currency which is EXACTLY what they are planning, no matter how much they are trying to say likewise. Nobody believes this is anything but a complete power grab. We will be watching these Legislators VERY CLOSELY and how they vote on this and they WILL be held accountable.

HB-525-SD-1

Submitted on: 3/28/2023 4:56:02 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Arjuna Lowther	Individual	Oppose	Written Testimony Only

Comments:

Aloha Hawaii State Legislature,

As a lifelong citizen of the State of Hawaii, local business owner, employer, and cryptocurrency expert, I implore you to reject this bill (HB525). This bill will directly enable the adoption of Central Bank Digital Currencies, which will quickly erode all the freedoms we hold dear, and propel us into a dystopian nightmare of a future.

Central Bank Digital Currencies will allow a select few beaurocrats and bankers to have complete control over, and oversight of, every facet of our lives. We would no longer have any privacy. CBDCs would allow central banks to monitor all financial transactions, raising major concerns about privacy and government surveillance. The last thing we need at this time is more government surveillance and policing over every detail of our lives.

In addition, there are major security risks. CBDCs would be digital assets and therefore vulnerable to cyber attacks, theft, and other security risks. Any successful attack on a CBDC system could potentially destabilize the financial system and further erode public trust in central banks and the government.

This bill will lead us to a society that will resemble the social credit system in China. Need to fill up your pickup for a trip to Haleiwa this weekend? Sorry, your CO2 emission has reached its limit for this month and you will not be allowed to buy any more gas until the first of next month.

Who wants the government to have complete control over every aspect of our lives? Although you may be the party in power today, imagine your political enemies in power in a few years, and they will use this system to make life very difficult for you.

Please vote NO on HB525! And Please vote NO on any bill that would enable Central Bank Digital Currencies!

Thank you,

Arjuna Lowther

HB-525-SD-1

Submitted on: 3/28/2023 4:56:31 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
james	Individual	Oppose	Written Testimony Only

Comments:

I fully oppose HB525. That is complete government control on our money. I believe a Globalist or UN New World Order submitted this crap. When they control the money they control everything, food, electric, traveling, ect. Will be an opening like what china is doing with the social credit score. We are not a communist country and will resist all these Tyranic agenda's. It is "WE THE PEOPLE" that the governments is working for. not slaves to liberal agenda's. I Pray for GODS Justice.

HB-525-SD-1

Submitted on: 3/28/2023 5:07:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Drew Elwood	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I am writing in opposition to HB525. This bill is fundamentally unconstitutional and paves the way for government controlled money. This effects everyone in every position paving a clear path to tyranny. Digital dictatorships have no place in a free and open society. Please oppose this bill for the sake of humanity.

HB-525-SD-1

Submitted on: 3/28/2023 5:07:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kerry Gridley	Individual	Oppose	Written Testimony Only

Comments:

Dear Representatives,

I would like to register my opposition to this bill.

Mahalo and Aloha,

Kerry A Gridley

HB-525-SD-1

Submitted on: 3/28/2023 5:26:34 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dara Carlin, M.A.	Individual	Oppose	Written Testimony Only

Comments:

Standing in STRONG OPPOSITION!!!

HB-525-SD-1

Submitted on: 3/28/2023 5:31:47 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dr. Guy Yatsushiro	Individual	Oppose	Written Testimony Only

Comments:

The state does not have my permission to digitalize my money and redefine it as "electronic money". I strongly oppose this effort.

HB-525-SD-1

Submitted on: 3/28/2023 5:32:40 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
David Jones	Individual	Oppose	Written Testimony Only

Comments:

I strongly Opposed HB-525. I don't believe the state needs to be in my financial business.

Thank you David Jones

STATE OF HAWAII
REPRESENTATIVE SCOTT K. SAIKI, SPEAKER

**OPPOSITION on the following Measure
HAWAII HOUSE BILL No. 525**

RELATING TO “Measure Title: THE UNIFORM COMMERCIAL CODE”

Report Title: Uniform Commercial Code

Description: Implements the 2022 Uniform Commercial Code Amendments set forth by the Uniform Law Commission. Effective 6/30/3000. (SD1)

Companion Bill: SB352

Aloha Honorable Speaker Saiki and Members of the State House,

I, Desiree Lee immoderately oppose H.B. No.525. I reside in Waipahu, on the island of Oahu. Thank you for the opportunity to address the committee.

I and on behalf of my immediate family, highly oppose HB525 for the following concerns:

CBDC alternative during current times of financial uncertainty is incomprehensible.

CBDC would give governmental officials full control over the money going into and coming out of every person's account. This level of government control is **not compatible with “economic or political freedom”**.

Furthermore, has our State Legislators conducted its due diligence, extensive studies, comprehensive research, and or participated in an extensive course of international banking and fully comprehend the complexity of digital currency... poor design and implementation carries risks to data security, financial intermediation, financial integrity, and currency substitution. Perilous risk of compromising privacy issues, regulatory hurdles, banking sector impacts, and other risk of potential data breaches, destabilization of financial institutions, and loss of security. These significant factors outweigh the benefits of this Bill and haphazardness is harmful and catastrophic for us peoples.

I furthermore speak on behalf of my kupuna family members and neighborhood community that would be at a high disadvantage. These kupuna struggle to navigate their television remote controls. Majority is illiterate of technology knowledge; how could they fathom to facilitate this imposition. This is also discriminatory to our citizens of English as a secondary language. It is NOT inclusive or equitable for the multiple cultures of Hawaii.

Your reconsideration is detrimental for the livelihood of “us the citizens of this Aloha state”.
Vote no on HB525!

Sincerely,
Desiree Lee and O’hana

HB-525-SD-1

Submitted on: 3/28/2023 6:00:55 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Martha Stephens	Individual	Oppose	Written Testimony Only

Comments:

Hawaii State Legislators please stand up for your people and human rights as a sovereign free state and do not allow the United Nations to attain their totalitarian rule here.

Please do not **redefine the term "money"** to include "electronic money". This is laying the groundwork for central bank digital currency (CBDC)!!

This plan will eliminate all small banks and cash to make way for a one world banking system to have complete control over every individual on the planet. Communism plain and simple. Do the right thing. Do not be bought out. Think of your families futures.

HB-525-SD-1

Submitted on: 3/28/2023 6:02:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shellie Davis	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE THIS BILL!!!

HB-525-SD-1

Submitted on: 3/28/2023 6:03:49 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Danya Medeiros	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. (HB 525)

HB-525-SD-1

Submitted on: 3/28/2023 6:06:08 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Antionette Fernandez	Individual	Oppose	Written Testimony Only

Comments:

Dear official representatives Madams and Sirs of the Great State of Hawaii. I Antionette Fernandez am writing on behalf of my family and the State of Hawaii in which I Love.

This bill that your are now considering is not what our community needs . We have voted to be represented by all of you . You are making laws and decisions for our communities and people of Hawaii that will change the fabric of Hawaii and our lives.

There is no going back once you make these agreements that many of the people are unaware of and do not support.

These past 4 years have ruined many peoples lives and many businesses have collapsed. If you do this you are opening a can of worms that will only benefit the rich. Our people are suffering under a Government that has no brakes and is going full bore with this bill that will breakdown all the family businesses , tourism and this will cause a cataclysmic disaster. I ask all of you to pump your brakes and not allow this cross over from paper money backed by gold to a digital currency that can be lost in space , taken, scammed and used for uses that the people of Hawaii may not support. This Cripto currency has no real value and is Easily stolen by hackers. May I take you for a ride back in history when the Covid pandemic moneys were stollen by hackers. Never to be replaced!!!

According to reports at NBC

Biggest fraud in a generation': The looting of the Covid relief plan known as PPP

The official in charge of Covid relief tells NBC News' Lester Holt that programs like PPP were structured in ways that were "an invitation" to fraudsters.

The Citizens of Hawaii have continued to suffer at the hands of officials who are trusted to put them first. Only to find Money being misused mishandled and honestly stolen An example is the never ending cost of projects that cannot verify spending. Enough is enough! We the people are your employers. When I see the votes that should be yes or no become yay with prejudice. It makes me very angry let your yes be yes, and your no be no, do not conform, but do the right thing. The people of Hawaii have been entrusted you to do the best for them. Mahalo , I pray you

not only think of yourselves but your children's children's children. Aloha Antionette Fernandez I oppose this switch over and pray you will use The guidance of The Lord ,the King and the people of Hawaii to vote against this bill.

HB-525-SD-1

Submitted on: 3/28/2023 6:06:26 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Rosa L Jaime	Individual	Oppose	Written Testimony Only

Comments:

Digital money would enable our government to track every single purchase or sale I make. It would be a frightening tool of control, as **officials could easily seize or freeze part or all of my money.**

This is not something I would never want to be apart of our lives or our children's. Please vote oppose!

HB-525-SD-1

Submitted on: 3/28/2023 6:15:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alberta Lono	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 HD2 SD1 for the simple reason it's evil. From a Christian viewpoint, this is the mark of the beast. 666 written on your forehead. I will have no part of this. How can anyone of you agree to something like this. I urge you strongly, do not pass this bill. My grandchildren and great grandchildren and future generations will have no life to themselves. You are taking away our rights and our livelihood.

HB-525-SD-1

Submitted on: 3/28/2023 6:18:03 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Reina Loughlin	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525 and believe its intentions and benefits do not outweigh nor protect citizens' privacy and rights to their accounts.

HB-525-SD-1

Submitted on: 3/28/2023 6:23:19 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
James Vigorito	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill and any bill that may pave the way for centralized digital currency.

I am strongly opposed to giving economic central planners more power over our economy or our currency.

The purpose of a Central Bank Digital Currency is to control every facet of human society. It is being sold as a convenience with no downside. That is propaganda. Hawai'i must not fall into this trap. We must not promote government-sanctioned digital surveillance. 18 United States Governors have joined together to protect their citizens from CBDCs in their states. We must stand with them.

Why? Cyber attacks, vulnerability to State and Foreign Actors, zero privacy, frozen funds, all movement and actions are traceable. Banks have control over every penny we own and can turn off access to our money with no recourse. Our money can be seized for non-compliance with whatever the controlling authorities mandate. Every transaction is documented, purchases may be disallowed, ESG scores can be used to control what you buy, when you buy and where you buy.

There would be no privacy and if there is no privacy, there are no rights.

HB-525-SD-1

Submitted on: 3/28/2023 6:28:39 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Esther Gefroh	Individual	Oppose	Written Testimony Only

Comments:

To Whom it May concern:

I am writing to let you know that I oppose the proposed bill because this is a Trojan horse or a wolf in sheep's clothing that will give authority to a minority of people who will finalize their control all monetary resources. I feel this will become a tool against anyone who they disagree with.

Sincerely yours,

HB-525-SD-1

Submitted on: 3/28/2023 6:31:34 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
alexis-nova posiulai	Individual	Oppose	Written Testimony Only

Comments:

i Alexis-Nova Posiulai oppose to bill hb525.

HB-525-SD-1

Submitted on: 3/28/2023 6:43:27 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Bryant Young	Individual	Oppose	Written Testimony Only

Comments:

We do not need the government controlling our banks.

HB-525-SD-1

Submitted on: 3/28/2023 6:48:19 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mildred Carlos	Individual	Oppose	Written Testimony Only

Comments:

!!

HB-525-SD-1

Submitted on: 3/28/2023 6:48:38 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Susan Heitmann	Individual	Oppose	Written Testimony Only

Comments:

We the citizens of Kauai do not want CBDC. Please do not attempt to pass this bill. I for one want my financial dealings to remain private and anonymous. The government has no business tracking how we spend our money. My ohana and I will not take part in a CBDC system.

Thank you.

Sincerely, Susan Heitmann

susieheitmann@outlook.com

HB-525-SD-1

Submitted on: 3/28/2023 6:53:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sarah Barientos	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY OPPOSE HB 525 because this will dictate what we can and cannot do with our hard earned money. YOU as our Public Servants will also have to be subjected to this invasion of privacy and dictatorship, we are not communist china and we DO NOT want to be under any type of surveillance or monitoring system or any system for that matter. This sounds like China's social credit score that leads to adopting the cdbc which is absolutely unacceptable. Again, I STRONGLY OPPOSE HB 525.

HB-525-SD-1

Submitted on: 3/28/2023 6:53:52 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Thomas Milcarek	Individual	Oppose	Written Testimony Only

Comments:

This bill is bad ide for many reasons the most importqnt is computers fail. Then what? No one has any ability to get what they need. BAD IDEA. Local control is better for locals.

HB-525-SD-1

Submitted on: 3/28/2023 6:54:57 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nicole Loughlin	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB525 because I believe in the freedom to privately use my hard earned money as I deem necessary and appropriate. Passing this bill will allow the government to control my money and dictate how I live my life. As a citizen of the United States of America, I have a right to choose the way I live, which includes and is not limited to... my choice of religion, how I raise my family, and ultimately how I spend my money. Giving the government power over any part of a citizen's life, that contradicts what has been stated in our constitution and our bill of rights, is pure tyranny and absolutely uncalled for. If this awful bill is passed, it would take away all of my freedom in how I spend my money, and not give me options to purchase other forms of money such as crypto currency. Overall, this bill should be vetoed and not even given a second thought, if any of these lawmakers believe in the freedom and rights that American citizens should have, which have been fought for through the shedding of blood for the last 200 years.

HB-525-SD-1

Submitted on: 3/28/2023 7:01:58 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Anysa Williams-aipoalani	Individual	Oppose	Written Testimony Only

Comments:

The main disadvantages of cryptocurrency include cybersecurity, price volatility, and irreversible transactions. Because cryptocurrency relies on digital technology, it is subject to cybersecurity breaches by hackers. There is no fraud protection with cryptocurrency, so if it's hacked or lost, it's gone for good. What a way to try and sneak such a bill in knowing the circumstances that will come with it , the damage that will be done.Many changes, which will only be giving you folks the control you want because this is what it's all about.

HB-525-SD-1

Submitted on: 3/28/2023 7:07:05 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Keikilani Ho	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. This is government overreach.

HB-525-SD-1

Submitted on: 3/28/2023 7:11:14 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Troy Freitas	Individual	Oppose	Written Testimony Only

Comments:

There is not enough information to vote on this bill to move forward. Will people lose control of there money? Will it be easier for organization to take your money? Challenges of moving money? Theft? Cypersecurity?

HB-525-SD-1

Submitted on: 3/28/2023 7:12:01 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jordan Ho	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill.

HB-525-SD-1

Submitted on: 3/28/2023 7:13:45 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
David Barientos	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525 because this bill will facilitate a CBDC and ban any type of digital coin for example bitcoin. This bill will also dictate how to spend our hard working money and be under a monitoring system which we all will be subjected to including you the elected public servants of Hawaii will be under surveillance on how you spend your money. This Is absolutely unacceptable. We are not turning into communist China. I strongly oppose.

HB-525-SD-1

Submitted on: 3/28/2023 7:18:31 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Rosanne Kloeg	Individual	Oppose	Written Testimony Only

Comments:

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will redefine the term "money" to include "electronic money". This is laying the groundwork for central bank digital currency (CBDC)!!

If the dollar becomes digital your money will NO Longer Belong to YOU, it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the federal government.

HB-525-SD-1

Submitted on: 3/28/2023 7:30:45 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Maurgana Stiastny	Individual	Oppose	Written Testimony Only

Comments:

Here is my testimony if you need ideas: I strongly oppose HB 525. It is being presented as a "casual update" when it is actually redefining the definition of money and paving the way for central bank digital currency (CBDC). Far more thought has to go into something like this than allowing it to be sent through the legislature as a "casual update". The Governor from South Dakota has spoken up very strongly against this "update" and is urging States all over the Country to think very clearly what they are actually agreeing to. I do not support the amendments to the UCC because they are intended to redefine money which can lay the foundation of CBDC. My friend's tenant is from Canada and he had his bank account seized by the Canadian Government after giving a \$50 donation in support of the trucker convoy. Look up social credit system on Wikipedia. Its right there in black and white what has happened in China as a result of CBDC and their social credit system. From Wikipedia, "As of June 2019, according to the National Development and Reform Commission of China, 27 million airline tickets as well as 6 million rail tickets had been denied to people who were deemed "untrustworthy" (meaning they were blacklisted in the social credit system). Imagine life in Hawaii where if our local community opposed the TMT on Mauna Kea and the federal government had the power to blacklist our kupuna? Think it's far-fetched? If we don't put a stop to CBDC this will be our tomorrow. HB 525, if passed, is our Hawaii preparing the United States for Central Bank Digital Currency which will lead into a social credit system. As mentioned before this is not a "casual update" of the UCC. We have to think very seriously and do proper research before we make changes if we truly care about the future we want to leave our Keiki.

HB-525-SD-1

Submitted on: 3/28/2023 7:33:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lei Tata	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE BILL HB525 HD2. It is the biggest threat to our FREEDOM concerning the central banking digital currency that this government is building.

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will redefine the term "money" to include "electric money." This money will be programmable and will be used to control our movements and what I can and cannot buy. This puts MY RIGHTS and PRIVACY at stake and I do not agree with this!!

This is laying the groundwork for central bank digital currency. If the dollar becomes digital, my money no longer belongs to me, it will belong to the federal government. As I was reading this bill, the word that continuously jumped out at me was CONTROL!!! Which is exactly what this bill will ultimately do. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the federal government.

This great reset is not for the global community but benefits the global elite.

HB-525-SD-1

Submitted on: 3/28/2023 7:34:43 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Racquel Alfsen	Individual	Oppose	Written Testimony Only

Comments:

No CBDC!

HB-525-SD-1

Submitted on: 3/28/2023 7:40:53 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lorinda Alana	Individual	Oppose	Written Testimony Only

Comments:

Absolutely not. I am admanatly against HB525.

We need to put a LOT more thought and consideration in to changing this, especially at this point in time when so many of our freedoms and control of our personal lives (medical, financial , economic, familial) are vulnerable. NO to HB525.

HB-525-SD-1

Submitted on: 3/28/2023 7:46:00 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Laurine Hahn	Individual	Comments	Written Testimony Only

Comments:

I am not in favor and firmly oppose this bill HB525!

This will take the our rights,freedom and will have no control of our hard work earnings!

Please vote No for the sake of the future of our state and children!

God Bless!

Laurine Hahn

HB-525-SD-1

Submitted on: 3/28/2023 7:47:49 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lynne wood	Individual	Oppose	Written Testimony Only

Comments:

Leave OUR money alone!! You have NO RIGHT to do this.

HB-525-SD-1

Submitted on: 3/28/2023 7:51:05 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Marisa	Individual	Oppose	Written Testimony Only

Comments:

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, your money will NO Longer Belong to YOU; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/28/2023 7:52:27 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Moorea Wolfe	Individual	Oppose	Written Testimony Only

Comments:

This bill is the worst thing to happen to Hawaii and is purely unconstitutional and criminal! To whomever you psychopaths are who are being paid off to try to pass this disgusting bill, you are all a disgrace and should be banned from the state of Hawaii. You work for the people! Do your job and do the right thing and listen to us! Karma will come back to haunt you if you don't listen to the people of Hawaii. God wins.

HB-525-SD-1

Submitted on: 3/28/2023 7:52:49 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lynn Hiyane	Individual	Oppose	Written Testimony Only

Comments:

I do not support this bill.

America was Built around the notion of free

enterprise; not monopolies.

HB-525-SD-1

Submitted on: 3/28/2023 7:54:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Terry Zelko	Individual	Oppose	Written Testimony Only

Comments:

oppose

HB-525-SD-1

Submitted on: 3/28/2023 7:55:55 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Drusilla	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525 because it will eventually strip freedom and rights from the people, and give it to a dictatorship government control! Turning it into a social credit score.

“Give Back The Freedom to the People”.

HB-525-SD-1

Submitted on: 3/28/2023 7:56:33 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jocelin Hee-Liu	Individual	Oppose	Written Testimony Only

Comments:

I oppose this centralized digital money system !

HB-525-SD-1

Submitted on: 3/28/2023 7:57:46 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lois J Young	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I oppose this bill which paves the way for government control and overreach, government surveillance and invasion of privacy.

The banks are failing like our fiat currency.

The US dollar is on the brink of extinction and I refuse to embrace any replacement ie CBDC. Silver and gold is real money.

Do not pass HB 525. I OPPOSE. And you should too

Mahalo,

Lois Young

HB-525-SD-1

Submitted on: 3/28/2023 8:00:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joyce Wong	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525. The passing of this bill will enslave future generations an enslave them to the will of the government.

HB-525-SD-1

Submitted on: 3/28/2023 8:06:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alisen Celestyne	Individual	Oppose	Written Testimony Only

Comments:

I strongly Oppose HB525 because this bill will create the infrastructure for banks to control individuals' money and take away our freedom of choice on how to spend our money.

HB-525-SD-1

Submitted on: 3/28/2023 8:11:40 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Vernelle Oku	Individual	Oppose	Written Testimony Only

Comments:

I respectfully oppose this bill that will give too much power to the Central Banks over the American people.

Please let's not enslave our children and grandchildren to the Central Banks.

HB-525-SD-1

Submitted on: 3/28/2023 8:27:26 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kim Haine	Individual	Oppose	Written Testimony Only

Comments:

This legislative change will pave the way to CBDC's. Please understand what this legislation means and how it could create a digital control grid for all future generations.
I strongly OPPOSE this bill.

HB-525-SD-1

Submitted on: 3/28/2023 8:28:11 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jaclyn Carreira	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525

HB-525-SD-1

Submitted on: 3/28/2023 8:28:38 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Audra Robinson	Individual	Oppose	Written Testimony Only

Comments:

!! Me and my family testify and strongly OPPOSE Bill HB525. As a state that has worked so hard to be a unique island state, we should NOT amend the UCC. These amendments will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, our money, your money and the state's money will NO Longer Belong to us! it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we all make to be surveilled by the federal government. Our rights and our privacy are being stolen form us. This bill is unconstitutional and it will not end well for anyone if it is passed.

thank you for your consideration and please listen to your constituents.

HB-525-SD-1

Submitted on: 3/28/2023 8:32:00 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Erica	Individual	Oppose	Written Testimony Only

Comments:

I strongly believe we should not have digital currency. With the constant uprising of computer hacking, it seems completely preposterous to consider having all currency be digital. Identity theft is also at a major high, which would cause a greater possibility of private moneys being stolen and other criminal activity.

Keeping individual country's currency supports people's privacy around their finances. It also supports and preserves diverse cultures and local economies.

Hawaii State Legislature

Submit Testimony

Regarding HB525

I strongly oppose this bill and any bill that may pave the way for centralized digital currency.

I am strongly opposed to giving economic central planners more power over our economy or our currency.

The purpose of a Central Bank Digital Currency is to control every facet of human society. It is being sold as a convenience with no downside. That is propaganda. Hawai'i must not fall into this trap. We must not promote government-sanctioned digital surveillance. Eighteen United States Governors have joined together to protect their citizens from CBDCs in their states. We must stand with them.

Why? Cyber attacks, vulnerability to State and Foreign Actors, zero privacy, frozen funds, all movement and actions are traceable. Banks have control over every penny we own and can turn off access to our money with no recourse. Our money can be seized for non-compliance with whatever the controlling authorities mandate. Every transaction is documented, purchases may be disallowed, ESG scores can be used to control what you buy, when you buy and where you buy.

There would be no privacy and if there is no privacy, there are no rights.

Mahalo,

Sharon Lund

HB-525-SD-1

Submitted on: 3/28/2023 8:38:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joshua Perallon	Individual	Oppose	Written Testimony Only

Comments:

I currently oppose this bill because I believe that the government should not tell me how I should spend my money!

HB-525-SD-1

Submitted on: 3/28/2023 8:39:56 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jacquelyn Nelson	Individual	Oppose	Written Testimony Only

Comments:

NO central bank digital currency!

HB-525-SD-1

Submitted on: 3/28/2023 8:41:55 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lindsay Kamm	Individual	Oppose	Written Testimony Only

Comments:

I am opposed to any action that moves us toward a central bank digital currency. Please vote against this bill in order to maintain the current state in which money is tangible and citizens are protected.

HB-525-SD-1

Submitted on: 3/28/2023 8:44:12 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tamara Mckay	Individual	Oppose	Written Testimony Only

Comments:

I fully oppose this Bill. It is irresponsible in the direction this bill is leading into a social credit system.

we need to be going in the opposite direction of any socialism ideals.

HB-525-SD-1

Submitted on: 3/28/2023 8:45:22 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Carlo Lomuscio	Individual	Oppose	Written Testimony Only

Comments:

I Carlo Lomuscio a citizen and resident of Kauai, Hawaii am opposed to this HB 535

I served in the United States Marine Corps before I even became a citizen of the United States of America!

I believe in the constitution of the United States of America and I am strongly against this legislation because it will destroy our republic and we are a republic not a democracy!

I stand with Thomas Jefferson!

"Quote "

'I believe that banking institutions are more dangerous to our liberties than standing armies. If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, the banks and corporations that will grow up around the banks will deprive the people of all property until their children wake-up homeless on the continent their fathers conquered.'

Thomas Jefferson 1802

HB-525-SD-1

Submitted on: 3/28/2023 8:47:58 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jamie Irvine	Individual	Oppose	Written Testimony Only

Comments:

Oppose to HB525

HB-525-SD-1

Submitted on: 3/28/2023 8:49:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mary A Lopes	Individual	Oppose	Written Testimony Only

Comments:

Do not support Amendments to the UCC. This is not good for Hawaii!!

HB-525-SD-1

Submitted on: 3/28/2023 8:49:18 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ola Souza	Individual	Oppose	Written Testimony Only

Comments:

The American government has been rapidly impoverishing its citizens since taking us off the gold standard in 1971, and now amid insurmountable debt and a fiat currency worth pennies on the dollar, this legislature seeks to once again “redefine” money? Absolutely not!

I need only look as far as my Facebook account to understand being denied access with no recourse via a digital platform.

In the absence of a tangible asset — something I can touch, hold, store — I am completely at the mercy of those who hold the key. Again, no thank you!

The bill is 197 pages long. You’d be hard-pressed to convince me that any member of this legislature has read through the entire document, let alone the average Hawaii citizen if they were even aware of the effort to ramrod this through this session, but I submit that’s the point, isn’t it?

A bill of this length that seeks to redefine currency, and thereby an individual’s ability to eat, shelter or obtain medical care demands FAR greater scrutiny. This bill simply must be held.

HB-525-SD-1

Submitted on: 3/28/2023 8:53:28 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
summer k cazimero	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525

HB-525-SD-1

Submitted on: 3/28/2023 8:53:49 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Angela Duran	Individual	Oppose	Written Testimony Only

Comments:

I believe in the constitution with freedom rights and I expect to have control over my finances that I have worked very hard for.

Thank you for your attention to my testimony.

HB-525-SD-1

Submitted on: 3/28/2023 8:59:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tracy Hokama	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. I do not wish for our dollar to become digital.

HB-525-SD-1

Submitted on: 3/28/2023 9:00:54 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Melinda Roworth	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525 HD 2 SD 1 with reference to CBDC.

I do not support any legislation approving the use of CBDC in the State of Hawai or any other state in the United States of America.

HB-525-SD-1

Submitted on: 3/28/2023 9:02:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alan Koons	Individual	Oppose	Written Testimony Only

Comments:

No digital currency or cbdc's. Shut this bill down. Government does not and should not have this sort of control of currency.

HB-525-SD-1

Submitted on: 3/28/2023 9:03:03 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Expedita Pasion	Individual	Oppose	Written Testimony Only

Comments:

I am opposing HB525HD2

HB-525-SD-1

Submitted on: 3/28/2023 9:04:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jessica Penner	Individual	Oppose	Written Testimony Only

Comments:

NO TO CBDCS AND PROGRAMMABLE MONEY!! ABSOLUTELY NOT!!!

Legislators in Hawaii have made it nearly impossible for state constituents to buy crypto and now you want to slide in REDIFINING MONEY (via this bill) to include programmable CBDCs? Absolutely, 100% no. We know many of our legislators are owned by China, but we will not tolerate you all ushering us into the new era of digital slavery.

Please research how these financial systems are used to completely dominate and enslave people. If you don't care about the voice of the people reaching out and saying "no" to this - at least try to think about your own children and grandchildren and the CCP hellscape you will be enabling by voting "yes" to this.

HB-525-SD-1

Submitted on: 3/28/2023 9:06:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Christine Asing	Individual	Oppose	Written Testimony Only

Comments:

Do NOT support the amendments to the UCC; they are intended to redefine money. This change in definition is unconstitutional. This is very dangerous for Hawai'i and our country. Our money says, "In God we trust." This is another way to deprive Americans and is dangerous to our liberties.

HB-525-SD-1

Submitted on: 3/28/2023 9:07:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Janelle	Individual	Oppose	Written Testimony Only

Comments:

I'm writing in opposition of HB525 as it paves the way for government controlled money and taking away more of our freedom. This is not right and it's not what the people want.

HB-525-SD-1

Submitted on: 3/28/2023 9:07:54 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
contessa pilson	Individual	Oppose	Written Testimony Only

Comments:

NO!!!!

HB-525-SD-1

Submitted on: 3/28/2023 9:10:02 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
John Asing	Individual	Oppose	Written Testimony Only

Comments:

Please Do NOT support the amendments to the UCC, which will redefine money. This change is unconstitutional. Our money says, "In God we trust." This is another way to deprive Americans and remove God from our country.

HB-525-SD-1

Submitted on: 3/28/2023 9:11:56 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Hope Marini	Individual	Oppose	Written Testimony Only

Comments:

This bill HB525 is labelled as UCC updates and sneakily contains legislation that allows for the federal government to establish a central bank digital currency (CBDC) which is an unconstitutional over-reach of power. This proposal is a clear violation of rights and privacy of every US citizen.

HB-525-SD-1

Submitted on: 3/28/2023 9:13:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Amy Mahikoa	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 as it infringes on our constitutional right as American Citizens. I do not agree with this bill and kindly ask that it doesn't pass.

HB-525-SD-1

Submitted on: 3/28/2023 9:16:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Theo Kady	Individual	Oppose	Written Testimony Only

Comments:

Hello,

My family and I vehemently oppose this Bill as there are vast dangers associated with it to the people of Hawai'i and the United States at large.

Regards,

Ted

HB-525-SD-1

Submitted on: 3/28/2023 9:16:59 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ijeva Bambridge	Individual	Oppose	Written Testimony Only

Comments:

I Oppose HB525 and I urge you NOT to Vote for this bill because the government will be able to Scrutinize our personal bank accounts and help themselves to our "Hard Earned" Money at will! Our rights are being Stripped away by our own government. We need to Stand up and Fight back against Corruption!

HB-525-SD-1

Submitted on: 3/28/2023 9:18:41 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dee Anne DuBoise	Individual	Oppose	Written Testimony Only

Comments:

The Bill HB525 is clearly a covert over reach of the government to gain control of its citizens money.. I oppose this bill on the grounds that it violates our constitutional rights. Please read what you are getting ready to sign and not let a lobbyist group tell you what is in this bill.

HB-525-SD-1

Submitted on: 3/28/2023 9:20:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Antoinette Entilla	Individual	Oppose	Written Testimony Only

Comments:

To whom it may concern,

I OPPOSE BILL HB525! It is UNCONSTITUTIONAL! We are free people!!!! This BILL goes against our rights and privacy. You politicians that is in favor of this BILL HB525, you are going against your OATH! You are supposed To protect and to serve the People of Hawaii!!

HB-525-SD-1

Submitted on: 3/28/2023 9:24:30 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Adam Chase	Individual	Oppose	Written Testimony Only

Comments:

I oppose this measure.

HB-525-SD-1

Submitted on: 3/28/2023 9:25:23 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jessica Friedberg	Individual	Oppose	Written Testimony Only

Comments:

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will **redefine the term "money"** to include "electronic money". This is laying the groundwork for central bank digital currency (CBDC)!!

If the dollar becomes digital your money will NO Longer Belong to YOU, it will belong to the federal government. This will **open the doorway to tyranny** allowing every transaction we make to be surveilled by the federal government.

Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/28/2023 9:28:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chanara Casey Richmond	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

HB-525-SD-1

Submitted on: 3/28/2023 9:28:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Keoni Pikini	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill, I feel this is a invasion of privacy

HB-525-SD-1

Submitted on: 3/28/2023 9:28:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Quinn	Individual	Oppose	Written Testimony Only

Comments:

I Quinn Thierbach oppose Bill HB525. I believe this could lead to infringements on our rights as citizens of the United States. I also believe Bill HB525 is being snuck behind the people of Hawaii's backs as it has not been brought to anyones attention nor explained in full to the people it would affect.

HB-525-SD-1

Submitted on: 3/28/2023 9:28:34 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lara Taamu	Individual	Oppose	Written Testimony Only

Comments:

I am a Sovereign Human and do not consent to entering into a corporate contract of any form with this acting government. I oppose HB525 for the fact that it will enslave to populate. I firmly state this proposal goes against the US Constitution n defiles the existing Repulic of the United States.

HB-525-SD-1

Submitted on: 3/28/2023 9:29:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ayla Erlandson	Individual	Oppose	Written Testimony Only

Comments:

I disagree with this bill. What is being proposed is a total infringement on personal privacy, and freedom. I'm a young 21 year old girl and this bill scares me for my future. This bill makes me feel as if I would never be able to grow independently.

HB-525-SD-1

Submitted on: 3/28/2023 9:29:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeanet Pascua	Individual	Oppose	Written Testimony Only

Comments:

Dear Senators and Representatives,

HB 525 is not in the best interest of all your constituents. It alienates so many of your constituents who may not have digital access to their funds. Our community is in need of going back to the basics of utilizing cash. The option to have the use of our funds through credit cards is a personal responsibility. HB 525 would take away our personal responsibility for our own individual access to funds.

To quote some of the concerns shared in the discussion to move the United States Currency into only a digital currency option. There are several potential risks, including tech barriers and security concerns as well as privacy threats. Its potential to take on some of the work performed by commercial banks and credit markets has also caused some to worry. “Any dedicated infrastructure for a CBDC would need to be extremely resilient to such threats, and the operators of the CBDC infrastructure would need to remain vigilant as bad actors employ ever more sophisticated methods and tactics.”

More research must be done as to the effects of a sole digital currency before committing Hawaii to this selective and potentially dangerous system.

Please vote NO to HB 525.

Thank you.

Jeanet Pascua

HB-525-SD-1

Submitted on: 3/28/2023 9:30:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mark White	Individual	Oppose	Written Testimony Only

Comments:

I oppose this measure. Look Texas is trying something similar and I oppose that too. There are WAY TO MANY unknown variables here. Do not pass this bill.

Mark White

94-217 Olua Place

Waipahu Hawai. 96797

HB-525-SD-1

Submitted on: 3/28/2023 9:31:03 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Raleigh Peralta	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill as it is unconstitutional and against our rights of privacy as american citizens. Government should not know or have control over its citizens personal banking. We the people are speaking so elected public officials need to start listening and stop being sneaky about it. We know that they are bought out and agreed to get this done by outside sources which is completely illegal and i am a shamed of these bought out public servants who dont so things right for the people.

HB-525-SD-1

Submitted on: 3/28/2023 9:31:41 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tristen Daniel	Individual	Oppose	Written Testimony Only

Comments:

I oppose

HB-525-SD-1

Submitted on: 3/28/2023 9:31:50 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ashly Vida	Individual	Oppose	Written Testimony Only

Comments:

This bill is unconstitutional because it restricts how people in Hawaii can earn, manage and access our money.

HB-525-SD-1

Submitted on: 3/28/2023 9:35:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kristine Kelly	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill as it is unconstitutional and against our rights. This bill should be illegal.

HB-525-SD-1

Submitted on: 3/28/2023 9:39:17 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
francis spalluto	Individual	Oppose	Written Testimony Only

Comments:

Stongly oppose this bill that oabes the way to cbdc

our constitution defines money in a specific way and digital curry undermines our sovereign rights

HB-525-SD-1

Submitted on: 3/28/2023 9:45:12 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Maura Tanaka	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 because it is dangerous to centralize banking, the control of an institution to have on individuals' money in digital form. It is the right of every American citizen to save their hard earned income, knowing that it cannot be controlled by government legislation. Such a bill will allow for the infringement of government on citizens' right to life, liberty and the pursuit of happiness. This bill will be opening a 'can of worms' and lead to more infringement of rights and directly opposed to what this country stands for.

Maura Tanaka

HB-525-SD-1

Submitted on: 3/28/2023 9:45:41 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Larry Duclayan	Individual	Oppose	Written Testimony Only

Comments:

I strongly OPPOSE HB525.

HB-525-SD-1

Submitted on: 3/28/2023 9:45:46 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
lori nishimura	Individual	Oppose	Written Testimony Only

Comments:

This bill is unconstitutional and infringes on our freedoms. Passing this bill will take us down a bad path which many fear will end up similar to China with their "social credit" system.

HB-525-SD-1

Submitted on: 3/28/2023 9:46:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeremy golesh	Individual	Oppose	Written Testimony Only

Comments:

I Jeremy Golesh, a citizen of the United States of America strongly oppose this proposed bill HB525. I will not stand for this encroachment on our personal freedoms.

HB-525-SD-1

Submitted on: 3/28/2023 9:46:50 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cynthia Decenzo	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB525

HB-525-SD-1

Submitted on: 3/28/2023 9:50:19 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
C. Vierra	Individual	Oppose	Written Testimony Only

Comments:

This might seem like a small step, but it's a slippery slope of control. At least you can control the cash in your hand. I oppose HB525.

HB-525-SD-1

Submitted on: 3/28/2023 9:50:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lourdes Scheibert	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525

HB-525-SD-1

Submitted on: 3/28/2023 9:50:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Richard	Individual	Oppose	Written Testimony Only

Comments:

As a resident of Hawaii since 1982, I have seen many ideas proposed, both good and bad... This bill as written threatens to take away numerous rights of individuals throughout the state... Most harmful is the inherent ability of the state to force its residence to give up their right to their own ability to control, personal finance... For this, and other reasons, I firmly oppose the passage of this bill and ask that it be rescinded...

Give up their right to their own ability to control, personal finance... For this, and other reasons, I firmly oppose the passage of this bill and ask that it be rescinded...

Respectfully,

RICHARD PETTIT

HB-525-SD-1

Submitted on: 3/28/2023 9:51:28 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Josephine Keliipio	Individual	Oppose	Written Testimony Only

Comments:

This bill is being made to appear as a casual UCC update but in fact will redefine the definition of money, open the door to a Central Bank Digital Currency system, and potentially help pave the way to a Social Credit System which is currently used in China. There needs to be a lot more clarification and consideration before we pass an update to the definition of currency.

Keep CBDC out of Hawaii!!!

Mahalo.

HB-525-SD-1

Submitted on: 3/28/2023 9:51:44 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Elaine Lucas	Individual	Oppose	Written Testimony Only

Comments:

Why should I have others control my money? I work hard for my finances so what makes you think that you should have any say? I oppose to this non sense, isn't it good enough we are forced to pay taxes for things like the rail that I was against building? Why don't you guys look into more important issues such as keeping our teachers in Hawaii, keeping our front line workers in Hawaii, fixing and/or making improvements to our schools for our children, fixing public housing, yeah exactly, nothing is being done but this kine unnecessary things are being talked about taking up unnecessary time and probably money too. HEWA!!!

HB-525-SD-1

Submitted on: 3/28/2023 9:52:18 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
stacy diaz	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB525

HB-525-SD-1

Submitted on: 3/28/2023 9:55:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tim Tamashiro	Individual	Oppose	Written Testimony Only

Comments:

The main reason I am opposing this bill is because it will take away our financial privacy. This bill will allow the banks and government to use surveillance tactics which will compromise personal privacy for the people of Hawaii. This bill will also restrict decentralized monetary technology from advancing by hindering the growth and development. I would support a currency that is backed by gold. Thank you for your time in reading my testimony and comments.

HB-525-SD-1

Submitted on: 3/28/2023 9:58:39 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cheryl Rzonca	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525 and ask that all elected officials, who's salary is paid for by tax payers of Hawaii and who were elected to represent the voices of the people of Hawaii, vote NO on this bill.

HB-525-SD-1

Submitted on: 3/28/2023 9:59:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Pamela J McIlroy	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I write with grave concern over the substance of this bill, which in my opinion is allowing a dangerous overreach of government to control our financial system. This is against our constitutional freedoms, since it could potentially censor and control access to money based on behavior that is not favored by the political leanings of the current administration or party. This is similar in potential control to the CCP system. We saw the Canadian Government restrict access to accounts of those who were involved in peaceful protests, within the past two years, which was a preview to this type of central bank digital and monetary control.

Methods and transparency of introducing bills matter too. This has been done in a sneaky and non transparent manner. Most people do not understand the potential scope of this control over their money by the government, either now or in the future. I oppose the way this was introduced as well as the substance.

Mahalo for hearing my testimony as a US Citizen and long time resident of Hawaii.

Pamela J McIlroy

From: J. Calvert

Subject: OPPOSE HB525 HD2 SD1

Aloha Members of the Committee:

I strongly object to this legislation, for several important reasons.

1) The 2022 Uniform Commercial Code Amendments (UCCA) redefine "money" in a manner that would exclude cryptocurrencies, but would include central bank digital currencies (CBDC). Cryptocurrencies, such as Bitcoin, would be considered "digital assets," whereas CBDC would be considered "money". There's a big difference.

2) An unelected body, the Uniform Law Commission (ULC), is making decisions here on complex, arcane matters that have the potential for sweeping consequences, giving government-operated CBDC the upper hand over cryptocurrencies – consequences that are hidden from the view of the electorate. This is an affront to democracy. Do Hawaii legislators know anything about the people who comprise the Uniform Law Commission – the leadership, the executive committee, the committee on Uniform Commercial Code and Emerging Technologies? What conflicts of interest, if any, may be at play here?

3) Why is the ULC making provisions for CBDC when there is currently no CBDC in the United States? Have Hawaii legislators learned about the potential dangers that would come with CBDC? These dangers include but are not limited to the following:

- loss of privacy
- government surveillance of transactions
- monitoring and control of what people are purchasing
- arbitrarily barring certain types of transactions
- opens door for communist-style social credit system

- helps facilitate global digital ID system
- allows for automatic taxation
- could allow government to freeze or seize funds at will
- could be used to crack down on dissent

As a Hawaii elected representative, are you willing to usher in these potential harms for all the people of Hawaii? The reality is, CBDC is not currency – it's a tool of control, and could open the doorway to federal tyranny.

4) The UCCA rules could impact the ability to use cryptocurrency as a medium of exchange for commercial transactions. This is consistent with the desire of governments to kill cryptocurrencies.

5) Why is this bill, HB525, entitled "RELATING TO THE UNIFORM COMMERCIAL CODE"? That explains nothing to the electorate here in Hawaii. Hidden inside this bill are specific changes to the law that have potentially far reaching effects, and the electorate is essentially excluded from weighing in. Nowhere in the bill is even mentioned "central bank digital currency" – it's hidden behind "electronic money."

It is a well-known fact these days that the Democratic Party is predisposed to follow lock-step with their leadership. That leadership is aligned with the World Economic Forum – an extra-national, non-elected group that threatens the sovereignty of nation states, along with the World Health Organization. In addition, the U.S. Federal Reserve is owned by private global banks that support the World Economic Forum's "Great Reset" agenda, so it's to the advantage of the Fed to launch CBDC. As a Hawaii legislator, do you support this? Why or why not?

Please think for yourself, do your homework, and reject this bill, HB525 HD2 SD1.

Mahalo,
J. Calvert

HB-525-SD-1

Submitted on: 3/28/2023 10:05:34 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Steven Forman	Individual	Oppose	Written Testimony Only

Comments:

This is a bad bill with too much room for government corruption to control my money without due respect to my constitutional rights to privacy without being monitored. It also has too much vulnerability to hackers and electronic problems

HB-525-SD-1

Submitted on: 3/28/2023 10:08:53 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lacey Yamane	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. Hawaiians have had so much taken already. All of this money that is being made within this state and nothing to benefit us directly. Let us at least keep our hard earned money to ourselves and use it as we please. This state needs new leaders.

HB-525-SD-1

Submitted on: 3/28/2023 10:10:27 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Damen Makua	Individual	Oppose	Written Testimony Only

Comments:

To whom it concerns,

I respectfully and strongly oppose Bill HB525. If this Bill is allowed to pass, it will give the government complete autonomy to "turn off" or prevent access to your money through the use of CBDCs or CENTRAL BANK DIGITAL CURRENCY. No Government should have that kind of power, unlimited power to hold their citizens money captive because a citizen may have a different political, religious or social view from what the government deems "politically" correct. Futhurmore, the fact that our government is considering a social credit system similar to communist China to discipline its citizens who "speak out of line" is frightening and frankly appalling and not what our founding fathers intended when they wrote the Bill of rights and our Constitution. Someday you will retire from being a public servant and you to will be under this kind of scrutiny as an ordinary citizen. Who knows, they may happen to "turn off" access to your money because of something you said or did in the past or as a lawmaker...so again I respectfully ask that you oppose HB525 just as other states similarly are doing across the U.S.

Aloha and Mahalo for your time!

Damen

HB-525-SD-1

Submitted on: 3/28/2023 10:18:11 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nyla	Individual	Oppose	Written Testimony Only

Comments:

I SAY "NO" AND I "OPPOSE" HB 525

HB-525-SD-1

Submitted on: 3/28/2023 10:22:56 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kylie Cole	Individual	Oppose	Written Testimony Only

Comments:

Here is a copy of a testimony

I strongly oppose HB 525. It is being presented as a "casual update" when it is actually redefining the definition of money and paving the way for central bank digital currency (CBDC). Far more thought has to go into something like this than allowing it to be sent through the legislature as a "casual update". The Governor from South Dakota has spoken up very strongly against this "update" and is urging States all over the Country to think very clearly what they are actually agreeing to. I do not support the amendments to the UCC because they are intended to redefine money which can lay the foundation of CDDBC. My friend's tenant is from Canada and he had his bank account seized by the Canadian Government after giving a \$50 donation in support of the trucker convoy. Look up social credit system on Wikipedia. Its right there in black and white what has happened in China as a result of CBDC and their social credit system. From Wikipedia, "As of June 2019, according to the National Development and Reform Commission of China, 27 million airline tickets as well as 6 million rail tickets had been denied to people who were deemed "untrustworthy" (meaning they were blacklisted in the social credit system). Imagine life in Hawaii where if our local community opposed the TMT on Mauna Kea and the federal government had the power to blacklist our kupuna? Think it's far-fetched? If we don't put a stop to CBDC this will be our tomorrow. HB 525, if passed, is our Hawaii preparing the United States for Central Bank Digital Currency which will lead into a social credit system. As mentioned before this is not a "casual update" of the UCC. We have to think very seriously and do proper research before we make changes if we truly care about the future we want to leave our Keiki.

HB-525-SD-1

Submitted on: 3/28/2023 10:23:12 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
David Coffin	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose bill HB525. The government should not be able to tell me how and in what form we the people can or can not spend our money.

HB-525-SD-1

Submitted on: 3/28/2023 10:27:14 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Aukai Ng	Individual	Oppose	Written Testimony Only

Comments:

Aloha and thank you for your time.

You all think you are doing this state a service, but we know your game. This is the same tactic as communists counties. The government has no right to tell the American people what they can or can't do with your money. You cannot force us to be on only your form of currancy and tell us that we can't use any other type of cryptocurrency, like for Example Bitcoin. You also do not have the right to have surveillance on any off our purchases. This is just an opportunity for the government to stop anyone from purchasing or subscribing to anything that goes against the government's agenda. This is straight up communism and you the state Legislature are allowing that to come on America soil, just so you all can live comfortably, while the rest of The People Suffer. This is not a free country if we have our own state government telling us what we can or cant do with our hard earned money, its wrong and wicked and you all should be ashamed og yourselves. You all better knock this off or their will be consequences.

Mahalo

HB-525-SD-1

Submitted on: 3/28/2023 10:27:46 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
AH	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose bill HB525. Hawaii should not have a Central Bank Digital Currency (CBDC). I should have complete control over my money and all the purchases I make. My money is my money not the government's money. This bill was rushed and should have been stopped. I don't believe our legislators understand this bill HB525 and the complexity of digity currency, debt, and exchange definitions. This is farce and an affront on the people of Hawaii, this is not leadership. This bill needs to be stopped and we demand answers on who is behind this rush and who benefits?

Governor Kristi Noem already vetoed a similar biill in South Dakota, because she said "That's paving the way for government-controlled money. It just is."

Please stop this bill, do your research, do what is right for our state. This will be a huge detriment to all locals and people of Hawaii. Again, I oppose HB525.

HB-525-SD-1

Submitted on: 3/28/2023 10:30:56 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lesina Manutai	Individual	Oppose	Written Testimony Only

Comments:

Please listen to the people and do not pass this bill. Please allow us to have rights over our own hard earned money that we have so little of, and are using to pay for everything just to live!

HB-525-SD-1

Submitted on: 3/28/2023 10:34:48 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dominic	Individual	Oppose	Written Testimony Only

Comments:

I SAY "NO" AND I "OPPOSE" HB 525

HB-525-SD-1

Submitted on: 3/28/2023 10:36:46 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kelly K	Individual	Oppose	Written Testimony Only

Comments:

To say I oppose this bill is an understatement. Banking should not be completely digital and should definitely not be at the hands of the government. Tyranny has no place in America. This bill is completely unconstitutional. The government has no right to manage our hard earned money.

HB-525-SD-1

Submitted on: 3/28/2023 10:46:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Susan Amine	Individual	Oppose	Written Testimony Only

Comments:

We must OPPOSE this bill!

This is laying the groundwork for central bank digital currency (CBDC) and money will no longer belong to you; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. We must STOP this! Stop this for our children and future generations!

Our rights, our freedoms and our privacy are at stake.
This is UNAMERICAN!

Oppose TODAY!

HB-525-SD-1

Submitted on: 3/28/2023 10:50:39 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Roger Christie	Individual	Oppose	Written Testimony Only

Comments:

Dear Person, aloha.

As we are in a time of rapidly increasing government / medical power over our lives I strongly **OPPOSE HB 525**. It would vastly increase government control (hence the title UCC - Controllable Electronic Records), reduce our privacy and our precious individual liberties and right to privacy.

The temptation towards centralizatiion of personal records must be resisted. Please review the **Doctrine of Lesser Magistrates** to strengthem your resolve with an historic precedent for overcoming incremental steps towards tyranny.

I want more freedom and a smaller government for myself and others. Towards that reality I request that you vote to **OPPOSE HB 525**. Thank you.

May unexpected blessings and love keep coming to you and from you,

Roger Christie

Hilo

HB-525-SD-1

Submitted on: 3/28/2023 10:53:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Julia M. Yano	Individual	Oppose	Written Testimony Only

Comments:

May I strongly urge you to stand in opposition of HB525 HD2.

I do not support the amendments to the UCC, as they are intended to redefine *money*, this would open the door to a centralized digital currency, which, in turn, has the potential for government control and censorship.

I believe the solution is, instead, to go back to "Sound Money", where the monetary system uses currency that has value directly linked/backed by Gold, which unfortunately, in 1971, ended. Our dollar has weakened ever since.

For our sake, more importantly, for future generations, with deepest respect, I urge you to oppose HB525, HD2.

May wisdom guide your decision.

HB-525-SD-1

Submitted on: 3/28/2023 10:54:14 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
L. J.	Individual	Oppose	Written Testimony Only

Comments:

This impacts of this measure merit further consideration. Please defer this measure. Thank you.

HB-525-SD-1

Submitted on: 3/28/2023 10:54:14 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Colin Heacock	Individual	Oppose	Written Testimony Only

Comments:

Proposed bill HB 525 utilizes a confusing vernacular for the average citizen; even moreso, words utilized are not clearly defined. For example, in the early portion of the bill section 490: A-102 "Definitions" you (elected officials) state that a "controllable electronic record means a record stored in an electronic medium that may be subjected to control under section 490: A-105." However, you go on to state that a "controllable electronic record does not include a controllable account, a controllable payment intangible, a deposit account, an electronic copy of a record evidencing chattel paper, an electronic document of title, electronic money, investment property, or a transferable record." Yet, when you get down to 490: A-105 there is *no* clear definition of what a controllable electronic record is; only stating that "a person shall be deemed to have control of a controllable electronic record if...." Please elaborate as to what may or may not qualify as a controllable electronic record. Additionally, *who* is a "qualifying purchaser" other than a "purchaser of a controllable electronic record." So, I guess a logical question is does this bill prohibit or allow for outside entities (e.g., foreign governments, local governments, agencies, corporations, etc.) from purchasing our personal controllable electronic record, which has not been clearly defined within HB 525. If it is possible for someone to purchase an individuals controllable electronic record without their consent to sell is, at least from my point of view, worrisome; especially when a controllable electronic record lacks a clear definition. Even though it states that it is not electronic money (which is obviously everyone's concern) it does not state it is personal medical records, financial records, or other personal information that is stored on or within a electronic medium; which, in today's society, is everything. And it is because of the bills lack of clarity on the matter that I do not believe this bill should be passed.

HB-525-SD-1

Submitted on: 3/28/2023 10:57:22 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Christine Danzilo Coletta	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 this bill wii change our currency.

it paves the way for government control &

it will ban crypto currency.

HB-525-SD-1

Submitted on: 3/28/2023 11:00:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Karin Hoffman	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB525 because it paves the way for government controlled money. I also don't think that the government should be able to ban its competitors. This seems like a sneaky way to implement a central bank digital currency and I do not consent with these clandestine practices. You work for us...start acting like it. WE THE PEOPLE!

HB-525-SD-1

Submitted on: 3/28/2023 11:06:27 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Zorn Lawson	Individual	Oppose	Written Testimony Only

Comments:

I Zorn Lawson oppose HB525. This bill does not serve the best interest for the people of Hawaii. It will only serve the self serving politicians and the privledge peoples who are so disconnected from the everyday struggles of the majority who are affected by rising gas prices, inflation, and increases in housing prices that most of those who are involved in implementing bills like HB525 do not affect. How does more government control over our money and how we as citizens of the USA protected by the constitution actually benefit our free will. It is time for elected leaders to serve the best interest of the people and not their own.

I pray to god that this bill not move forward.

With love and light,

Zorn lawson

HB-525-SD-1

Submitted on: 3/28/2023 11:10:50 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kathleen Yamashiro	Individual	Oppose	Written Testimony Only

Comments:

Dear your Honorable Chair:

I oppose this bill. It is too vague and I am not prepared for a new monetary system.

Thank you for your time.

Kathleen Yamashiro

HB-525-SD-1

Submitted on: 3/28/2023 11:15:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
russell j garcia	Individual	Oppose	Written Testimony Only

Comments:

I am in opposition to HB 525 I do not want to turn to the digital dollar. Because I don't trust government and I will never trust the government.

HB-525-SD-1

Submitted on: 3/28/2023 11:17:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
KeAnn Amaral	Individual	Oppose	Written Testimony Only

Comments:

I do not agree with this bill and I oppose

HB-525-SD-1

Submitted on: 3/28/2023 11:25:32 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chanel L Sebala-Bumanglag	Individual	Oppose	Written Testimony Only

Comments: I strongly oppose HB525

HB-525-SD-1

Submitted on: 3/28/2023 11:27:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Janine Chung	Individual	Oppose	Written Testimony Only

Comments:

The people of Hawai'i should have 100% access to their own income. This bill is unconstitutional by putting restrictions on how we earn, manage and access our hard earned money.

HB-525-SD-1

Submitted on: 3/28/2023 11:33:03 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jody maukele	Individual	Oppose	Written Testimony Only

Comments:

I oppose to bill HB525 for this bill is Unconstitutional with out the people of hawai'is inclusion to choose how they control their earnings.

HB-525-SD-1

Submitted on: 3/28/2023 11:39:42 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Eric Grebe	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill due to its redefining money to include electronic money ("money" means money in an electronic form") and the digitization of the dollar and its association with the creation of a central bank digital currency.

HB-525-SD-1

Submitted on: 3/28/2023 11:43:23 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Yan Scherman	Individual	Oppose	Written Testimony Only

Comments:

I vehemently oppose bill HB525. Digitalization of currency will take the power away from those that want control of their money. Digital money will pave the way for less access by individuals. During the pandemic we had a lot of elderly and technologically challenged folks try to comply to digital travel QR codes to enter back into the state. This proved to be disasterous. Mostly because our kupunas were not up to date with technology. Hawaii is one of those rare gem places where folks are not pressured to follow the pace of our mainland counterparts. That's what makes it special and attractive to many. Kids still are given money to bike to stores and currency is a tangible way for them to make, save, and spend it. Math & interpersonal skills are developed thru interactions with a cashier, teller or waitress.

I oppose this bill!

HB-525-SD-1

Submitted on: 3/28/2023 11:44:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Catherine Thyne	Individual	Oppose	Written Testimony Only

Comments:

Regarding HB525,

I strongly oppose this measure, why this is being done without our Representatives notifying there constituents is unconscionable. Your job is to represent the people. I had to find out about this on social media.

This is not necessary for the people of Hawaii. Strongly oppose this going forward.

I will be paying attention from now on to what our Legislature is doing for the people of Hawaii.

HB-525-SD-1

Submitted on: 3/28/2023 11:48:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Debbie Tamura	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I respectfully oppose and trust that if those able to vote for this bill would oppose it also if they were aware of what the great reset agenda was all about. CBDC Central Bank Digital Currency is a major step towards total control and dictatorship! I don't believe our beautiful land of Aloha would want this for their people. It is slavery (and that's no conspiracy theory).

Please say no to HB525 for Hawaii's future, and our keiki.

Mahalo-nui-loa,

Debbie Tamura

HB-525-SD-1

Submitted on: 3/28/2023 11:49:27 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Samson	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB525

HB-525-SD-1

Submitted on: 3/28/2023 11:54:17 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Julian Tyrell	Individual	Oppose	Written Testimony Only

Comments:

I do not agree with HB525. I strongly oppose it.

HB-525-SD-1

Submitted on: 3/29/2023 12:15:09 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Arden Fontanilla	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525

If the dollar becomes digital your money will NO Longer Belong to YOU, it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the federal government.

Our rights and our privacy are at stake.

Please oppose bill HB525

Thank you!

HB-525-SD-1

Submitted on: 3/29/2023 12:25:12 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Stephen Aiello	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525. We do not need the Federal government to compromise our financial privacy. This is from Congressman Tom Emmer (MN-06)“As other countries, like China, develop CBDCs that fundamentally omit the benefits and protections of cash, it is more important than ever to ensure the United States’ digital currency policy protects financial privacy, maintains the dollar’s dominance, and cultivates innovation. CBDCs that fail to adhere to these three basic principles could enable an entity like the Federal Reserve to mobilize itself into a retail bank, collect personally identifiable information on users, and track their transactions indefinitely,” Emmer said. “Not only would this CBDC model centralize Americans’ financial information, leaving it vulnerable to attack, but it could also be used as a surveillance tool that Americans should never tolerate from their own government.” “Requiring users to open up an account at the Fed to access a U.S. CBDC would put the Fed on an insidious path akin to China’s digital authoritarianism,” Emmer continued. “It is important to note that the Fed does not, and should not, have the authority to offer retail bank accounts. Regardless, any CBDC implemented by the Fed must be open, permissionless, and private. This means that any digital dollar must be accessible to all, transact on a blockchain that is transparent to all, and maintain the privacy elements of cash”

HB-525-SD-1

Submitted on: 3/29/2023 12:40:28 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Grace Young	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill because it will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, your money will NO Longer Belong to YOU; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/29/2023 12:57:05 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Donald Hooser	Individual	Oppose	Written Testimony Only

Comments:

This bill is nothing less than pure evil, and I strongly oppose it!!

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will **redefine the term "money"** to include "electronic money". This is laying the groundwork for central bank digital currency (CBDC)!!

If the dollar becomes digital your money will NO Longer Belong to YOU, it will belong to the federal government. This will **open the doorway to tyranny** allowing every transaction we make to be surveilled by the federal government.

Our rights and our privacy are at stake.

We the people of Hawaii will hold Legislators accountable for their actions!!

HB-525-SD-1

Submitted on: 3/29/2023 1:11:27 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Laretta Dubin	Individual	Oppose	Written Testimony Only

Comments:

I, Laretta Dubin, hereby make known that I publicly OPPOSE HB 525 as it will ultimately Enslave US All ! This is a "Slippery Slope" leading to Massive Govt interference with each and every citizen in this state of Hawaii. Mahalo, Laretta Dubin

HB-525-SD-1

Submitted on: 3/29/2023 1:15:45 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Patricia Beekman	Individual	Oppose	Written Testimony Only

Comments:

Please **OPPOSE** HB525, RELATING TO THE UNIFORM COMMERCIAL CODE.

Our state legislature, most likely for the greater part unknowingly, is about to sell Hawai'i down the river by taking the first step to 100 percent digital currency! HB525 is a sneak attack being passed by both Republican and Democratic legislators with *zero* "No" votes so far! This bill if passed is the first step to 100 percent digital currency and a devastating loss of our freedoms. Once government can turn our money on and off at will because we're at 100 percent digital, Hawai'i will be a state of government slaves.

Nor is Hawai'i the only state working through this kind of bill in our legislature. Current reports show about 20 other states.

The bills change the definition of money to include cryptocurrency. That would put Hawai'i on a path to centralized digital currency and loss of its citizens' hard-fought-for freedom to live their lives as *they* see fit. If we're on 100 percent cryptocurrency, then government can reward or punish us for our beliefs, actions, or whatever else that can be controlled by them.

This bill is being offered as a UCC guidelines update in view of the increasing use of cryptocurrency. But empowering government control of cryptocurrency makes control of money and, through money, the people, a snap. Once Central Bank Digital Currency (CBDC) kicks in, government can soon know our likes and dislikes, our thoughts and values, our good and bad habits, and even what we eat and drink. With the power over our currency absolute and swift through electronic means, the consequences are obvious.

Lobbyists that you trust may have told you that this is a good bill, that it's no big deal, just a routine regulation update. But if you read this 90-page bill, you'll see the re-definition of currency, the endorsement of government CBDC's and the banning of non-government CBDC's.

No one takes as good care of ourselves as we do. Certainly not government. Let's keep control over our money and our lives in *our* hands. Vote *no* on this bill.

HB-525-SD-1

Submitted on: 3/29/2023 1:26:36 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
CHESTER LUM	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 in its entirety and respectfully request you do the same.

This bill is premature and will not allow the free market to develop technologies to safeguard electronic money for its owner.

For this reason, I oppose HB525 and its amendments and again respectfully request you do the same.

Thank you.

Chester Lum

HB-525-SD-1

Submitted on: 3/29/2023 1:37:11 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michal Cunningham	Individual	Oppose	Written Testimony Only

Comments:

Dear Members of the Hawaii State Legislature,

I am writing to express my extreme frustration and anger with the proposed bill to amend the UCC that is currently being considered. As a citizen of Hawaii, I am deeply concerned about the government's blatant disregard for the people's ability to understand and participate in the legislative process.

The language used in this bill is completely incomprehensible and appears to be written in some outdated form of legalese that makes it impossible for ordinary citizens to comprehend. This is not the way a government should operate. The people of Hawaii have the right to know and understand the laws that govern their lives, and it is the government's responsibility to ensure that these laws are accessible and understandable.

Furthermore, I firmly believe that the government should not be making laws about the people's money. This is a fundamental issue of personal freedom and responsibility. The government's role is to facilitate a fair and just economic system, not to control every aspect of our financial lives.

I urge you to reconsider this bill and to take immediate action to ensure that all legislation is written in clear, concise language that is accessible to the people it affects. The people of Hawaii deserve better than this.

Additionally, I would like to emphasize the dangers of the Federal Reserve producing the People's Money. This practice has a long history of leading to inflation, devaluing the currency, and ultimately hurting the very people the government claims to serve.

It is important that the state legislature does not enable this dangerous behavior by allowing the federal government to have greater control over Hawaii's financial system. The people of Hawaii deserve a stable and secure financial system that is not subject to the whims of politicians in Washington.

I urge the state legislature to take a stand against this type of federal overreach and to protect the financial independence and stability of Hawaii's citizens.

Furthermore, I want to highlight the dangers of local government meddling in the affairs of the people's money. While it is important to have regulations and oversight to ensure that the financial system is fair and just, excessive government intervention can lead to unintended consequences.

When governments try to control the economy, they often create inefficiencies and distortions that ultimately hurt the very people they are trying to help. Additionally, government officials are

not infallible and are subject to the same biases and limitations as any other human being. Therefore, I urge the state legislature to exercise caution and restraint in their approach to regulating the financial system. The people of Hawaii need a government that is focused on facilitating economic growth and prosperity, not one that is constantly trying to micromanage every aspect of our financial lives.

I must add that, unfortunately, many politicians have a reputation for being corrupt and acting in their own self-interest rather than in the interest of their constituents. Therefore, it would not surprise me if those voting in favor of this proposed bill are doing so because they have been bribed or influenced by special interest groups.

It is a sad reality that money often has a corrupting influence on politics, and we must remain vigilant to ensure that our elected officials are acting in the best interest of the people they serve. This is particularly true when it comes to financial matters, where the potential for abuse and corruption is particularly high.

As a citizen of Hawaii, I demand transparency and accountability from my government. I urge the state legislature to take a stand against corruption and to act in the best interest of the people of Hawaii, rather than the interests of a select few.

In addition, I want to bring attention to the dangers of government propaganda and the harm it can cause. The government has an obligation to provide accurate and truthful information to its citizens, but when it starts using propaganda to push a certain agenda or narrative, it undermines the trust that citizens have in their government.

Propaganda can be used to spread false information, manipulate public opinion, and justify harmful policies such as lockdowns, quarantines, and vaccine mandates, violating the Rights of the People. In the context of financial matters, propaganda can be particularly insidious, as it can be used to convince people to support policies that ultimately hurt their financial well-being. Therefore, I urge the state legislature to reject any attempts by the government to use propaganda to manipulate public opinion. The people of Hawaii deserve honesty and transparency from their government, not manipulative messaging aimed at furthering the interests of a select few.

I must also bring to your attention that Governor Ige has been widely criticized for his lack of transparency and alleged corrupt behavior. In fact, some have even gone as far as to say that he is one of the most corrupt governors in the country.

For instance, Governor Ige has been accused of accepting campaign donations from special interest groups and then promoting policies that benefit those same groups at the expense of the general public. This is a clear conflict of interest and a betrayal of the public trust.

Furthermore, there have been concerns raised about Governor Ige's lack of transparency when it comes to his financial dealings. It is essential that our elected officials are held accountable for their actions and that the public has access to information about their finances and potential conflicts of interest.

Given these concerns, it is deeply troubling that Governor Ige continues to hold public office and wield significant power over the people of Hawaii. The state legislature must take action to address these issues and restore trust in the government.

I also want to highlight the dangers of the legislature making any laws that would affect the People without first seeking their input and consent. The People are the ultimate authority in a

democracy, and it is the duty of elected officials to represent their interests and protect their rights.

However, when the legislature passes laws without considering the views and needs of the People, it undermines the very principles of democracy and can lead to widespread frustration and anger.

This is particularly true when it comes to financial matters, as the decisions made by the legislature can have a profound impact on the lives of ordinary citizens. It is therefore essential that the People are consulted and their voices are heard before any financial legislation is passed. I urge the state legislature to prioritize the needs and concerns of the People above all else and to act with transparency and accountability in all their actions. Hawaii deserves a government that works for the People, not against them.

I also want to draw attention to the dangers of the US government and the impact it has had on the native people of Hawaii. The history of Hawaii is one of colonization and exploitation, with the US government playing a significant role in this process.

Native Hawaiians have been marginalized and oppressed for generations, with their land, culture, and sovereignty being systematically eroded by outside forces. This legacy of colonialism and exploitation has left deep scars on the people of Hawaii, and it is essential that we acknowledge and address this history in any discussion of government policy.

Furthermore, the US government has a long history of using its power to benefit the interests of a select few at the expense of the general public. This is particularly true when it comes to financial matters, where the interests of corporations and wealthy individuals are often placed ahead of the needs of ordinary citizens.

Given this context, it is essential that the state legislature take a stand against the excesses of the US government and work to protect the interests of the people of Hawaii. We must fight against the systemic inequalities that have plagued our society for far too long and work to build a government that truly represents the needs and interests of all its citizens.

Lastly, I want to express my frustration that I have had to take the time to write this lengthy letter in order to express my concerns about the proposed bill to amend the UCC. As a citizen, I should not have to spend my time and energy fighting against laws that are incomprehensible and potentially harmful.

It is the responsibility of elected officials to create laws that are clear, transparent, and in the best interest of the people they serve. The fact that the proposed bill is written in outdated legalese language is unacceptable and reflects poorly on the competence of the state legislature.

I urge the state legislature to take their responsibility to the People seriously and to ensure that all legislation is written in clear and understandable language. It is only through transparency and accountability that we can build a government that truly represents the needs and interests of the people of Hawaii.

Sincerely,
Michal Cunningham

HB-525-SD-1

Submitted on: 3/29/2023 1:52:24 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Scott Shedko	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

Article A (2) (b) under "electronic money," refers to HRS 490:9-102, but I do not see a definition or explanation of "electronic money" there.

Also, SB945, Part III (b) (8) says "digital currency is not money."

HB-525-SD-1

Submitted on: 3/29/2023 1:52:27 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Brigitte Otto	Individual	Oppose	Written Testimony Only

Comments:

If passed, this bill would be the basis for CBDCs in Hawaii, which would eventually lead to a chinese-style social-credit system. We don't want to follow China. We don't want to live in tyranny.

HB-525-SD-1

Submitted on: 3/29/2023 2:50:54 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Olivia Filoteo	Individual	Oppose	Written Testimony Only

Comments:

I oppose

This bill has not seeked the public's opinion @ all should have a say, not just your select few!
This is not for the people!

HB-525-SD-1

Submitted on: 3/29/2023 2:53:52 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jameson lewallen	Individual	Oppose	Written Testimony Only

Comments:

I oppose digital currency.

HB-525-SD-1

Submitted on: 3/29/2023 3:13:24 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ella Powell	Individual	Oppose	Written Testimony Only

Comments:

I oppose the digitization of the money I keep in my bank account. I do not want my money to be electronically controlled by anyone other than myself.

HB-525-SD-1

Submitted on: 3/29/2023 4:06:56 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Terann Pavao	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. This is absolutely ridiculous that the state will also try to control our money.

It is not okay, and yet these corrupt politicians are putting in bills to control our money instead of helping us get housing, hawaiian homelands, more jobs, more oppurtunities and livable wages. When is our politicians going to actually help the people of Hawaii??!

I oppose HB525

HB-525-SD-1

Submitted on: 3/29/2023 4:10:58 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Terann Pavao	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB 525 and no one should have any type of control over our money but us.

This is ridiculous and I completely oppose!!!

HB-525-SD-1

Submitted on: 3/29/2023 4:24:56 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michelle Ikeda	Individual	Oppose	Written Testimony Only

Comments:

This bill is wrong for the people of Hawaii. It changes the definition of legal exchange. More and more folks are leaving the islands due to hardship. This bill will not help. Control of our livelihoods is what this is. People will choose to not be imprisoned in the middle of the ocean and the State will lose more tax revenue because more people will leave. Most of my "Hawaiian" family recently moved to the mainland because it's a struggle to make it here. It breaks my heart that we will have to leave also if the State of Hawaii continues on this path of legislation. This bill is not about the dollar, it's about controlling the people. Please vote NO.

HB-525-SD-1

Submitted on: 3/29/2023 4:26:15 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Pete Waller	Individual	Oppose	Written Testimony Only

Comments:

To whom it may concern. I write to you today to implore you not to pass HB525. This measure is bad for Hawai'i. There is not a need at this time to change the definition of what money is. Do not pass this bill.

HB-525-SD-1

Submitted on: 3/29/2023 5:09:02 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kimberly waller	Individual	Oppose	Written Testimony Only

Comments:

As written this bill is not clear enough in its intentions and how it will affect us your constituents. More clarification is needed before this proceeds so we the people know how we will be affected.

HB-525-SD-1

Submitted on: 3/29/2023 5:09:58 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Bernice Jarra	Individual	Oppose	Written Testimony Only

Comments:

I oppose to bill HB525...It's my right as an citizen to protect my own earnings/money that I worked for.

HB-525-SD-1

Submitted on: 3/29/2023 5:11:29 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
roxanne kauloaiwi	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB525

HB-525-SD-1

Submitted on: 3/29/2023 5:12:30 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
William	Individual	Oppose	Written Testimony Only

Comments:

I'm opposing bill HB525

HB-525-SD-1

Submitted on: 3/29/2023 5:17:41 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nathan Soriano	Individual	Oppose	Written Testimony Only

Comments:

Do not do it. You will bring this country down. You are also out of touch with the people. I feel you should be fired and put in jail.

HB-525-SD-1

Submitted on: 3/29/2023 5:32:36 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeremy	Individual	Oppose	Written Testimony Only

Comments:

Oppose this. I want control of my own money!

HB-525-SD-1

Submitted on: 3/29/2023 5:36:44 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dalene McCormick	Individual	Oppose	Written Testimony Only

Comments:

I am not interested in moving toward a digital currency. Legislatures have many more pressing items to be working on for Hawaii rather than jumping on board with other states who desire to position themselves to move into digitized money. I like my cash and I want to keep using cash and I would like to see this bill killed and for legislation to work on real issues that affect our lives in Hawaii. Please show the people that you are our voice. Listen to our testimony and use it when you make decisions. I appreciate your time.

HB-525-SD-1

Submitted on: 3/29/2023 5:42:11 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
M. CARREIRA	Individual	Oppose	Written Testimony Only

Comments:

Strongly oppose. A clear violation of constitutional rights.

HB-525-SD-1

Submitted on: 3/29/2023 5:50:26 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sarah Fisk	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

HB-525-SD-1

Submitted on: 3/29/2023 5:50:33 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tammy Fisk	Individual	Oppose	Written Testimony Only

Comments:

OPPOSE

HB-525-SD-1

Submitted on: 3/29/2023 5:51:49 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Serenade	Individual	Oppose	Written Testimony Only

Comments:

I am against tyranny that the USA government is subjecting us to. They control our food and litter it with poisons, they control what females can and cannot do to their bodies, took the lands from Natives across the world and now you want to control our monies?! Unbelievable! I am against this herendous bill!

HB-525-SD-1

Submitted on: 3/29/2023 5:59:35 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Leila Lee	Individual	Oppose	Written Testimony Only

Comments:

These amendments will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency. And could potentially open the doorway to allow every transaction I make to be surveilled by the fed government. My rights and privacy are at stake.

I vehemently oppose HB525 HD2!

Sincerely,

Leila Lee

HB-525-SD-1

Submitted on: 3/29/2023 5:59:57 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sharaine Kamakau	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill! According to the US Constitution we have been to us The Bill of Rights. It protects freedom of speech, freedom of religion, the right to keep and bear arms, the freedom of assembly and the freedom to petition. It also prohibits unreasonable search and seizure, cruel and unusual punishment and compelled self-incrimination. No government should have access to our own privacy, especially our finances. As our leaders, your decisions shape and form the future of our state. I plead that you to not pass pass the HB525 bill and I strong oppose it from moving forward.

HB-525-SD-1

Submitted on: 3/29/2023 6:03:17 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
STANLEY RUIDAS	Individual	Oppose	Written Testimony Only

Comments:

I do not support this!!!

HB-525-SD-1

Submitted on: 3/29/2023 6:17:14 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Norman Heitmann	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bil. We need to move away from what is threatening to become a one world government. This bill would pave the way for the government to control people by seizing the finances of whomever disagrees with them.

HB-525-SD-1

Submitted on: 3/29/2023 6:21:06 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lisa Toriki	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525. I oppose government control of my hard earned \$\$\$\$. I oppose changing Hawaii's UCC to facilitate CBCD.

HB-525-SD-1

Submitted on: 3/29/2023 6:22:20 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
L Miles	Individual	Oppose	Written Testimony Only

Comments:

We are opposed to this bill as we believe this would be laying the groundwork for central bank digital currency (CBDC) and digital ID, and thus complete control by the government.

It is our understanding that these amendments will redefine the term "money" to include "electronic money."

We are opposed to "digital" or "electronic money" because it is not money. It is software. If our dollars become digital they will no longer belong to us. They will belong to whomever controls the system, which would be the federal government.

This will open the doorway to the government controlling every dollar we receive, save or spend.

We have seen what has happened in this country as well as others, where when the government does not like what a person said/posted/did/did not do/contributed to, etc. and their accounts were frozen and/or closed entirely. What happened to their money?

We have seen entire company's funds disappear such as FTX. Where is their money?

We have heard of how the governments around the world want to dictate what every person says or does, where they may or may not travel and what they may or may not buy and mandates their health decisions. We do not want to be subjected to a system where the government controls our funds.

It also seems that allowing the government to control (freeze or seize) our "money" would violate numerous rights such as the 1st, 2nd, 4th, 5th, 6th, 7th 8th, and 14th amendments because funds can be frozen/seized by the government for simply doing or saying something they don't like.

We are opposed to this bill because it could lead to having every transaction we make to be surveilled and controlled by the federal government.

HB-525-SD-1

Submitted on: 3/29/2023 6:22:38 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Garrett Sur	Individual	Oppose	Written Testimony Only

Comments:

Aloha, My name is Garrett Sur and am submitting this written testimony on behalf of myself and my loved ones.

I am in opposition of bill HB 525 because I have had enough of government control and especially this bill because, me and my family members worked hard for the crumbs we have left after the government takes taxes unconstitutionally from our hard earned wages. Then to have the government have control of our crumbs is way overstepping into my life and belongings. Hawai'i always seem to follow other democratic states in a full blown attempt to set us all up for entry into the CBDC. Do your job and kill this bill in its tracks, because I chose freedom over tyranny.

HB-525-SD-1

Submitted on: 3/29/2023 6:27:47 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Monique Perreira	Individual	Oppose	Written Testimony Only

Comments:

Please please listen to the people of Hawaii when we say we do NOT want this!

HB-525-SD-1

Submitted on: 3/29/2023 6:33:05 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Justin DeGuzman	Individual	Oppose	Written Testimony Only

Comments:

I am in opposition of HB 525 and any other bills that allow the government to regulate the use or type of money that I as a United States citizen have and how I use it. It is against my constitutional right to be basically spied on and told how I use my personal funds.

HB-525-SD-1

Submitted on: 3/29/2023 6:38:44 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Diane Kitahara	Individual	Oppose	Written Testimony Only

Comments:

I, Diane Kitahara, **STRONGLY OPPOSE** this bill! We do not agree to the digital currency system. Listen to the people!

HB-525-SD-1

Submitted on: 3/29/2023 6:40:02 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Eric Fo	Individual	Oppose	Written Testimony Only

Comments:

I oppose this Bill for the protection of my rights and privacy. Shame on you lawmakers !!

HB-525-SD-1

Submitted on: 3/29/2023 6:45:21 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shylyn Manuwai	Individual	Oppose	Written Testimony Only

Comments:

Hi my name is Shylyn Manuwai and on behalf of Bill Hb525, relating to the uniform commercial code. I hereby oppose Bill Hb525, reason being it's unconstitutional and seeks no resolution to benefit the people. Please stop the suppression. This will not benefit our future and if you think so, ask your children that question, " Do you want this Hb525 Bill for you, when you get older?" Because this is what we are setting up our future for. Are we here to encourage them to succeed or are we encouraging them to fail? Thank you.

HB-525-SD-1

Submitted on: 3/29/2023 6:45:47 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Rachelle Y Young	Individual	Oppose	Written Testimony Only

Comments:

I oppose to bill HB525. We are the people of the United States of America, where we have freedom. Why are you trying to pass a bill that controls the American people and our bank funds and purchases. There is no reason to track us and I feel that is a violation of our privacy. We are not a communist country. People want to come to America because there is freedom here. Do not pass this bill as you are destroying our beautiful country and state.

HB-525-SD-1

Submitted on: 3/29/2023 6:50:03 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Donovan Riopta	Individual	Oppose	Written Testimony Only

Comments:

To all legislators,

DO NOT LET THIS BILL PASS.

HB-525-SD-1

Submitted on: 3/29/2023 7:04:10 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joye Allen	Individual	Oppose	Written Testimony Only

Comments:

I oppose! This is going too far and I feel this is against my rights!

HB-525-SD-1

Submitted on: 3/29/2023 7:05:00 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joli Johnston	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I am writing in opposition to HB525. Simply put, no centralization of digital currency should be allowed to exist and no single entity whether government or private institution should have complete control over our financial assets.

Mahalo for your time

HB-525-SD-1

Submitted on: 3/29/2023 7:14:30 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Steven	Individual	Oppose	Written Testimony Only

Comments:

This bill will remove any privacy we the people have around how we choose to spend our money.

HB-525-SD-1

Submitted on: 3/29/2023 7:19:02 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shawn kahawai	Individual	Oppose	Written Testimony Only

Comments:

Good morning,

I am in opposition of a digital currency that will give control to everyone, not only to the 'owner' of the currency.

here are a couple concerns I have about going to digital currency.

1. There is no tangible document. With digital currency everything is left to those who control the digital currency: financial institutions, governments, hackers, etc. if I have \$100 in digital currency and the government decides to hold this currency for any reason, what proof or what means would I be able to obtain a portion of this currency? If someone hacks into the holder of the digital currency, what recourse do I have to get access into this currency. Currently people do keep 'cash' on hand for these unforeseen situations. Going to a digital currency only does not at this time make me feel safe or comfortable.

2. During Covid we found out how much freedoms were taken away from us, the people. Our government placed a lot of restrictions and requirements on us. There were mandates, all in the name of health concerns. Today, we are finding out that those mandates are having negative impacts on the people, emotionally, financially, mentally, and for some physically. Companies were forced to require vaccines on their employees in which some were fired or let go. Those that were fired were both financially impacted and also emotionally impacted. If our government made a decision to hold people's currency for whatever reason how would this affect that person?

for these reasons I am against this bill until more time and information can be obtained to find out how this could impact the people's livelihoods.

respectfully!

HB-525-SD-1

Submitted on: 3/29/2023 7:20:53 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nichole A.	Individual	Oppose	Written Testimony Only

Comments:

This bill is paving the way for government controlled money. It's hard enough to make it in hawaii and this further restricts our ability to invest. The people of Hawaii need to be given the freedom of choice not control by the government.

HB-525-SD-1

Submitted on: 3/29/2023 7:27:15 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Maalani Patterson	Individual	Oppose	Written Testimony Only

Comments:

Totally opposed

HB-525-SD-1

Submitted on: 3/29/2023 7:39:18 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jacqueline Bosman	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I Oppose this legislation intended to allow for the use of central bank digital currencies in our state!

Best,

Jacqueline

HB-525-SD-1

Submitted on: 3/29/2023 7:40:17 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Donna Veal	Individual	Oppose	Written Testimony Only

Comments:

More clarification and study is necessary before redefining currency. We do not want to open the door to unforeseen consequences, especially when economies throughout the world are currently unstable. Hawaii does not have to be at the forefront with this. We can afford to use wisdom and refrain from jumping into uncharted waters.

HB-525-SD-1

Submitted on: 3/29/2023 7:40:29 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jayna Yeager	Individual	Oppose	Written Testimony Only

Comments:

The legislature of Hawaii needs to start protecting the sovereignty of its citizens. This bill is a massive overstep.

HB-525-SD-1

Submitted on: 3/29/2023 7:41:10 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cheryl Toyofuku	Individual	Oppose	Written Testimony Only

Comments:

This 197 page HB525, although technical and difficult to understand, appears to be a bill that violates privacy rights and protection to our financial accounts. This is similar to the dramatic national push of our government transitioning to electronic modes of doing transactions instead of private in-person banking. This will lead to possible hacking into systems or probable surveillance control and is not in the best interest of private citizens protecting their own wealth.

Lawmakers who do not research, investigate and understand this bill will jeopardize the trust of constituents who prefer to maintain their privacy at all times when it comes to their finances.

Strongly OPPOSE SB 525.

HB-525-SD-1

Submitted on: 3/29/2023 7:47:04 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cherie Castanares	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. This is paving the way for government controlled money. The government should not have control over citizens bank accounts with the ability to freeze funds whenever they want essentially dictating when and where Americans can spend their own money.

HB-525-SD-1

Submitted on: 3/29/2023 7:48:07 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Denise Smith	Individual	Oppose	Written Testimony Only

Comments:

This is a terrible action to contemplate for any of our citizens. We worked, we earned the money and we are smart enough to decide How we spend out money without anyone watching over the process. My money belongs to me not the federal government. LEAVE MY MONEY ALONE!!

HB-525-SD-1

Submitted on: 3/29/2023 7:48:34 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Rebekah	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

HB-525-SD-1

Submitted on: 3/29/2023 7:50:19 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ron Netsu	Individual	Oppose	Written Testimony Only

Comments:

I oppose this Bill HB525.

HB-525-SD-1

Submitted on: 3/29/2023 7:51:50 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
George Wong	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill because it is highly unconstitutional

HB-525-SD-1

Submitted on: 3/29/2023 7:54:07 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michelle Morin	Individual	Oppose	Written Testimony Only

Comments:

STRONGLY OPPOSE HB525!!!! DO NOT SUPPORT AT ALL!!!

HB-525-SD-1

Submitted on: 3/29/2023 7:54:23 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Thomas Lundell	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose the development and use of any digital currency, especially something not backed by real money (gold & silver). The results of a fiat digital currency would be catastrophic and destroy what's left of our economy.

HB-525-SD-1

Submitted on: 3/29/2023 7:54:51 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Debra Vitola	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525.

Mahalo for your time and attention.

HB-525-SD-1

Submitted on: 3/29/2023 7:56:29 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
jae P	Individual	Oppose	Written Testimony Only

Comments:

Strongly oppose!

HB-525-SD-1

Submitted on: 3/29/2023 7:58:52 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
scott shimoda	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. This will ban BITCOIN and similar digital currency.

HB-525-SD-1

Submitted on: 3/29/2023 7:59:06 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jacqueline Pascual	Individual	Oppose	Written Testimony Only

Comments:

As an American citizen and resident of the state of Hawaii, I OPPOSE HB525.

HB-525-SD-1

Submitted on: 3/29/2023 8:00:03 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nickolas gross	Individual	Oppose	Written Testimony Only

Comments:

The government has no right to control and track any persons money. How dare you try and sneak this past the community. Government for too long has been removed from the people they only cater to their sponsors and donors shame on you

vote no on hb525

HB-525-SD-1

Submitted on: 3/29/2023 8:06:18 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeffrey King	Individual	Oppose	Written Testimony Only

Comments:

TERRIBLE, NO CBDC AND NO SOCIAL CREDIT SCORE !!

HB-525-SD-1

Submitted on: 3/29/2023 8:06:25 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Suzanne Martinson	Individual	Oppose	Written Testimony Only

Comments:

I strongly OPPOSE HB525. Let's not allow Hawai'i to be one of "20 something" states to fall prey to Government overreach. CBDC will NO longer allow the dollar to belong to the individual citizen; it will belong to the Federal Government. This will open the door to tyranny allowing every transaction we make to be surveilled by the Federal Government. Our rights and privacy are at stake.

Sincerely,
Suzanne (Suzie) Martinson
Honolulu

HB-525-SD-1

Submitted on: 3/29/2023 8:12:37 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kim Cordery	Individual	Oppose	Written Testimony Only

Comments:

I adamantly OPPOSE BILL HD525!

Thus Bill is the gateway to the loss of our individual freedoms of commerce. I, do NOT

support this Bill that will open the way to complete surveillance and ownership of the Federal Government! This Bill leads to complete control and dictatorship of the government over the individual! We live in the United States of America which is a free commerce society not a tyrannical state!

I am Appalled at the idea that any person in legislature who understands how valuable our individual rights are, would even consider to cloak this Bill as a good thing for "We the People!" THIS IS WRONG AND I OPPOSE THIS BILL COMPLETELY! I APPEAL TO YOU -"CLOSE THIS DOOR!"

Mahalo, Kim Cordery

HB-525-SD-1

Submitted on: 3/29/2023 8:12:39 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Marcelle Liana	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY OPPOSE HB525!!!!

HB-525-SD-1

Submitted on: 3/29/2023 8:13:49 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joel Berg	Individual	Oppose	Written Testimony Only

Comments:

Digital money is garbage and ripe for abuse. The government changes hands every few years. Do you really want your political opponents to have complete control over your personal finances?

HB-525-SD-1

Submitted on: 3/29/2023 8:13:56 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Stephen Lally	Individual	Oppose	Written Testimony Only

Comments:

I am deeply opposed to this bill because it leads to more issues down the line for Hawaii and its a precursor to digital currency. Please have a forum and tell us why it is important to Hawaii to pass this. Please do not pass hb 525 until the state has .ore information on it. Thank you,

HB-525-SD-1

Submitted on: 3/29/2023 8:14:39 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
NICOLE KAMAKELE	Individual	Oppose	Written Testimony Only

Comments:

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, your money will NO Longer Belong to YOU; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake.

Oppose TODAY!"

HB-525-SD-1

Submitted on: 3/29/2023 8:15:00 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jesse Sapp	Individual	Oppose	Written Testimony Only

Comments:

I am opposed to HB525 in relation to Uniform Commercial Code as the Government should NOT BE ALLOWED TO ENFORCE A CENTRALIZED BANK DIGITAL CURRENCY. GOVERNMENT CONTROLLED MONEY should be criminalized. ALL FORMS OF CURRENCY SHOULD BE ABLE TO BE USED INCLUDING CRYPTOCURRENCY SUCH AS BITCOIN.

HB-525-SD-1

Submitted on: 3/29/2023 8:15:01 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Charlene Higa	Individual	Oppose	Written Testimony Only

Comments:

This bill will impede our freedom.

I do not want the Federal government in charge of my money that I've worked so hard for.

Charlene Higa

HB-525-SD-1

Submitted on: 3/29/2023 8:19:41 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nelly Paekukui	Individual	Oppose	Written Testimony Only

Comments:

I Oppose HB525 and DO NOT want it passed.

Enough of government control and bad decisions.

HB-525-SD-1

Submitted on: 3/29/2023 8:19:56 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michelle	Individual	Oppose	Written Testimony Only

Comments:

No centralized digital currency

HB-525-SD-1

Submitted on: 3/29/2023 8:22:36 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michael Cravalho	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. This will not benefit our state and should not be passed. This measure will give too much power to the financial institutions and create a violation of our constitutional rights.

HB-525-SD-1

Submitted on: 3/29/2023 8:23:39 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Fyah	Individual	Oppose	Written Testimony Only

Comments:

I do not support this bill

HB-525-SD-1

Submitted on: 3/29/2023 8:29:32 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Theresa	Individual	Oppose	Written Testimony Only

Comments:

Oppose

HB-525-SD-1

Submitted on: 3/29/2023 8:30:10 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shane Weldon	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I oppose HB525 because I believe in freedom and less government in my personal life. There are other crypto currencies that work faster, cheaper and more privately than the proposed CBDCs. There is no need to tailor and create a new state backed CBDC when our government can just adopt a proven use case crypto blockchain network like Ripple Labs (XRP) or Stellar Network (XLM) to name just a couple.

Mahalos,

Shane Weldon

Haleiwa

HB-525-SD-1

Submitted on: 3/29/2023 8:30:49 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
christopher zorbo	Individual	Oppose	Written Testimony Only

Comments:

If I can not hold my money I have worked for so hard I do not own it, and someone else has control over it.

HB-525-SD-1

Submitted on: 3/29/2023 8:30:59 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Justin Young	Individual	Oppose	Written Testimony Only

Comments:

I, Justin Young, strongly oppose this bill. We live in a country based upon freedom. If this bill is passed it will put controll into the hands of what ever entity issues the "Controllable Electronic Record" there by forfeiting the freedom of the people forced to use it for economic exchange. This will stifle economic growth in Hawaii, and make living on this island for the Hawaiian people even more difficult. NO HB525 HD2 SD1

HB-525-SD-1

Submitted on: 3/29/2023 8:31:10 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Pat Miyahira	Individual	Oppose	Written Testimony Only

Comments:

I oppose this HB because it will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, our money will NO Longer Belong to us; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake!! Please stop this bill from passing!!

HB-525-SD-1

Submitted on: 3/29/2023 8:33:04 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shannon Brede	Individual	Oppose	Written Testimony Only

Comments:

I oppose to HB 525

HB-525-SD-1

Submitted on: 3/29/2023 8:34:14 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Charlotte Rosecrans	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

HB-525-SD-1

Submitted on: 3/29/2023 8:34:51 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joe Johnson	Individual	Oppose	Written Testimony Only

Comments:

I want cash in hand. The power and power and digital grids are too easily disrupted by natural and man made disasters. On the mainland terrorists are shooting transformers and power stations. There could take out internet hardware too.

HB-525-SD-1

Submitted on: 3/29/2023 8:35:32 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Theresa Harden	Individual	Oppose	Written Testimony Only

Comments:

HB 525 HD2 Oppose

While making banking rules for a new form of money is necessary, this verbiage seems to suggest the implementation or structure of a “Digital Currency Social System” which I am completely against as a mechanism to control if, when, how or where a person can use the digital currency they own. Any type of a social scoring credit system attached to a currency that a person owns that could restrict when, where, how or if that owner can or cannot use their owe funds is unconstitutional as it lays the ground work for communism which is an act of treason. This is not a credit system of which someone is applying for a loan for a specific purpose so there should be no such “qualification” or “approval” or “control mechanism” by an outside entity, government department or organization to oversee how the person owning their own digital funds spends their funds or when. I also do not understand why a type of currency would include a “title” as a type of money or currency when cash or coin to include gold or silver do not. A real property purchase would include a title as the money / currency bought an asset however using a digital dollar to purchase a real property should not have a title on both. Money is money whatever form it comes in and investment assets are not intended to be “used” or “traded” as everyday money like a “stock”. In creating new laws to regulate a new form of money / currency referred to as Digital Currency, those laws should not include restrictions on use of the owner of such currency or oversight / reporting by an outside party (other than the person owning the currency and the institution who issued the currency) any more than what dollars and coins are subjected too.

WE THE PEOPLE DO NOT CONSENT TO A “SOCIAL CREDIT SCORING SYSTEM” REGARDLESS OF WHO CONTROLS IT AS IT IS UNCONSTITUTIONAL AND ALLOWS COMMUNNISTIC POLICIES FORCED ON THE PEOPLE. YOU MUST REJECTED THIS BILL COMPLETELY.

HB-525-SD-1

Submitted on: 3/29/2023 8:38:11 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Julie Yamato	Individual	Oppose	Written Testimony Only

Comments:

Dear your Honorable Chair:

I oppose this bill. It is too vague and I am not prepared for a new monetary system.

Thank you for your time, Julie Yamato

HB-525-SD-1

Submitted on: 3/29/2023 8:40:49 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Galen J. Pao	Individual	Oppose	Written Testimony Only

Comments:

To whom this may concern:

I, Galen J. Pao, want to go on record opposing HB525.

This is a violation of a citizen's privacy rights and opens the door to a tyrannical government.

Thank you.

Galen J. Pao

HB-525-SD-1

Submitted on: 3/29/2023 8:44:21 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Casey Nakama	Individual	Oppose	Written Testimony Only

Comments:

I oppose

HB-525-SD-1

Submitted on: 3/29/2023 8:44:32 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lydia hooser	Individual	Oppose	Written Testimony Only

Comments:

Oppose HB525. This needs to be put on the news. You do not make decisions for us.

HB-525-SD-1

Submitted on: 3/29/2023 8:45:24 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Keli luna	Individual	Oppose	Written Testimony Only

Comments:

Aloha, I oppose this bill. It is wrong, this is our money.

HB-525-SD-1

Submitted on: 3/29/2023 8:45:28 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kanani K	Individual	Oppose	Written Testimony Only

Comments:

Evidence shows there are too many threats and vulnerabilities to digital currency. Many digital currency systems have failed, leaving citizens suffering loss at devastating levels. Studies and research on this topic is worth looking into before making any decision that will make a macro level impact. I oppose HB525 HD2 SD1.

HB-525-SD-1

Submitted on: 3/29/2023 8:46:48 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Patricia Browne	Individual	Oppose	Written Testimony Only

Comments:

I am against the government being involved with this! There are SO many better ways our government should be spending their time and our funds.

HB-525-SD-1

Submitted on: 3/29/2023 8:47:36 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Randall Gross	Individual	Oppose	Written Testimony Only

Comments:

Very opposed to government control of finances. It is just not needed and can only assume that government control is certainly not for my benefit!

Randall Gross

HB-525-SD-1

Submitted on: 3/29/2023 8:48:03 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Marcus Tanaka	Individual	Oppose	Written Testimony Only

Comments:

If our law makers support this bill, it can't be in the peoples best interest. OPPOSE.

HB-525-SD-1

Submitted on: 3/29/2023 8:53:52 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Susana Kwock	Individual	Oppose	Written Testimony Only

Comments:

Please vote no on this bill.

HB-525-SD-1

Submitted on: 3/29/2023 8:53:54 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Gail Smith	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525.

Gail Smith

HB-525-SD-1

Submitted on: 3/29/2023 8:54:17 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kaysha Mata-Peahu	Individual	Oppose	Written Testimony Only

Comments:

Aloha. As a native Hawaiian, Christian, female from the west side of Kaua'i. I OPPOSE this bill. How is this going to better our people of Hawai'i?

HB-525-SD-1

Submitted on: 3/29/2023 9:00:55 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lenn H	Individual	Oppose	Written Testimony Only

Comments:

If the dollar becomes digital, our money will NO Longer Belong to Us; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/29/2023 9:08:45 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sandra Rivas	Individual	Oppose	Written Testimony Only

Comments:

Please stop invading our privacy. Keep government away from our way of making money. I do not want a digital currency. Cash is king.

HB-525-SD-1

Submitted on: 3/29/2023 9:11:46 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Vick Penn	Individual	Oppose	Written Testimony Only

Comments:

To the Legislators of the State of Hawaii,

I'm writing to oppose HB525, the proposal to make changes to the Uniform Commercial Code governing this state to include Digital currency as legal tender.

In my opinion, it seems that lately this body is only interested in their own desires of inclusivity and not what is really the desire of the People.

This written testimony is also my opinion, but I am of the opinion that this move would not only exclude certain groups of people, but also be a grave mistake for the state.

1. At the moment, if you look at those knowledgeable about CBDCs, it those that are specifically in the tech, banking or investment industries. A vast majority of people are unknowledgeable in these fields, especially the elderly and those that are poor. Once this type of money is "sanctioned" it will keep those kinds of people on the outside of society. Without understanding of or means to acquire, these people will be unable to have access to the regular things of life. You fail to realize that there are still many people that are without a computer even in this highly technical world. Thus, you've just EXCLUDED all these people.

2. Everything digital based is connected to the internet. What happens when the internet or electricity for that matter goes down due to a natural disaster? I was in a situation lately in which I was in a part of the world where cash is no longer accepted. The internet went down and there was no way for me to get transportation or food for that day. There was no access to anything. Although not a native of the place, I had the opportunity to see the affects of this on the elderly. Many were in the streets bewildered and frustrated that they could not operate doing their daily business.

Before you approve this measure, REALLY THINK about the full picture of what this will do to the people of Hawaii!

Why not take the time to study the effects and weigh the options before making such a drastic move.

OPPOSE THIS MEASURE.

Aloha

HB-525-SD-1

Submitted on: 3/29/2023 9:14:29 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Luis	Individual	Oppose	Written Testimony Only

Comments:

DON'T DO IT! WE ALL WILL LOSE! OUR MONEY PRIVACY.

HB-525-SD-1

Submitted on: 3/29/2023 9:17:41 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Margaret	Individual	Oppose	Written Testimony Only

Comments:

I Oppose HB525

HB-525-SD-1

Submitted on: 3/29/2023 9:22:26 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Leiah Garcia	Individual	Oppose	Written Testimony Only

Comments:

I oppose

HB-525-SD-1

Submitted on: 3/29/2023 9:23:20 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Brendon Heal	Individual	Oppose	Written Testimony Only

Comments:

Big government should not be meddling in these financial institutions and snuffing healthy competition.

The economy cannot afford more stagnating political policies.

opposes this bill.

HB-525-SD-1

Submitted on: 3/29/2023 9:23:37 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Klaudia G Kemenes	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 HD2 SD1 since this bill would open the gate to central digital currency. Central digital currency would overpower the government authorities giving them power and taking away basic, crucial citizens' rights like privacy. This could lead straight to tyranny where citizens' every step can be monitored. The effort to remove basic human rights needs to be stopped at this early stage.

HB-525-SD-1

Submitted on: 3/29/2023 9:25:49 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Donna Smith Finley	Individual	Oppose	Written Testimony Only

Comments:

With all due respect, It is obvious most of you voting for this bill have not educated yourselves about Central Bank Digital Currencies, CBDC's. No one wants this. We the people do not want to be spied upon through our purchases. Nor do we want to be penalized for not adhering to government dictates on how and what to spend our money on. There are several states that have banned the use of CBDC's and many more who currently have the same UCC changes up for vote. The UCC changes seem benign but they open the door to global control of our hard earned money. Please , please educate yourselves more about the CBDC's and the new terms for money. There should always be an alternative to digital currency or you and I and our children will be slaves to whoever is calling the shots in the future. Do not pass this bill with this language. There are alternative ways to adjust the changes and keep us all from being digital slaves.

HB-525-SD-1

Submitted on: 3/29/2023 9:28:31 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Magoon Ohana	Individual	Oppose	Written Testimony Only

Comments:

We do not need govt to try to control every aspect of our lives!

HB-525-SD-1

Submitted on: 3/29/2023 9:28:53 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
brady stewart	Individual	Oppose	Written Testimony Only

Comments:

This bill establishes a framework to recognize and utilize the digital currency planned to be enacted by the Federal Reserve. Although it is assumed to be an inevitability at this point, there are many problems associated with this planned rollout. Not the least of which is: what happens in a power outage? Will we have no ability to carry out monetary transactions in the case of an interruption of electrical power or internet access?

The most disturbing passages within this terrible bill are the following:

1. Under section 490:9-A (2)(b)(1) [as well as 490A-105(b)(1)] the wording "a power shall be deemed exclusive regardless of whether the electronic money; a record attached to, or logically associated with, the electronic money; or a system in which the electronic money is recorded limits the use of the electronic money or has a protocol programmed to cause a change, including a transfer or loss of control;"

This wording allows for the manipulation of a person's money supply by the issuing central bank. This clause may be used to either control what one's money may be spent on or to allow it to expire if not spent. The bank's monopoly on the production of legal tender by fiat gives them the ability to monitor every account issued and preclude savings. This will result in the disruption of the natural process of capital formation which forms the basis of a productive, evolving economy. This will increase the power of the Fed and the US Treasury to choose the winners and losers in the consolidation of industries.

2. Under section 490:1-201(b) the definition of "money" would be amended to read: "money does not include an electronic record that is a medium of exchange recorded and transferable in a system that existed and operated for the medium of exchange before the medium of exchange was authorized or adopted by the government."

This would seem to indicate the refusal by the government to recognize other forms of decentralized cryptocurrency on blockchain ledgers. Once the dollar is metamorphosed into a purely digital asset, Gresham's law will create a flight of assets out of those dollars and into more valuable commodities.

3. Under section 490:4A-201: "A security procedure may...require the use of...biometrics"

This indicates the intention to create what has been called a vaccine passport. If access to legal tender is dependent upon one's compliance to government mandates, then the health "authorities" may decide at any time that one must submit to certain procedures to be able to transact in the economy. This is the necessary prerequisite for all forms of totalitarianism.

On closing I would like to share a favorite quotation. If you have not read "Politics and the English Language " by George Orwell, I highly recommend that you do. In it he states "Political language...is designed to make lies sound truthful, and murder respectable, and to give an appearance of solidity to pure wind."

HB-525-SD-1

Submitted on: 3/29/2023 9:30:04 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
ALICIA SMITH	Individual	Oppose	Written Testimony Only

Comments:

My hope is that our government officials would take the time to consider Real solutions that are needed instead of continued rushed efforts.

HB-525-SD-1

Submitted on: 3/29/2023 9:32:17 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Niki pestel	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill and any bill that is attached to it.

This Bill takes the human rights away of from citizens. Citizens who are already struggling.

Past circumstances prove that govt control is not the solution. Control and dictating what citizens can and cannot do is unlawful under the constitution.

Our country and island have already fallen to a new level of shame by attempting to brainwash manipulate and instill fear into the citizens.

I oppose this and I will not comply.

HB-525-SD-1

Submitted on: 3/29/2023 9:32:28 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shaztene Dabaluz	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill because I don't want anyone to have the ability to control my financial privacy. I shouldn't have to worry about anyone controlling my money or overlooking any of my transactions.

HB-525-SD-1

Submitted on: 3/29/2023 9:32:38 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
CHRISTINE PAMAYLAON	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525. It is necessary to have transparent, open, in-depth conversations with the public regarding the content of this bill before proceeding any further. HB525 will build the foundations to CBDC and will inhibit the liberties and freedoms granted by the US Constitution. I oppose HB525.

HB-525-SD-1

Submitted on: 3/29/2023 9:42:31 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Aaron Pamaylaon	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525!!!

HB 525 gives the state of Hawaii too much OVER REACH into the lives of the people of Hawaii.

One would think that with over 90% control over Hawaii's politics that the controlling party would do what is pono for Hawaii. Instead, you look for more ways to rob the people you are supposed to serve. This bill will further steal what little the people have left after you've pillaged us. "They tie up heavy burdens, hard to bear, and lay them on people's shoulders, but they themselves are not willing to move them with their finger." Matthew 23:4

You've forgotten your oath of office and the state motto, Au Mau ke ae o ka aina i ka Pono. This is not righteous!!!

HB-525-SD-1

Submitted on: 3/29/2023 9:43:35 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alana Pave	Individual	Oppose	Written Testimony Only

Comments:

I heavily oppose & vote no!

HB-525-SD-1

Submitted on: 3/29/2023 9:44:25 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jacob Holcomb	Individual	Oppose	Written Testimony Only

Comments:

The goal of this legislation is to implement a social credit system modeled after the Chinese Communist Party. When crypto is banned and the incoming financial crisis wipes out the dollar, the plan is to force everyone into Central Bank Digital Currency. It will then be easy to destroy the lives of anyone that the State doesn't like by simply turning off their access to goods and services with a few keystrokes. Maybe you are cynical enough that this sort of arrangement appeals to you, but this ain't China and you barely have the resources to hold things together now. The widespread social chaos this would unleash would quickly overwhelm the system if you were ever dumb enough to actually try it.

HB-525-SD-1

Submitted on: 3/29/2023 9:46:42 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Roberto Viernes	Individual	Oppose	Written Testimony Only

Comments:

Dear Representatives,

I am writing to you to encourage you to vote 'no' on HB525. This bill would start the process of allowing the government to institute a digital currency for all commerce. Once a digital currency is instituted the power of the government to control an individual's finances would become overreaching and absolute. This is a violation of our freedom as well as an attempt for the government to control the people. Do not underestimate the power of this bill and its consequences. It may seem like a reasonable bill on the surface, but if you take the direction to its logical end, you will see that this bill could possibly pave the way for the government's full control over the finances of individuals. I implore you to vote 'NO'.

Respectfully,

Roberto Viernes

HB-525-SD-1

Submitted on: 3/29/2023 9:58:30 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ryan Arakawa	Individual	Oppose	Written Testimony Only

Comments:

This will open the doorway for every transaction we make to be surveilled by the government

HB-525-SD-1

Submitted on: 3/29/2023 9:59:56 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chanel kaeo	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill! Government should NOT have control over our money as citizens of Hawaii!

HB-525-SD-1

Submitted on: 3/29/2023 10:00:51 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Khiet Luu	Individual	Oppose	Written Testimony Only

Comments:

I have a small business and I do not want this covert to electronic money.

HB-525-SD-1

Submitted on: 3/29/2023 10:18:36 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Fenton Lee	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525. I do not believe digital currencies is a good thing. I do not want to give access to my money to any government organization. It is not in the best interest of me and the citizens of this state and country.

HB-525-SD-1

Submitted on: 3/29/2023 10:28:10 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Meribeth Kekumu	Individual	Oppose	Written Testimony Only

Comments:

I do not want government restricting my movements. I am a citizen with constitutional rights. And surely do not want the state of Hawaii to be a social credit score system like China. Remember your oaths.

HB-525-SD-1

Submitted on: 3/29/2023 10:38:26 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Benel Piros	Individual	Oppose	Written Testimony Only

Comments:

I oppose due too much government regulation and implementing a new Law without allowing informed consent for all LAW ABIDING CITIZENS.

HB-525-SD-1

Submitted on: 3/29/2023 10:42:40 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Roger Bloom	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill which could lead to the instigation of a CBDC (central bank digital currency). Such programmable digital currencies can as in the case of China lead to complete central government control of all personal spending. It is a danger to freedom, privacy, and choice by individual citizens. Thank you

HB-525-SD-1

Submitted on: 3/29/2023 10:44:33 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Peter Baldwin	Individual	Oppose	Written Testimony Only

Comments:

I am writing to oppose the passage of house bill hb 525. I attempted to read this bill but it seems very complicated and needs to be properly presented to the people before attempting to pass such legislation. What are the ramifications? What are the downsides? Why is this needed? Please do not support this bill at this time until it is fully explained to the taxpayers.

Thank you.

HB-525-SD-1

Submitted on: 3/29/2023 10:46:44 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Christopher I Johnson	Individual	Oppose	Written Testimony Only

Comments:

I oppose This bill. I believe this will lead to a digital Dollar only society eventually. Which would be too easy for corrupt politicians to turn our money on and off at will?

HB-525-SD-1

Submitted on: 3/29/2023 11:26:28 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Bryston Tanigawa	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. My financials are none of the government business.

HB-525-SD-1

Submitted on: 3/29/2023 11:26:31 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tami Lum	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill! It is a precursor to having the government control of all our money!

HB-525-SD-1

Submitted on: 3/29/2023 11:47:16 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kerri Yeakey	Individual	Oppose	Written Testimony Only

Comments:

I oppose the bill noting that electronic currency and monitoring of individuals personal financials is infringement on personal freedom.

HB-525-SD-1

Submitted on: 3/29/2023 11:56:43 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ray	Individual	Oppose	Written Testimony Only

Comments: I Oppose

HB-525-SD-1

Submitted on: 3/29/2023 12:17:03 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Barbara Maneja	Individual	Oppose	Written Testimony Only

Comments:

Please vote in opposition to HB 525. Electronic money in controllable accounts raises many questions, such as how is this electronic money different from the fiat money system we use in electronic banking with ATMs and online banking? Is the purpose of these laws regarding electronic money preparing the way for the introduction of centralized bank digital currency? If so, why do our legislators feel it's important to give the Central Banks/Federal Reserve the ability to control our access to our money? Haven't you heard that CBDCs will remove all privacy from our monetary transactions, and ties this control to a social credit score, much the way China does? It may even be tied to ridiculous carbon credits, thereby limiting your ability to buy/sell based on some imposed government standard that has no relation to your own needs. Do you think that because you are a legislator, that somehow you will be free to continue to make laws as society sees fit? I doubt it, since your ability to access and use your own CBDC would also be restricted based on what the feds see as whether you have played the game according to their rules, or not. Electronic currency that is CENTRALIZED is a danger to the freedoms of American citizens, but also to the freedoms of its law makers to create laws that protect their citizens. Please vote NO on this bill.

HB-525-SD-1

Submitted on: 3/29/2023 12:19:50 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Patrick Chun	Individual	Oppose	Written Testimony Only

Comments:

I am opposed to this bill because it infringes upon individual privacy when these transactions are stored in a central location. This also will enable a nefarious party to gain thousands of megabytes of personal data from one central location.

This "electronic money" will also increase the inequality gap between the have and have-nots.

This can also be a way for the government to control the flow of goods and services to those that are not "with the program" or "spreading disinformation".

Once again, vote NO

HB-525-SD-1

Submitted on: 3/29/2023 12:30:06 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
DANIEL ORTIZ	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY DO NOT SUPPORT THIS BILL!!

HB-525-SD-1

Submitted on: 3/29/2023 12:30:39 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
jeffrey mizuno	Individual	Oppose	Written Testimony Only

Comments:

Oppose!!

HB-525-SD-1

Submitted on: 3/29/2023 12:34:38 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
shayne pung	Individual	Oppose	Written Testimony Only

Comments:

A'ole

HB-525-SD-1

Submitted on: 3/29/2023 12:38:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lianne Blas	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill!!!

HB-525-SD-1

Submitted on: 3/29/2023 12:44:45 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Talia Smith	Individual	Oppose	Written Testimony Only

Comments:

I Talia Smith of Koloa Kauai OPPOSE this bill. you are so worried about china gathering information on individual american citizens but by passing this bill you are leaving the door open for all our information to be gathered by a private company (the federal reserve) to collect all our information by monitoring how we spend the money we have worked so hard for. Why do you continue to try and take away our privacy and freedom. THIS EFFECTS YOU TO!!!!

HB-525-SD-1

Submitted on: 3/29/2023 12:59:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Annie U.	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose hb525 as this will eventually lead to an over reach by the government who wants to "manage" my money known as cbbc and use surveillance as well? No thank you!!!! I plead that you not only hear our voices and read our testimonies as this is leading to our freedoms being taken away but that you fight as well for the citizens of Hawaii to keep our freedom alive!

~Annie U.

HB-525-SD-1

Submitted on: 3/29/2023 1:01:53 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Megan Ganzagan	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose the State of Hawaii moving into digital currency (CBDC) through our banking system.

"Quote "

'I believe that banking institutions are more dangerous to our liberties than standing armies. If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, the banks and corporations that will grow up around the banks will deprive the people of all property until their children wake-up homeless on the continent their fathers conquered.'

Thomas Jefferson 1802

HB-525-SD-1

Submitted on: 3/29/2023 1:04:06 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Clint Fruean	Individual	Oppose	Written Testimony Only

Comments:

I strongly OPPOSE HB525. CBDC will NOT allow the dollar to belong to the hard working individual citizen. It also makes every transaction we make to be watched which violates our rights and privacy.

HB-525-SD-1

Submitted on: 3/29/2023 1:04:19 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Gail Tomosawa	Individual	Oppose	Written Testimony Only

Comments:

This bill will give the government too much control over my money. I could eventually lose control over my own funds.

HB-525-SD-1

Submitted on: 3/29/2023 1:11:51 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lynne Uehara	Individual	Oppose	Written Testimony Only

Comments:

I Strongly OPPOSE HB525.

This bill is a sneaky way of amending the UCC. These amendments will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, my money will NO Longer Belong to ME; it will belong to the federal government !!!

This will open the doorway to tyranny allowing every transaction we make to be surveilled by the federal government. My rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/29/2023 1:21:27 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Heidi Hirsh	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I urge you to not pass this bill to create new rules with Central Bank digital currencies. These new rules lay the foundation for the Central Bank digital currency system. If people can no longer live by exchanging the dollar or cash, we will absolutely lose our freedom. The Hawaii government is following the World Economic Forum and the World Economic Forum in which their goals are pure tyranny and population control. Please do not turn Hawaii into a communist state. We are part of the United States of America where people are to have freedom!

I do not support this bill and the loss of our freedom. Many other states are creating laws to stop the CBDC system, and here Hawaii is supporting it. Stop this utter insanity and total control agenda NOW.

Heidi Hirsh

372i Kanaina Ave

Honolulu, HI 96815

HB-525-SD-1

Submitted on: 3/29/2023 1:25:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Elijah McCluer	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. The freedom to control where I keep money or how it's spent is part of what makes us America. This is a step in the wrong direction for our state and even our country if we set precedent by allowing this bill to pass.

HB-525-SD-1

Submitted on: 3/29/2023 1:29:27 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sara Wallace	Individual	Oppose	Written Testimony Only

Comments:

If the dollar becomes digital, our money will no longer belong to us; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be able to be surveilled by the federal government. Our rights and our privacy are at stake. With digital currency and ESG intertwined, this creates a dystopian society.

V/r,

Sara Walalce

HB-525-SD-1

Submitted on: 3/29/2023 1:32:59 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tina Pao	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE THIS BILL 1000% YOU PEOPLE in the Hawaii senate, have not been hearing the people of Hawaii. clearly, you are not listening, Our liberties are being stripped away, and it needs to stop. Everyone I have talked to wants our cash to remain, including myself . we do not want the government controlling where and how we spend our finances, As well as, we do not want our privacy to be infringed upon. This is a total over reach.

Thank you for Hearing and " listening" to we the people.

HB-525-SD-1

Submitted on: 3/29/2023 1:33:19 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kevin taylor	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I urge you to not pass this bill to create new rules with Central Bank digital currencies. These new rules lay the foundation for the Central Bank digital currency system. If people can no longer live by exchanging the dollar or cash, we will absolutely lose our freedom. The Hawaii government is following the World Homicide Organization and the World Economic Forum in which their goals are pure tyranny and population control. Please do not turn Hawaii into a communist state. We are part of the United States of America where people are to have freedom!

I do not support this bill and the loss of our freedom. Many other states are creating laws to stop the CBDC system, and here Hawaii is supporting it. Stop this utter insanity and total control agenda NOW.

HB-525-SD-1

Submitted on: 3/29/2023 1:33:55 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michelle Kerr	Individual	Oppose	Written Testimony Only

Comments:

To all committee men and women, sponsors of this bill and anyone voting on the bill - I want to let you know my husband & I strongly oppose the bill implementing the 2022 Uniform Commercial Code Amendments.

Particularly having to do with digital currency. Every step toward a digital currency is a further reduction in our right to privacy. This is a constitutional invasion (4th Amendment) into our right to be secure in our "persons, houses, papers, and effects . . ." This in effect would make us living in a world of social credit score and we may as well be communists.

A centralized digital currency aside from a loss of privacy, it would mean the government would be able to monitor our every move. This may fly in China, but should never be done in America.

A cashless system will be sold as a convenience, but its effects are far more ominous. No more garage sales, no more tooth fairy, no more money in birthday cards, no more Craig's List, no more cash donations to the homeless or needy. It means no more "tuck-away" cash for those planning to escape domestic violence. But mostly it means big banks and the government will have full control over every cent we own. No more privacy or independence or freedom. NOT in America please!

Please do NOT support this bill in any form.

Thank you for your time and consideration on this matter.

Michelle Kerr

HB-525-SD-1

Submitted on: 3/29/2023 1:35:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Caroline Buisson	Individual	Oppose	Written Testimony Only

Comments:

I do not support central bank digital currencies because I would like to have control over my own money. Thank you.

HB-525-SD-1

Submitted on: 3/29/2023 1:37:13 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Diane Migita	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525

HB-525-SD-1

Submitted on: 3/29/2023 1:46:31 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kayo Puerto	Individual	Oppose	Written Testimony Only

Comments:

I know the intention of this bill. So absolutely not acceptable.

HB-525-SD-1

Submitted on: 3/29/2023 1:49:28 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Eric Allagonez	Individual	Oppose	Written Testimony Only

Comments:

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, your money will NO Longer Belong to YOU; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/29/2023 1:50:51 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tatiana Maumausolo	Individual	Oppose	Written Testimony Only

Comments:

We need smaller government, stop trying to micromanage us!

HB-525-SD-1

Submitted on: 3/29/2023 1:54:51 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jason Kimura	Individual	Oppose	Written Testimony Only

Comments:

Aloha Legislators,

I am in strong opposition of HB 525. Passing this Bill will cause many problems for our residents. We already live in a compromised financial state and this will make it harder for our citizens.

Please oppose this Bill!

Respectfully,

Jason Kimura

HB-525-SD-1

Submitted on: 3/29/2023 1:59:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kelly Cadinha	Individual	Oppose	Written Testimony Only

Comments:

This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake. Please oppose this bill.

HB-525-SD-1

Submitted on: 3/29/2023 2:05:08 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tara Rojas	Individual	Oppose	Written Testimony Only

Comments:

ABSOLUTE 100% NO TO HB525.

WE DO NOT GIVE OUR CONSENT TO NOR APPROVE ANY CHANGE TO THE UCC.

WE DO NOT CONSENT TO NOR APPROVE CBDC.

WE DO NOT CONSENT TO GOVERNMENT CONTROL OVER OUR MONEY.

PLEASE OPPOSE HB525.

HB-525-SD-1

Submitted on: 3/29/2023 2:14:02 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Scot	Individual	Oppose	Written Testimony Only

Comments:

This is communism. How reps vote will mark their intentions and will not be forgotten.

Programmable money controlled by the government surrenders too many rights and freedoms and should not be tolerated by you. It will not be tolerated by us.

HB-525-SD-1

Submitted on: 3/29/2023 2:15:54 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Deven English	Individual	Oppose	Written Testimony Only

Comments:

In strong opposition

HB-525-SD-1

Submitted on: 3/29/2023 2:26:46 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kellsey Kelley	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525.

HB-525-SD-1

Submitted on: 3/29/2023 3:14:45 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Brad Charlevoix	Individual	Oppose	Written Testimony Only

Comments:

I hereby submit testimony to my oppsition to HB 525.

I believe Thomas Jefferson said it well in 1802 and I quote,

"I believe that banking institutions are more dangerous to our liberties than standing armies. If the American people ever allow private banks to control the issue of currency, first by inflation, then by deflation, the banks and corporations that will grow up around the banks will deprive the people of all property until their children wake-up homeless on the continent their fathers conquered."

This legislation proposes to redine the term "money" to include "electronic money". This is laying the groundwork for central bank digital currency (CBDC).

This does not benefit citizens and only moves forward an agenda of the elite to control our money and surveil us even more. Opening the doorway to allowing every transaction we make to be surveilled by the federal government.

This is not a move towards democracy.

I oppose this legislation and am not agreement to it being implemented in Hawai'i or anywhere for that matter.

HB-525-SD-1

Submitted on: 3/29/2023 3:15:34 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Martin Choy	Individual	Oppose	Written Testimony Only

Comments:

“I strongly oppose passing HB525, because we need our bank accounts to be secured and in my own control. Digital currency systems are not sound money, but puts more control in the hands of unscrupulous individuals.”

Whereas, cryptocurrency is protected by blockchain technology, digital currency is not.

If you pass this bill, you will be fulfilling Biblical prophecy of the controlling "Mark", whether you believe in the Bible or not.

HB-525-SD-1

Submitted on: 3/29/2023 3:18:02 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kendra Hunter	Individual	Oppose	Written Testimony Only

Comments:

As an American citizen, I oppose having a police state over our affairs. While our government cheats on their taxes and makes the middle class pay more than they do, I find our representatives to be criminal in their own actions. We, as the people who you are to represent need to put such a measure on the ballot and let us vote whether we want all digital currency. The same goes for trying to turn our medical affairs over to the WHO. This is America, the land of the free.

HB-525-SD-1

Submitted on: 3/29/2023 3:20:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
scott shapiro	Individual	Oppose	Written Testimony Only

Comments:

I am against Bill 525. It is another Government overreach that takes away our freedom. Our Founding Fathers were against the Government spying on and controlling everything we do. Digital currency gives the Government too much control over our lives.

HB-525-SD-1

Submitted on: 3/29/2023 3:43:53 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Deanne	Individual	Oppose	Written Testimony Only

Comments:

I DO NOT AGREE WITH THIS BILL AND THE GOVERNMENT TRYING TO CONTROL OUR MONEY. THIS IS WHAT WE WORK FOR, THE GOVERNMENT ALREADY HAS OUR HANDS TIED. WE DO NOT NEED ANYMORE CONTROL FROM THE OPPOSITION. HOW ARE WE SUPPOSED TO TAKE CARE OF OUR FAMILIES IF OUR OWN MONEY IS CONTROLLED BY THE GOVERNMENT. THIS IS A UNSTABLE AND AN UNCERTAIN GEAR TO TOWARDS THE FUTURE OF HUMANITY.

HB-525-SD-1

Submitted on: 3/29/2023 3:55:31 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Marlies Lee	Individual	Oppose	Written Testimony Only

Comments:

I oppose 525

I want the freedom to choose how I pay my debts.

So many Kupuna don't use cellphones to do their banking or paying for things. Take care of your elders and kids that might want to go to the corner store to buy a snack.

Marlies Lee

HB-525-SD-1

Submitted on: 3/29/2023 4:08:34 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Christina Lai	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. This bill will infringe on our financial privacy and rights. It opens up the system for abuse, government control of our finances. It makes us vulnerable to attacks and creates unnecessary risks to an individual and our whole financial system. It gives the government complete control over the whole monetary system.

HB-525-SD-1

Submitted on: 3/29/2023 4:16:38 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Peter Roa	Individual	Oppose	Written Testimony Only

Comments:

Oppose

HB-525-SD-1

Submitted on: 3/29/2023 4:22:03 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
emily gambino	Individual	Oppose	Written Testimony Only

Comments:

Please oppose this bill. This would be taking away our rights and privacy of transactions. This bill is also concerning regarding how it moves forward with government control over our personal money. Thank you for your consideration in reserving the rights and privacy of the people.

HB-525-SD-1

Submitted on: 3/29/2023 4:25:11 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Gary Uyeda	Individual	Oppose	Written Testimony Only

Comments:

This will infringe on our privacy and freedom.

HB-525-SD-1

Submitted on: 3/29/2023 4:25:35 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jodi Liu	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY OPPOSE HB525. Please do the right thing for Hawai'i, our people, our businesses, our economy and our future and vote NO on HB525. This law would devastate every aspect of our lives in more ways than could ever be written here in 20,000 letters.

Mahalo,

Jodi Liu

HB-525-SD-1

Submitted on: 3/29/2023 4:28:48 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lisa Shorba	Individual	Oppose	Written Testimony Only

Comments:

Please Do Not pass HB525 HD1 SD2. I am greatly concerned that the privacy and security of our personal finances, savings and cash may be compromised. The government must keep what is private, private, and not create a threat to the privacy and security our personal finances or financial transactions by proposing an electronic currency. Please do not pass this measure. Thank you!

HB-525-SD-1

Submitted on: 3/29/2023 4:36:33 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Gabrielle Pacheco	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. UCC should not be amended to add digital currency.

HB-525-SD-1

Submitted on: 3/29/2023 4:54:12 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
SITARA Young	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525. It is being presented as a "casual update" when it is actually redefining the definition of money and paving the way for central bank digital currency (CBDC). Far more thought has to go into something like this than allowing it to be sent through the legislature as a "casual update". The Governor from South Dakota has spoken up very strongly against this "update" and is urging States all over the Country to think very clearly what they are actually agreeing to. I do not support the amendments to the UCC because they are intended to redefine money which can lay the foundation of CDBC. My friend's tenant is from Canada and he had his bank account seized by the Canadian Government after giving a \$50 donation in support of the trucker convoy. Look up social credit system on Wikipedia. Its right there in black and white what has happened in China as a result of CBDC and their social credit system. From Wikipedia, "As of June 2019, according to the National Development and Reform Commission of China, 27 million airline tickets as well as 6 million rail tickets had been denied to people who were deemed "untrustworthy" (meaning they were blacklisted in the social credit system). Imagine life in Hawaii where if our local community opposed the TMT on Mauna Kea and the federal

government had the power to blacklist our kupuna? Think it's far-fetched? If we don't put a stop to CBDC this will be our tomorrow. HB 525, if passed, is our Hawaii preparing the United States for Central Bank Digital Currency which will lead into a social credit system. As mentioned before this is not a "casual update" of the UCC. We have to think very seriously and do proper research before we make changes if we truly care about the future we want to leave our Keiki.

HB-525-SD-1

Submitted on: 3/29/2023 4:57:42 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kris	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. I do not support the redefiniton of the word money to inculde eletronic money.

HB-525-SD-1

Submitted on: 3/29/2023 5:01:01 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Carolina Carreira	Individual	Oppose	Written Testimony Only

Comments:

This is government overreach to the extreme. No, no, 1,000 times NO.

HB-525-SD-1

Submitted on: 3/29/2023 5:04:03 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Blake Wood	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525. It will legally redefine the definition of money, paving the way for central bank digital currency (CBDC)". No amendments to the UCC should be made without public debate or input .

HB 525, if passed, Central Bank Digital Currency will be one step away, which will lead into a social credit system. This is not a "casual update" of the UCC! We have to think very seriously and do proper research before we make changes if we truly care about the future we want to leave our Keiki.

And none of you will be exempt from the control and censoring power that digital currency will impose on the population .

China's 'social credit' system ranks citizens and punishes them with throttled internet speeds and flight bans if the Communist Party deems them untrustworthy. HP 525 will take Hawaii one step closer to this dystopia.

HB-525-SD-1

Submitted on: 3/29/2023 5:11:23 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kimberly Kaaua	Individual	Oppose	Written Testimony Only

Comments:

Aloha, I'm in opposition to HB525 HD2.

Mahalo!

HB-525-SD-1

Submitted on: 3/29/2023 5:14:22 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alex Shade	Individual	Oppose	Written Testimony Only

Comments:

This will pave the way for Central Bank Digital Currency and ever increasing control of our personal funds. I strongly oppose this bill. Our personal financial freedom depends on personal and individual control of our personal funds!

HB-525-SD-1

Submitted on: 3/29/2023 5:16:55 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lopaka Poaha	Individual	Oppose	Written Testimony Only

Comments:

I oppose.. Enough Is Enough.. StopThe Corruption In Hawaii Just So Only You Politicians Can Get Rich And Make Money.. While All Lower Class And Middle Class Citizens Either Die Poor Cuz The Coast Of Living Is To Darn Hard To Earn Money Working 2-3 jobs Is Hard.. Kids Don't Even See Tbey Parent Cuz Parents Gdad Work Just To Get By to Provide For Them.. Like You Golks Care!?! NOPE ONLY CARE FOR YOUR OWN... BUT IF YOU WAS IN OUR SHOWS THEN YOULL HATE IT... SO RNOUGH ALREADY..

HB-525-SD-1

Submitted on: 3/29/2023 5:17:39 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sharla Kalei Kahale- Miner	Individual	Oppose	Written Testimony Only

Comments:

I opposed Bill HB525, As I believe this will not benefit Hawaii residents like myself. In fact I believe digital currency will be another layer and attempt to cause strongholds on our liberties as an American. This will allow more government control and tyranny concepts beyond measure and infringements on our privacy will incur and our simple lifestyle in Hawaii will be Interrupted and stressful causing in due anxiety to our peace of mind and way of life.

Mahalo Kalei Miner

HB-525-SD-1

Submitted on: 3/29/2023 5:19:19 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jennifer Shelton	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

HB-525-SD-1

Submitted on: 3/29/2023 5:33:23 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Penn calligan	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose. The people are losing their rights but by bit. If we allow this to past... Pretty soon we will no longer be a democracy . This needs to stop . Government should stay out of it.

HB-525-SD-1

Submitted on: 3/29/2023 5:33:50 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alden	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

HB-525-SD-1

Submitted on: 3/29/2023 5:34:02 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alex Akui	Individual	Oppose	Written Testimony Only

Comments:

Oppose

HB-525-SD-1

Submitted on: 3/29/2023 5:39:39 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jacklyn Marfil	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose Bill HB525 relating to the uniformed commercial code. As an American citizens we have the freedom to our earned income and PRIVACY. This bill does not include either of those. Therefore I strongly oppose!

HB-525-SD-1

Submitted on: 3/29/2023 5:44:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Troy Goldberg	Individual	Oppose	Written Testimony Only

Comments:

I myself and everyone I know, strongly oppose this bill, please do not allow it to pass.

mahalo!

Troy Goldberg

HB-525-SD-1

Submitted on: 3/29/2023 5:48:17 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ian	Individual	Oppose	Written Testimony Only

Comments:

I strongly OPPOSE HB525. I do not support the amendments to the UCC because they are intended to redefine *money*. This change in definition is a doorway to tyranny.

HB-525-SD-1

Submitted on: 3/29/2023 5:49:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jen	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525. It is being presented as a "casual update" of the UCC when it is actually redefining the definition of money and paving the way for central bank digital currency (CBDC), a direct violation of Article 1 Section 10 of Constitution for the United States of America, making a thing not gold or silver legal tender.

We are moving in the wrong direction. The creation of a CBDC system introduces the ability to increase the money supply with the push of a button. The Federal Reserve’s current practice of printing money dilutes the value of the money which is essentially a tax upon the people without representation.

It will be impossible to issue a **centralized digital currency** outside of a digital ID management system. CBDCs will likely be tied to personal accounts that include personal data, credit history and likely a social credit score. Censoring certain transactions that the government deems unlawful or illegitimate is not science fiction. Here are three examples: One, the private company, Pay Pal, most likely working with government actors, threatened to charge customers a “fee”, taken directly from customer accounts, for “disinformation” (who determines this I wonder)? Two, during the Trucker Convoy in Canada, Canadian citizen’s bank accounts were seized just for making a donation to the truckers. They are not criminals nor were they engaging in criminal activity. Three, the digital Yuan – how can we forget the digital Yuan? The digital Yuan allows for the surveillance of all transactions across the entire financial system and China has the ability to remotely freeze accounts or block transactions that use the digital Yuan. We do not want our Republic to go in the direction of the Chinese Communist Party.

Neither private company nor government is authorized to hold that kind of power, or any power whatever, over us. We the People - the creators of the Law - did not authorize it. In America, We the People are guaranteed our rights that were given to us by God and whose public servants (you) take an oath to uphold. See in Article 6 section 3 in the Constitution for the United States of America *and* the Hawaii State Constitution Article 16 section 4. See your oath below:

OATH OF OFFICE

Hawaii State Constitution, Article 16 Section 4. All eligible public officers, before entering upon the duties of their respective offices, shall take and subscribe to the following oath or affirmation: "I do solemnly swear (or affirm) that I will support and defend the Constitution of the United States of America, and the Constitution of the State of Hawaii, and that I will faithfully discharge my duties as to the best of my ability." ...

To vote "yea" on this bill would be a direct violation of the U.S. constitution and **Your** Oath of Office, because *We the People* are guaranteed a Republican form of government. See evidence below

US Constitution, Article 4 Section 4 The United States shall guarantee to every State in this Union a **Republican Form** of Government, and shall protect each of them against Invasion; and on Application of the Legislature, or of the Executive (when the Legislature cannot be convened) against domestic Violence.

CBDC is about surveillance and control. It goes hand-in-hand with digital I.D. Surveillance of Americans is a violation of the Hawaii State Constitution and the Constitution for the United States of America. See evidence below:

Hawaii State Constitution, Article 1 section 6, "*The right to privacy is recognized and shall not be infringed...*"

And

Fourth Amendment of Constitution for the United States of America, "The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no Warrants shall issue, but upon probable cause, supported by Oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized"

Once again, I strongly oppose this bill being presented as a "casual update" of the UCC.

HB-525-SD-1

Submitted on: 3/29/2023 5:51:33 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
juhl rayne	Individual	Oppose	Written Testimony Only

Comments:

This will **open the doorway to tyranny** allowing every transaction we make to be surveilled by the federal government.

Our rights and our privacy are at stake.

say NO to CBDC ... stop this tyranny..... there is no going back... do you want this on your conscience?

i wouldn't !

mahalo,
Juhl Rayne

HB-525-SD-1

Submitted on: 3/29/2023 5:52:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Malia Marquez	Individual	Oppose	Written Testimony Only

Comments:

Aloha Kākou,

My name is Malia Marquez and im from Maunalua, O'ahu. I strongly OPPOSE HB525. We should NOT become even MORE dependent on the government and banks with our hard earned money. There is not enough information on HOW our money will be handled. Please OPPOSE HB525.

Mahalo for your time,

Malia Marquez

HB-525-SD-1

Submitted on: 3/29/2023 5:52:42 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Robin Smith	Individual	Oppose	Written Testimony Only

Comments:

Digital banking is never a good idea. If other people or hackers can freeze or confiscate my hard earned funds.

HB-525-SD-1

Submitted on: 3/29/2023 5:52:53 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Amber Tranetzki	Individual	Oppose	Written Testimony Only

Comments:

We do not need any amendments to redefine whag money is in Hawaii. We do not need to include electronic money as a definition of money. We will not agree to laying the groundwork for central bank digital currency in Hawaii

Our rights and our privacy are at stake.

Our use and the ways we spend our money is our business and not for the government to track and monitor.

We should be steering away from socialism not following suite towards it.

HB-525-SD-1

Submitted on: 3/29/2023 5:53:12 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Patience Peters	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose bill HB525.

This bill is being made to appear as a casual UCC update but in fact will redefine the definition of money, open the door to a Central Bank Digital Currency system, and potentially help pave the way to a Social Credit System which is currently used in China. There needs to be a lot more clarification and consideration before we pass an update to the definition of currency. Mahalo! "

HB-525-SD-1

Submitted on: 3/29/2023 5:55:31 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Summer Yadao	Individual	Oppose	Written Testimony Only

Comments:

Anything that has to do with currency, the decision making should be done by the people. The people who voted you in your seats, not by yourselves.

No on HB525

HB-525-SD-1

Submitted on: 3/29/2023 6:04:51 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Laura Buck	Individual	Oppose	Written Testimony Only

Comments:

490:9-A Is absolutely absurd. Illegal. You do not have the right to do it. I oppose this bill as does my family of 5.

HB-525-SD-1

Submitted on: 3/29/2023 6:08:05 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lori M Waters	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525.

To whom it may concern,

I oppose this bill because it further solidifies a bond between banks and government. Further, banks will, even more than present, be used as an arm and/or branch of the government. With the backing of the government, banks will not be afraid to evade our privacy – most likely they'll be protected from suites.

Government will not be able to resist the "big brother" syndrome and, depending on what they learn from CBCD, begin passing more laws to restrict people's freedom.

I'm guessing that the final goal of CBCD is: If CASH goes, then eventually credit cards will go, which leave CBCD as the only form of depository and payment, which tells whomever has the power to obtain the information ... WHO YOU ARE, WHAT YOU ARE DOING, WHERE YOU'RE GOING ... ETC.

HB-525-SD-1

Submitted on: 3/29/2023 6:24:18 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Steven Todd Johnson	Individual	Oppose	Written Testimony Only

Comments:

I do NOT want a CBDC

HB-525-SD-1

Submitted on: 3/29/2023 6:29:58 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mary Weber	Individual	Oppose	Written Testimony Only

Comments:

Strongly oppose

HB-525-SD-1

Submitted on: 3/29/2023 6:30:42 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Hillary Sasaki	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

HB-525-SD-1

Submitted on: 3/29/2023 6:30:50 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dorene	Individual	Oppose	Written Testimony Only

Comments:

I Dorene Cooper oppose Bill HB525

HB-525-SD-1

Submitted on: 3/29/2023 6:35:59 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Diana Reynolds	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525. It is redefining the definition of money and paving the way for central bank digital currency which can redefine money which can lay the foundation of CDBC, a direct violation of Article 1 Section 10 of the Constitution for the United States of America, making a thing not gold or silver legal tender. We're moving in the wrong direction. Hawaii State Constitution, Article 16 Section 4 states all eligible public officers take a oath "I do solemnly swear that I will support and defend the Constitution of the United States of America and the Constitution of the State of Hawaii, and that I will faithfully discharge my duties as to the best of my ability. To vote yea on this bill would be a direct violation of the US Constitution and my Oath of Office, because we the people are guaranteed a republican form of government.

I oppose this bill because it will infringe on my right to privacy. My financial dealings is none of the bank's and the government's concern, especially the bank's. If government are concerned about tax collection, they already have 1099s and W2s in place - if that's not adequate, perhaps strength that. But they do not have to investigate every aspect of a person's private life. You may say that that's not the intent, but government being government, if the information's there for the taking, it will be abused.

HB-525-SD-1

Submitted on: 3/29/2023 6:41:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Gary Lopez	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill as to technology is always known to "glitch". the last thing the people need is a "glitch" with digital currency. Things can go really bad in case of cyber attack with computer viruses. Currency should always be tangible!

HB-525-SD-1

Submitted on: 3/29/2023 6:41:43 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Francois Levannier	Individual	Oppose	Written Testimony Only

Comments:

I'm opposing this bill hb525, as I believe it can lead down a slippery slope.

Mahalo,

Francois Levannier

HB-525-SD-1

Submitted on: 3/29/2023 6:46:19 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
William Lono	Individual	Oppose	Written Testimony Only

Comments:

I am in *opposition* of bill **HB525**. How in the world has this bill manage to fly through Hawaii's legislation? **PLEASE KILL THIS BILL!!!**

HB-525-SD-1

Submitted on: 3/29/2023 6:47:47 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Colleen Martin	Individual	Oppose	Written Testimony Only

Comments:

My name is Colleen K Martin

I oppose this bill! I did not and don't want to have the dollar controlled by anyone else but me!
This will make a way for the government to know your business. I don't want the my world to be
controlled by computers!

I OPPOSE THIS BILL!!!

Thank You

HB-525-SD-1

Submitted on: 3/29/2023 6:47:47 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Wesley Uyeda	Individual	Oppose	Written Testimony Only

Comments:

I do not support this bill. A government digital currency will devalue what little wealth I have, and give the government more control over my life. The government has proven to be corrupt, incompetent, and greedy in the way that it has handled the economy and the needs of the American people. First prove that you can take care of your people, then the people can trust you with a digital currency.

HB-525-SD-1

Submitted on: 3/29/2023 6:55:47 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
lisa Tam	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I completely oppose this bill and the loss of freedom it entails!

HB-525-SD-1

Submitted on: 3/29/2023 6:57:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jodean Ohelo	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB 525. Government should not be in control of my private deposits.

HB-525-SD-1

Submitted on: 3/29/2023 6:58:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dwayne Tuzon	Individual	Oppose	Written Testimony Only

Comments:

Dear politicians,

I certainly hope you take the amount of testimonies into consideration? The bill HB525 is a bill that will change the Uniform Commercial Code to ensure that Hawaii State law will facilitate the future central bank digital currency. This will put too much power in the hands of our government on what we can and cannot spend our monies on. Please stop this bill from proceeding and vote no. I would like to have control of my own money and do not want to have regulations on spending it. Mahalo

HB-525-SD-1

Submitted on: 3/29/2023 6:59:18 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Aimee Fung	Individual	Oppose	Written Testimony Only

Comments:

Govt should not be able to control our money at all.

HB-525-SD-1

Submitted on: 3/29/2023 7:01:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Blaine De Ramos	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525. How and why are bills that affect Hawaii residents being drafted and proposed by someone not living in Hawaii? Unacceptable

HB-525-SD-1

Submitted on: 3/29/2023 7:03:57 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Justin Fujioka	Individual	Oppose	Written Testimony Only

Comments:

I oppose house bill 525. I do not want our currencies to go digital. I don't feel confident in the technology and placing my resources into that platform.

HB-525-SD-1

Submitted on: 3/29/2023 7:18:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Scott Fong Jr	Individual	Oppose	Written Testimony Only

Comments:

I do Not support this bill! Please do not pass this bill we need a lot more information and clarity on this bill!! Stop the corruption!!!

HB-525-SD-1

Submitted on: 3/29/2023 7:22:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cynthia Van Kleef	Individual	Oppose	Written Testimony Only

Comments:

I Oppose HB 525 and Copy and paste the below testimony:

I strongly oppose HB 525 the creation of digital currency it is unconstitutional.

In Article I, section 10 of The Constitution for united States of America reads:

No State shall enter into any Treaty, Alliance or Confederation, grant Letters of Marque and Reprisal; coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts; pass any Bill of Attainder. . .

I demand that all legislatures uphold their Oath of Office

Hawaii State Constitution: Article 16, Section 4; Oath of Office:

All eligible public officers, before entering upon the duties of their respective offices, shall take and subscribe to the following oath or affirmation: "I do solemnly swear (or affirm) that I will support and defend the Constitution of the United States, and the Constitution of the State of Hawaii, and that I will **faithfully** discharge my duties as ... to best of my ability." As used in this section, "eligible public officers" means the governor, the lieutenant governor, the members of both houses of the legislature, the members of the board of education, the members of the national guard, State or county employees who possess police powers, district court judges, and all those whose appointment requires the consent of the senate.

Hawaii Constitution, Article 1, Section 1: Political Power

All political power of this State is inherent in the people and the responsibility for the exercise thereof rests with the people. All government is founded on this authority.

We the People have a right to privacy, digital currency would allow the government to trespass on the People's rights to privacy:

Hawaii Bill of Rights, Article 1, Section 6: Right to Privacy

The right of the people to privacy is recognized and shall not be infringed without the showing of a compelling state interest. The legislature shall take affirmative steps to implement this right.

Hawaii Bill of Rights, Article 1, Section 7: Searches, Seizures and Invasion of Privacy

The right of the people to be secure in their persons, houses, papers and effects against unreasonable searches, seizures and invasions of privacy shall not be violated; and no warrants

shall issue but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched and the persons or things to be seized or the communications sought to be intercepted.

Hawaii State Constitution Preamble, Clause 3:

We reaffirm our belief in a government of the people, by the people and for the people, and with an understanding and compassionate heart toward all the peoples of the earth, do hereby ordain and establish this constitution for the State of Hawaii.

HB-525-SD-1

Submitted on: 3/29/2023 7:24:23 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Stephen Van Kleef	Individual	Oppose	Written Testimony Only

Comments:

I Oppose HB 525 and Copy and paste the below testimony:

I strongly oppose HB 525 the creation of digital currency it is unconstitutional.

In Article I, section 10 of The Constitution for united States of America reads:

No State shall enter into any Treaty, Alliance or Confederation, grant Letters of Marque and Reprisal; coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts; pass any Bill of Attainder. . .

I demand that all legislatures uphold their Oath of Office

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Hawaii Constitution, Article 1, Section 1: Political Power

All political power of this State is inherent in the people and the responsibility for the exercise thereof rests with the people. All government is founded 215 N King St, 910

We the People have a right to privacy, digital currency would allow the government to trespass on the People's rights to privacy:

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The right of the people to be secure in their persons, houses, papers and effects against unreasonable searches, seizures and invasions of privacy shall not be violated; and no warrants

shall issue but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched and the persons or things to be seized or the communications sought to be intercepted.

Hawaii State Constitution Preamble, Clause 3:

We reaffirm our belief in a government of the people, by the people and for the people, and with an understanding and compassionate heart toward all the peoples of the earth, do hereby ordain and establish this constitution for the State of Hawaii.

HB-525-SD-1

Submitted on: 3/29/2023 7:25:51 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
IM	Individual	Oppose	Written Testimony Only

Comments:

Honorable Hawaii State Legislatures.

HB525 will change our lives, not for the better. I am certain, you will make the right descision and Oppose HB525 for the future of Hawaii 🌺 and for the good of our future generations.

Thank you for the privilege to write this.

with gratefulness...

I M

HB-525-SD-1

Submitted on: 3/29/2023 7:29:08 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joely young	Individual	Oppose	Written Testimony Only

Comments:

Legislators,

We are honest law abiding citizens who work hard for our money. I am against the idea to have new laws created to have the dollar become digital, or there be any controllable electronic records of any type allowing threat to our hard earned money be surveillanced by the federal government. This will take away my rights and privacy, and the rights and privacy of The People. This is NOT right.

I strongly OPPOSE HB 525 HD 2.

Sincerely,

Joely Young

HB-525-SD-1

Submitted on: 3/29/2023 7:31:11 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Luapo Peters	Individual	Oppose	Written Testimony Only

Comments: No I do not vote for this bill allowing government access to my money or regulations towards That's a big NO to this bill

HB-525-SD-1

Submitted on: 3/29/2023 7:32:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joseph Flores	Individual	Oppose	Written Testimony Only

Comments:

Please stop restricting the rights of the people!

HB-525-SD-1

Submitted on: 3/29/2023 7:34:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
JoAnn Salakielu	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. Please do not vote for this bill.

HB-525-SD-1

Submitted on: 3/29/2023 7:41:40 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michael Dawson	Individual	Oppose	Written Testimony Only

Comments:

CBDC is unconstitutional and may infringe on my right to privacy.

HB-525-SD-1

Submitted on: 3/29/2023 7:42:26 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
d leong	Individual	Oppose	Written Testimony Only

Comments:

I urge you to not pass this bill to create new rules with Central Bank digital currencies. These new rules lay the foundation for the Central Bank digital currency system. If people can no longer live by exchanging the dollar or cash, we will absolutely lose our freedom. The Hawaii government is following the World Homicide Organization and the World Economic Forum in which their goals are pure tyranny and population control. Please do not turn Hawaii into a communist state. We are part of the United States of America where people are to have freedom!

I do not support this bill and the loss of our freedom. Many other states are creating laws to stop the CBDC system, and here Hawaii is supporting it. Stop this utter insanity and total control agenda NOW.

HB-525-SD-1

Submitted on: 3/29/2023 7:44:42 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Derrick Duncan	Individual	Oppose	Written Testimony Only

Comments:

I do not want this to happen

HB-525-SD-1

Submitted on: 3/29/2023 7:44:48 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Anna	Individual	Oppose	Written Testimony Only

Comments:

I strongly OPPOSE HB525 and do not support the amendments to the UCC because they are intended to redefine money. This change in definition is a doorway to tyranny.

HB-525-SD-1

Submitted on: 3/29/2023 7:49:03 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
jesse white	Individual	Oppose	Written Testimony Only

Comments:

Oppose. Not drafted in hawaii or by hawaii reps. Absolutely a shame.

HB-525-SD-1

Submitted on: 3/29/2023 7:49:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Hart Battle	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525 the creation of digital currency as it is unconstitutional.

In Article I, section 10 of The Constitution for united States of America reads:

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The right of the people to be secure in their persons, houses, papers and effects against unreasonable searches, seizures and invasions of privacy shall not be violated; and no warrants shall issue but upon probable cause, supported by oath or affirmation, and particularly describing

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HB-525-SD-1

Submitted on: 3/29/2023 7:54:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Charles M Meek	Individual	Oppose	Written Testimony Only

Comments:

I am asking that the Committee on Judiciary and our Hawaii State Legislators oppose HB525 because it would put too much power in the hands of the central government on how we define and use our currency/money and hard earned resources. There is too much potential for misguided government to severely restrict our freedoms and that should never be the purpose of our government. Please remember the freedoms our parents and grandparents fought and died to protect so that we could have the opportunity to live in this country where freedom has been a magnet for peoples from all over the world. They know the difference and that is why they and our ancestors have come to the United States.

Thank you,

Charles Meek

HB-525-SD-1

Submitted on: 3/29/2023 7:55:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
hilinai	Individual	Oppose	Written Testimony Only

Comments:

We Hawai'i does not comply to this bill.

HB-525-SD-1

Submitted on: 3/29/2023 7:56:37 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shannon Fisher	Individual	Oppose	Written Testimony Only

Comments:

I am in opposition of HB525. This is yet another attack on the American people, our sovereignty and our individual rights. Since the inception of the Federal Reserve our nation has been declining and our personal wealth has been given to the elites in the banking industry. Add to this the inflation rates higher than ever we have but a fraction of net worth in our bank accounts today.

Please stand with the American people and stop this American Corporation from stealing our hard earned money. We need to go back to the gold standard and build ourselves back up to the greatness that America once was with a strong working class given all the support they need to succeed.

Our representatives work for us, the American people. If you are not for us you are against us and you will be voted out!

Shannon Fisher

HB-525-SD-1

Submitted on: 3/29/2023 7:57:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Gordon Caluya	Individual	Oppose	Written Testimony Only

Comments:

Hi,

I vehemently oppose this bill and any form of digital currency! This would create additional, excessive government overreach! Government would be able to track and monitor all of a private citizens transactions, and would also allow them to restrict how we spend our money! If they decide we eat too much candy they'd be able to limit or restrict us from buying more (or any!), or go to the movies too often, or spend too much on gas, or charge our electric vehicles too often, or Anything actually! The citizens of Hawaii will be watching who votes for this, so I hope you make the Right decision and vote this down!

Mahalo,

Gordon Caluya

HB-525-SD-1

Submitted on: 3/29/2023 8:00:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Gabriel	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. The government does not need more control over our money. This bill is 200 pages and most of you lawmaker's who voted for it wouldn't even to explain what it is you are voting for

HB-525-SD-1

Submitted on: 3/29/2023 8:01:40 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ann Bendon	Individual	Oppose	Written Testimony Only

Comments:

This bill was not written for hawaii citizens as it was created by some outside mainland source. Stop pushing globalist agendas. Government run digital currency will only take away our freedoms, privacy, entrepreneurial spirit and everything it means to be American. I strongly oppose this bill.

HB-525-SD-1

Submitted on: 3/29/2023 8:02:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
William Gorman	Individual	Oppose	Written Testimony Only

Comments:

I am against HB525 and urge you to reject the idea to use digital currency in any form.

HB-525-SD-1

Submitted on: 3/29/2023 8:03:26 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jennifer Van Laanen	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525 the creation of digital currency it is unconstitutional.

In Article I, section 10 of The Constitution for united States of America reads:

No State shall enter into any Treaty, Alliance or Confederation, grant Letters of Marque and Reprisal; coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts; pass any Bill of Attainder. . .

I demand that all legislatures uphold their Oath of Office

Hawaii State Constitution: Article 16, Section 4; Oath of Office:

All eligible public officers, before entering upon the duties of their respective offices, shall take and subscribe to the following oath or affirmation: "I do solemnly swear (or affirm) that I will support and defend the Constitution of the United States, and the Constitution of the State of Hawaii, and that I will **faithfully** discharge my duties as ... to best of my ability." As used in this section, "eligible public officers" means the governor, the lieutenant governor, the members of both houses of the legislature, the members of the board of education, the members of the national guard, State or county employees who possess police powers, district court judges, and all those whose appointment requires the consent of the senate.

Hawaii Constitution, Article 1, Section 1: Political Power

All political power of this State is inherent in the people and the responsibility for the exercise thereof rests with the people. All government is founded on this authority.

We the People have a right to privacy, digital currency would allow the government to trespass on the People's rights to privacy:

Hawaii Bill of Rights, Article 1, Section 6: Right to Privacy

The right of the people to privacy is recognized and shall not be infringed without the showing of a compelling state interest. The legislature shall take affirmative steps to implement this right.

Hawaii Bill of Rights, Article 1, Section 7: Searches, Seizures and Invasion of Privacy

The right of the people to be secure in their persons, houses, papers and effects against unreasonable searches, seizures and invasions of privacy shall not be violated; and no warrants shall issue but upon probable cause, supported by oath or affirmation, and particularly describing

the place to be searched and the persons or things to be seized or the communications sought to be intercepted.

Hawaii State Constitution Preamble, Clause 3:

We reaffirm our belief in a government of the people, by the people and for the people, and with an understanding and compassionate heart toward all the peoples of the earth, do hereby ordain and establish this constitution for the State of Hawaii.

HB-525-SD-1

Submitted on: 3/29/2023 8:05:01 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Anne Kamau	Individual	Oppose	Written Testimony Only

Comments:

I am testifying in opposition to HB525. My money, personal property and personal information belong to me not the government . The government, legislature, etc were elected and/or put in place to represent the people of Hawaii not themselves. I'm pretty sure most, if not all people in Hawaii are against what this bill represents. Please vote against this bill and truly represent the people of Hawaii. Thank you.

HB-525-SD-1

Submitted on: 3/29/2023 8:05:30 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kanela Kelley	Individual	Oppose	Written Testimony Only

Comments:

I am opposed to HB525 HD2 SD1. I do not want the UCC to be amended... nor the term "money" redefined since there is no need for it. Making unnecessary changes invites disaster!

HB-525-SD-1

Submitted on: 3/29/2023 8:06:32 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kalei Kailikini	Individual	Oppose	Written Testimony Only

Comments:

Cash is the only legal tender in a free country. Digital currency allows anyone to know how I spend, what I purchase & absolute control over me. Digital can be turned off or on at anyone's discretion for no good reason. My account balances are in complete control of the banks. There are many US states that are against digital currency. I am following this situation. It is most disappointing that the (elected) Hawaii legislators, a small group of people are deciding to take away our monetary freedom. The banks failed numerous times & were bailed out by the federal government with taxpayers monies. How do Hawaii legislators explain those bail outs? These banks failed to manage their finances. The banks created the digital currency as the best solution to escape being held accountable for their failures. Many Americans know these facts. Why are Hawaii's legislators protecting these banks? Do not support digital currency by creating these bills! I will research which elected Hawaii legislators who created and/or are supporting this bill.

HB-525-SD-1

Submitted on: 3/29/2023 8:07:45 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Louis Robinson	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525, and ask that it be voted against.

HB-525-SD-1

Submitted on: 3/29/2023 8:08:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Elmer Domingo	Individual	Oppose	Written Testimony Only

Comments:

This Bill is a foundation for a tracking system on what I am able to purchase. This will take away my rights to privacy. Therefore I oppose any digital currencies.

HB-525-SD-1

Submitted on: 3/29/2023 8:10:55 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Maren Cantrell	Individual	Oppose	Written Testimony Only

Comments:

I am writing in opposition to HB525 for these reasons:

- *This level of government control of every transaction in/out of private citizens accounts is not compatible with political or economic freedom.
- * May undermine our financial markets and could be inequitable as only means to currency and banking needs.
- *Raises privacy and security concerns due to the ability of increased surveillance and tracking of financial transactions unwarranted.
- *Integrating this type of system into the present foundation comes with many obstacles. The state of Hawai could not even keep up with the unemployment nightmare during Covid and serve its citizens effectively or efficiently with the proper implementation of a working support system.
- * Central storage of information would be a hackers dream. Not conducive to citizen security.
- * Lastly, currency would be air. How would individuals currency be protected???

This cannot become the only means of access to currency. Added as an option means choice and the people demand choice. Choice equals freedom.

Sincerely,

Maren Cantrell, concerned citizen

HB-525-SD-1

Submitted on: 3/29/2023 8:11:31 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
mailani makainai	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I oppose HB 525. I also support bills being presented should come from Hawai'i's people & lawmakers. Not people outside of Hawaii.

the government should not have more regulation on our income on our money. Digitally or concretely.

-

Mailani Maka'ina'i

HB-525-SD-1

Submitted on: 3/29/2023 8:13:01 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lyle Nicely	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525

HB-525-SD-1

Submitted on: 3/29/2023 8:13:18 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jonathan babino	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

HB-525-SD-1

Submitted on: 3/29/2023 8:13:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Shaneia Perkins	Individual	Oppose	Written Testimony Only

Comments:

He hewa nō kēia pila. ‘A‘ole nō kēia he mea e kāko‘o ai‘ole kōkua i nā kānaka e noho nei ma Hawai‘i. ‘A‘ole nō kēia he mea e makemake ‘ia e nā kānaka e noho nei ma Hawai‘i. ‘A‘ole nō kēia he mea i haku ‘ia e kekahi kupa o kēia ‘āina.

Eia nō ku‘u wahi kū‘ē i kēia pila hewa loa.

HB-525-SD-1

Submitted on: 3/29/2023 8:20:08 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jonathan	Testifying for goldwood	Oppose	Written Testimony Only

Comments:

i oppose communism

HB-525-SD-1

Submitted on: 3/29/2023 8:25:20 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Irene Sagon	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525 the creation of digital currency as it is unconstitutional.

In Article I, section 10 of The Constitution for united States of America reads:

No State shall enter into any Treaty, Alliance or Confederation, grant Letters of Marque and Reprisal; coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts; pass any Bill of Attainder. . .

I demand that all legislatures uphold their Oath of Office

Hawaii State Constitution: Article 16, Section 4; Oath of Office:

All eligible public officers, before entering upon the duties of their respective offices, shall take and subscribe to the following oath or affirmation: "I do solemnly swear (or affirm) that I will support and defend the Constitution of the United States, and the Constitution of the State of Hawaii, and that I will **faithfully** discharge my duties as ... to best of my ability." As used in this section, "eligible public officers" means the governor, the lieutenant governor, the members of both houses of the legislature, the members of the board of education, the members of the national guard, State or county employees who possess police powers, district court judges, and all those whose appointment requires the consent of the senate.

Hawaii Constitution, Article 1, Section 1: Political Power

All political power of this State is inherent in the people and the responsibility for the exercise thereof rests with the people. All government is founded on this authority.

We the People have a right to privacy, digital currency would allow the government to trespass on the People's rights to privacy:

Hawaii Bill of Rights, Article 1, Section 6: Right to Privacy

The right of the people to privacy is recognized and shall not be infringed without the showing of a compelling state interest. The legislature shall take affirmative steps to implement this right.

Hawaii Bill of Rights, Article 1, Section 7: Searches, Seizures and Invasion of Privacy

The right of the people to be secure in their persons, houses, papers and effects against unreasonable searches, seizures and invasions of privacy shall not be violated; and no warrants shall issue but upon probable cause, supported by oath or affirmation, and particularly describing

the place to be searched and the persons or things to be seized or the communications sought to be intercepted.

Hawaii State Constitution Preamble, Clause 3:

We reaffirm our belief in a government of the people, by the people and for the people, and with an understanding and compassionate heart toward all the peoples of the earth, do hereby ordain and establish this constitution for the State of Hawaii.

HB-525-SD-1

Submitted on: 3/29/2023 8:25:34 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jessica Gellert	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill.

This bill gives the government too much power over our money and control over our freedom. This system can be used as a financial surveillance tool. We are not China. We are the United States of America.

Allowing the government to centralize Americans' financial information and increase surveillance of Americans' financial activity is dangerous and jeopardizing our freedom. The federal government should not have even more control over our money.

"This bill raises serious questions regarding the continued development of the digital economy, consumer privacy, and the eventual transition to a cashless system of payments. One of the most significant features that draw people to digital assets is decentralization, and there is no central authority that manages the supply and value of most digital assets. The United States must not follow countries like China down the path of digital authoritarianism but instead preserve a payment system that promotes consumer privacy and security." - Adam Brandon, president and CEO of FreedomWorks

HB-525-SD-1

Submitted on: 3/29/2023 8:35:54 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Pavel Yushin	Individual	Oppose	Written Testimony Only

Comments:

STRONGLY OPPOSE. This proposed bill is Unconstitutional, as per Article I, Section 10, Clause 1 of the Constitution of the United States of America.

Without prejudice,

P.S. Yushin

HB-525-SD-1

Submitted on: 3/29/2023 8:38:19 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Carlen Koons	Individual	Oppose	Written Testimony Only

Comments:

I opposed this bill. No digitizing our currency in Hawaii!!

HB-525-SD-1

Submitted on: 3/29/2023 8:40:44 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chelly Hasiak	Individual	Oppose	Written Testimony Only

Comments:

No to central bank digital currencies in Hawaii. I will not support any politician who wants this for Hawaii and I will spread this to everyone I know and encourage them to do the same. Word of mouth is a very powerful tool.

HB-525-SD-1

Submitted on: 3/29/2023 8:45:52 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jason Klahr	Individual	Oppose	Written Testimony Only

Comments:

"Give me control of a nation's money and I care not who makes it's laws" — Mayer Amschel Bauer (Rothchilde')

Too long have we been at the mercy of N.G.O.'s who profit from our state and nation. if the latest bank closures and Bail out/in scandels haven't awaken you to the truth yet, allow me to be that alarm clock. As recently as 1999 The Federal Reserve (N.G.O.) went bankrupt. This was the third and final Government charter for this foreign bank to operate on American soil. This should have meant that the real United States government would reinstate "Soverign Specie" (Real Money). The same Fed. Res. continues (Without Charter) which is unlawful-under International "Treaty" Law. Need I remind you that This same Fed Res. prints and loan money at interest and Has no valuable commodity such as Gold or Silverto back it. The purpose for this bill outlined in bill itself is to better "Control" finacial transactions. As we have seen and heard of in China, Canada and Venezuela, A person who disagrees with This Cororation Government can and will have their accounts locked until behavior is modified. You may not think this is a concern seeing your position in "Leadership" but have no fear, this Will be turned on you. Though this bill may seem inocuous, it is most certainly the first step in our state and countries demise. I would be remiss if I did not remind you that cosequences of colluding with a Known enemy- whether it be A bill written for you or crafted in unison with representatives of a Hostile power.

It by measure is meant to give means to a governance who has repeatedly broken their own statutes and violated the oath to state and federal constitution by over use of "Emergency Power" act and shuttering legislative session. This rejime is responsible for destroying the lives, economies and yes deaths of many people in Hawaii Ne. We Know you and We don't trust you

VOTE NO ON HB525

HB-525-SD-1

Submitted on: 3/29/2023 8:45:58 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Yuki Klahr	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. This bill will take away the right to privacy & control of ones own money. Centralizing the control to just one entity, Central Bank, will lead to abuse of power. Such as what we see in China. It can easily be used to control & modify people's behavior to suit the wish of whoever is in charge of Central Bank Digital Currency. This is a slippery slope to losing individual sovereignty.

Those who would give up essential Liberty, to purchase a little temporary Safety, deserve neither Liberty nor Safety. Benjamin Farnklin

I strongly oppose this bill & urge legislators to vote NO!

HB-525-SD-1

Submitted on: 3/29/2023 8:47:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tracy Sawada	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525 as central banks digital currency is just another way of increasing surveillance and control of Americans. It threatens personal privacy and limits access to goods and services by limiting purchases.

Please do not go along with this bill if you care at all about freedom and future generations.

HB-525-SD-1

Submitted on: 3/29/2023 8:51:45 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Eric Akiyama	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525

HB-525-SD-1

Submitted on: 3/29/2023 8:55:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Karla Dias Wong	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE bill HB525, government should in no way be allowed to regulate or control anything to do with our money! This is Unconstitutional, NO to bill HB525!!!

HB-525-SD-1

Submitted on: 3/29/2023 9:02:32 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lawrence R Lassek	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525 the creation of digital currency it is unconstitutional.

In Article I, section 10 of The Constitution for united States of America reads:

No State shall enter into any Treaty, Alliance or Confederation, grant Letters of Marque and Reprisal; coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts; pass any Bill of Attainder. . .

I demand that all legislatures uphold their Oath of Office

Hawaii State Constitution: Article 16, Section 4; Oath of Office:

All eligible public officers, before entering upon the duties of their respective offices, shall take and subscribe to the following oath or affirmation: "I do solemnly swear (or affirm) that I will support and defend the Constitution of the United States, and the Constitution of the State of Hawaii, and that I will **faithfully** discharge my duties as ... to best of my ability." As used in this section, "eligible public officers" means the governor, the lieutenant governor, the members of both houses of the legislature, the members of the board of education, the members of the national guard, State or county employees who possess police powers, district court judges, and all those whose appointment requires the consent of the senate.

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Hawaii Bill of Rights, Article 1, Section 7: Searches, Seizures and Invasion of Privacy

The right of the people to be secure in their persons, houses, papers and effects against unreasonable searches, seizures and invasions of privacy shall not be violated; and no warrants shall issue but upon probable cause, supported by oath or affirmation, and particularly describing

the place to be searched and the persons or things to be seized or the communications sought to be intercepted.

Hawaii State Constitution Preamble, Clause 3:

We reaffirm our belief in a government of the people, by the people and for the people, and with an understanding and compassionate heart toward all the peoples of the earth, do hereby ordain and establish this constitution for the State of Hawaii.

HB-525-SD-1

Submitted on: 3/29/2023 9:05:17 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Allyson Savage	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB 525 and the adoption of CBDC which will effectively remove people's freedom regarding their money. Governments will be able to control how people use these digital currencies (CBDC). This is opposite to current cryptocurrency technology which allows people to have autonomy over their financial assets.

HB-525-SD-1

Submitted on: 3/29/2023 9:08:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Christina Laney Mitre	Individual	Oppose	Written Testimony Only

Comments:

This is giving too much power to federal government and taking away rights and infringing on our privacy.

HB-525-SD-1

Submitted on: 3/29/2023 9:09:53 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Barbara Garcia	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. I do not agree that these changes to the UCC are worthy or necessary.

HB-525-SD-1

Submitted on: 3/29/2023 9:15:13 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Brandon Panoke	Individual	Oppose	Written Testimony Only

Comments:

Strongly Oppose.

HB-525-SD-1

Submitted on: 3/29/2023 9:16:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Manulani Garcia	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

HB-525-SD-1

Submitted on: 3/29/2023 9:20:32 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dannette Waltze	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill strongly! I do not support any bill that will take away our privacy on how we use our hard earned money. It is our right as American citizens to freely choose to use currency or digital currency and it should not be the governments choice to move forward with only digitalized banking. Thank you

HB-525-SD-1

Submitted on: 3/29/2023 9:23:22 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Regina M Sabarre	Individual	Oppose	Written Testimony Only

Comments:

Stop Bill HB 525 and protect our future!

I oppose Bill HB525.

HB-525-SD-1

Submitted on: 3/29/2023 9:28:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Pua	Individual	Oppose	Written Testimony Only

Comments:

At its core, this brave new world of monetary policy equates to the government saying that your money isn't really *your* money. Your property rights are subservient to the "public good" and the supposed necessity of "managing the national economy." - CATO Institute

I agree, that blockchain capabilities will allow for government to turn off/on "our money" at the touch of a button.

HB-525-SD-1

Submitted on: 3/29/2023 9:31:30 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ryan Willis	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE HB525

HB-525-SD-1

Submitted on: 3/29/2023 9:32:53 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kanoë Willis	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE HB 525

HB-525-SD-1

Submitted on: 3/29/2023 9:36:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Alexa Hough	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525

thank you

HB-525-SD-1

Submitted on: 3/29/2023 9:37:07 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kelly Wadlegger	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525. It is being presented as a "casual update" of the UCC when it is actually redefining the definition of money and paving the way for central bank digital currency (CBDC), a direct violation of Article 1 Section 10 of Constitution for the United States of America, making a thing not gold or silver legal tender.

We are moving in the wrong direction. The creation of a CBDC system introduces the ability to increase the money supply with the push of a button. The Federal Reserve's current practice of printing money dilutes the value of the money which is essentially a tax upon the people without representation.

It will be impossible to issue a **centralized digital currency** outside of a digital ID management system. CBDCs will likely be tied to personal accounts that include personal data, credit history and likely a social credit score. Censoring certain transactions that the government deems unlawful or illegitimate is not science fiction. Here are three examples: One, the private company, Pay Pal, most likely working with government actors, threatened to charge customers a "fee", taken directly from customer accounts, for "disinformation" (who determines this I wonder)? Two, during the Trucker Convoy in Canada, Canadian citizen's bank accounts were seized just for making a donation to the truckers. They are not criminals nor were they engaging in criminal activity. Three, the digital Yuan – how can we forget the digital Yuan? The digital Yuan allows for the surveillance of all transactions across the entire financial system and China has the ability to remotely freeze accounts or block transactions that use the digital Yuan. We do not want our Republic to go in the direction of the Chinese Communist Party. USA citizens data should not be centralized and controlled by the government.

HB-525-SD-1

Submitted on: 3/29/2023 9:37:48 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ryan Matsumoto	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill! This bill did not even originate in Hawaii or proposed by people with Hawaii ties. Do any of you know what this bill means? I don't want GOVERNMENT REGULATING MY MONEY! We have ENOUGH regulation and if the introducers can't even explain it, then maybe this shouldn't even have passed the first reading.

HB-525-SD-1

Submitted on: 3/29/2023 9:39:02 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Heather R Lauro	Individual	Oppose	Written Testimony Only

Comments:

I adamantly OPPOSE this bill. This gives overseeing corporations and government agencies the ability to forcefully gain control of our money, as it the case of the Canadian trucker drivers exercising their right to protest during the pandemic.

Our representatives could not speak the the bill or answer any questions during the last board meeting. I do not support anything they can't explain. And will not allow the government access and control of my money.

Respectfully,

Heather Lauro.

HB-525-SD-1

Submitted on: 3/29/2023 9:42:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sanoe Young	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. The Government does not need to have any power or control over my finances or anyone else's finances.

HB-525-SD-1

Submitted on: 3/29/2023 9:42:29 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Denise pelletier	Individual	Oppose	Written Testimony Only

Comments:

This is a complete violation of my constitutional rights and I will not support such a violation of my privacy or anyone else's.

HB-525-SD-1

Submitted on: 3/29/2023 9:44:43 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Victor Papapa	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525.

HB-525-SD-1

Submitted on: 3/29/2023 9:44:56 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sherilyn Wells	Individual	Oppose	Written Testimony Only

Comments:

I oppose any legislation that begins to prepare the way for installing a central bank digital currency (e.g., redefining "money" to include electronic currency). The obvious invasion of privacy potential and the State's potential to control that which it deems unacceptable individual expression/opinion have already manifested: We have only to look at the assets of individuals who took part in the Canadian Truckers Protest being frozen, at Australian journalist Maria Zee having her account terminated after reporting stories "unacceptable" to the establishment, for two recent examples of how the financial system can be egregiously misused by overreaching "authority." This furthers the process begun during the Covid debacle of unconstitutional elimination of citizens' rights, installing illegal tyrannical overreach in their place, many provisions of said overreach having subsequently been proven to be useless, wrong, harmful, etc.. I would also rewrite 490:1-103(b) to eliminate the exception of "unless displaced by particular provisions" and assert that the use of duress, coercion, etc., is specifically prohibited. NO exceptions

Section 490:1-103 - Construction of chapter to promote its purposes and policies;
applicability of supplemental principles

(b) Unless displaced by the particular provisions of this chapter, the principles of law and equity... duress, coercion.. and other validating or invalidating cause shall supplement its provisions

HB-525-SD-1

Submitted on: 3/29/2023 9:51:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Blake Soares	Individual	Oppose	Written Testimony Only

Comments:

Strongly oppose hb525!!

HB-525-SD-1

Submitted on: 3/29/2023 9:53:48 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Rejane Hoohuli	Individual	Oppose	Written Testimony Only

Comments:

I Oppose this bill hb525.

I want to have all rights and privacy to my finances!

HB-525-SD-1

Submitted on: 3/29/2023 9:56:13 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Edward Andres jr	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this Bill!

HB-525-SD-1

Submitted on: 3/29/2023 9:57:08 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dan ngo	Individual	Oppose	Written Testimony Only

Comments:

I oppose the hb525

HB-525-SD-1

Submitted on: 3/29/2023 9:57:38 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cecilia Meletia	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE THIS BILL BECAUSE IT INFILTRATE & INVADE MY RIGHTS & PRIVACY
AS A CITIZEN OF THE UNITED STATES OF AMERICA!

HB-525-SD-1

Submitted on: 3/29/2023 9:58:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nathalie Kelly	Individual	Oppose	Written Testimony Only

Comments:

Please oppose HB525! I have never written a testimony before but feel this is very important. This bill opens the door to a government-controlled digital currency that gives the federal government way too much control over our freedom and opens the door to tyranny. This is NOT what our country stands for. We stand for freedom to control our own finances and our own lives. We must not let this go forward or we will have a government able to tell us what we are allowed to spend our money on and able to limit our access to our own funds. Thank you.

HB-525-SD-1

Submitted on: 3/29/2023 9:59:24 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Troy Maruoka	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525!!

HB-525-SD-1

Submitted on: 3/29/2023 9:59:58 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Faga	Individual	Oppose	Written Testimony Only

Comments:

I oppose it cause they don't have the right to control our money.

HB-525-SD-1

Submitted on: 3/29/2023 10:01:54 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jarren Pestana	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE THIS BILL

HB-525-SD-1

Submitted on: 3/29/2023 10:03:22 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ashley Kamai	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB525 HD2. I do not believe this bill is beneficial for we the people, and I do not support it.

HB-525-SD-1

Submitted on: 3/29/2023 10:03:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jamie Belmarez	Individual	Oppose	Written Testimony Only

Comments:

Many people believe money is dirty or that it would be more convenient not to handle money but I feel it is imperative to keep money from being defined as "digital money" out of concerns for protection of privacy as well as access to funds. This is not progress that will benefit people, only banking institutions. We must not give away control of our money.

HB-525-SD-1

Submitted on: 3/29/2023 10:06:36 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
John mora	Individual	Oppose	Written Testimony Only

Comments:

This bill opens the doorway to tyranny allowing every transaction we make to be controlled & surveilled by the federal government. This bill puts our personal liberties at stake & I am vehemently OPPOSED to its passage.

HB-525-SD-1

Submitted on: 3/29/2023 10:10:09 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sean Stoltzman	Individual	Oppose	Written Testimony Only

Comments:

I oppose

HB-525-SD-1

Submitted on: 3/29/2023 10:12:25 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Ronnie McCamley	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. Please hear the voices of the people you represent. There is nothing good about restricting our freedom to freely do commerce.

HB-525-SD-1

Submitted on: 3/29/2023 10:16:15 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Taylor Kaaumoana	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 HD 2.

Not trust worthy at all in the bill stating= secured party shall be deemed to have control of a controllable electronic record as provided in section 490:A-105.

HB-525-SD-1

Submitted on: 3/29/2023 10:18:53 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Robin Gusich-Batara	Individual	Oppose	Written Testimony Only

Comments:

I oppose this nearly 200 page legislation that is written in such a manner that I need a lawyer or banker to explain it to me. I often feel that is the intent, to intimidate public comment. I do gather the gist of it is that it is a step in the direction of a total digital currency system. A total digital currency system would not be good for several important reasons.

1. Such a system would be an invasion of privacy, since all transactions would be recorded in some way. I wouldn't even be able to buy a second-hand dresser on Craigslist, gift my grandson some money for his birthday, or tip my gardener without a digital record. It's nobody's business what I chose to do with my money. It's bad enough our phones are listening to our conversations and tracking our browsing activities.
2. As we witnessed with Canada's government interfering with the bank accounts of the protesting truckers, any person who held a dissenting view of our government could be cut off from their own funds. This could include people who didn't want to get vaccinated, or was deemed as spreading disinformation for expressing views in opposition to the approved narrative. It would mean more governmental control and loss of our God-given freedoms.
3. A monetary system dependent on the internet is vulnerable to hacking. Imagine the bedlam that would result from a shutdown, or just an electrical blackout. All commerce would halt. Everything that requires money, like shopping, eating in restaurants, buying gas, paying bills would be crippled.
4. Computer systems are not infallible. How many times have you encountered a problem with a business or agency who gave you the excuse, "Oh, it was the computer"? And then they are clueless how to solve the problem. To have 100% of our finances tied up in a system beyond our control is ludicrous.
5. Maybe I'm old school, but I like to save a little money for a rainy day, and be able to hold it in my hands, in case of emergency. A total digital currency system does not benefit the people, it only benefits the government.

For these reasons, and more, I oppose HB525. Please let's focus on some real problems present today like lack of affordable housing and homelessness in our state.

Thank you for this opportunity to voice my concerns

Sincerely

Robin L Gusich-Batara

HB-525-SD-1

Submitted on: 3/29/2023 10:20:23 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Joel Centeio	Individual	Oppose	Written Testimony Only

Comments:

Strongly oppose.

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, your money will NO Longer Belong to YOU; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/29/2023 10:21:41 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lily A	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 HD2 SD1. I oppose electric money only and no options for use of cash. I want to continue to use cash. It is our hard earned money. Please do not pass this bill. It puts too much control into the hands of banks and the government. Takes away control of money from the people of Hawaii.

HB-525-SD-1

Submitted on: 3/29/2023 10:22:59 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Estelle Cruse	Individual	Oppose	Written Testimony Only

Comments:

We the people say NO!

No to CBDC and we will not comply!

For each person that takes the time to write and oppose that, we represent 13,000 voices!

This one testimony represents 13,000 voices who oppose the bill!

HB-525-SD-1

Submitted on: 3/29/2023 10:37:10 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dari Ann Matsuda	Individual	Oppose	Written Testimony Only

Comments:

No one in Hawaii created this bill and it doesn't benefit the local people, so why is this bill getting passed through the legislature so quickly? This bill gives the government more regulations on our money. People are getting priced out of paradise everyday, and yet you want the government to give us more rules on the money we work hard to earn? Make it make sense.

HB-525-SD-1

Submitted on: 3/29/2023 11:16:08 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Garner Shimizu	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

This is another step and action taking away our individual rights and freedoms. A digital economy system will be able to monitor every transaction taking away our privacy. The information exposed through this loss of privacy enables Big Brother Government to monitor and manipulate more control over the people, like a CCP regime.

HB-525-SD-1

Submitted on: 3/29/2023 11:24:06 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Randi Egdamin	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 HD2 SD1.

HB-525-SD-1

Submitted on: 3/29/2023 11:28:58 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Daravanh Kollasch	Individual	Oppose	Written Testimony Only

Comments:

As a United States citizen, a resident of the State of Hawaii, and a veteran of the United States Navy, I vehemently oppose this bill HB525 for the following reasons.

1. This central bank digital currency is paving the way for government-controlled money. Having immigrated to the United States, fleeing from the tyranny of a communist government, I am not in support of the government controlling any persons life. This is a nation built upon the ideals of freedom and the pursuit of life, liberty and happiness. In protecting the freedoms that this nation was built upon, there is no justification for instituting government controlled currency.

2. Furthermore, this bill does not even originate from anyone in Hawaii. This bill will amend the UCC, redefining "money" to include "electronic money." This is laying the groundwork for Central Bank Digital Currency (CBDC), making the dollar digital, our money no longer belongs to us, but it belongs to the Federal government. This opens the doorway to tyranny allowing every transaction private citizens make to be surveiled by the government. Our rights and privacy need to be just that as stated in the Bill of Rights. I expect Hawaii's lawmakers to understand what they are approving and why. Keep our islands free and our nation free. Everyone must remember that this is a government designed for the people, of the people, and by the people!!

Thank you for the opportunity to submit a testimony.

Mahalo,

Have a blessed day,

Daravanh Kollasch

HB-525-SD-1

Submitted on: 3/29/2023 11:32:16 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Isaac kamai	Individual	Oppose	Written Testimony Only

Comments:

I believe this bill is not beneficial for we the people. Government has enough power over the people currently.

HB-525-SD-1

Submitted on: 3/29/2023 11:43:30 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Celeste	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I feel that this bill should be dead in its tracks. This is saying that our money will belong to the federal government and not to ourselves! Our rights and privacy are at stake! This will lead to tyranny!

HB-525-SD-1

Submitted on: 3/29/2023 11:50:23 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tabitha Kukahiko	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 because I'm really concerned about the control of my money.

HB-525-SD-1

Submitted on: 3/30/2023 12:15:51 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Leonora Ribordy	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525 invades my privacy it is against my constitutional rights

HB-525-SD-1

Submitted on: 3/30/2023 12:20:59 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mylin R. Smith	Individual	Oppose	Written Testimony Only

Comments:

This bill should never be done! Once we go into digital currency the government can control us and we will be like China! Your credit score could depend on your religious beliefs, who you voted for or what you did last night. It is an opening for the government to control our money and ultimately us! Please do not pass this bill! I strongly opposed it!. Thank you

HB-525-SD-1

Submitted on: 3/30/2023 12:41:59 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
James pestana	Individual	Oppose	Written Testimony Only

Comments:

Why would you want to subject Hawaii people to this nonsense .Hawaii residents are leaving the islands in droves.. we can only take so much, you were voted in to take care of our Islands... please do not pass this bill

HB-525-SD-1

Submitted on: 3/30/2023 1:01:01 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Susan wadas	Individual	Oppose	Written Testimony Only

Comments:

You are all servants of the peoples of Hawaii. As servants you have no right to violate our constitution by taking control of our monies by creating digital currency that is not backed by anything physical. Especially since you have created this situation and made our money almost worthless by your continued illegal mandates and spending policies. Our rights and privacy are at stake and you have taken an oath to not violate this privacy. Our ohana sincerely opposes this tyrannical bill.

The Wadas Ohana

HB-525-SD-1

Submitted on: 3/30/2023 1:36:09 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Paul Littleton	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 HD2 SD1

HB-525-SD-1

Submitted on: 3/30/2023 3:26:36 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Anthony Ching	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose the creation, adaptation of a digital currency and the issuance and enforcement of said Digital currency. And the banning of all competing cryptocurrencies. Instead of a Digital fiat currency which will only further ruin our economy and devalue the money system in this country.

We should be creating a gold or Silver backed economy. This is just your way of controlling finance and tracking every single transaction which will illuminate one more of our freedoms. This is right in line with the UN 2030 agenda of the depopulation and control and we do not consent and we will not take part!!

HB-525-SD-1

Submitted on: 3/30/2023 3:46:25 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chad Cummings	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

HB-525-SD-1

Submitted on: 3/30/2023 3:58:51 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chris Hirose	Individual	Support	Written Testimony Only

Comments:

Please oppose this bill. This bill is a step toward Federal Reserve Central Bank Digital Currencies (CBDCs).

The Federal Reserve:

1. Is not a governmental agency and is federal as Federal Express
 1. Deceptively named, so it would pass congress.
2. Is a privately owned central bank of the US
3. Pays dividends to its shareholders
<https://www.federalreserve.gov/aboutthefed/section7.htm>
4. Was created on December 23, 1913 when most of the Senate was on the Christmas recess.
5. When the Federal Reserve creates money, the US government borrows it from the Fed.

The Federal Reserve Act made the US a serfdom of the central bank owners.

1. The Federal Reserve was used by its owners to fund both sides of World War I
2. That the Federal Reserve Act was passed in 1913 & World War I started in 1914 is not a coincidence.
3. Warburg banking family:
 1. Paul Warburg was the architect of the US Federal Reserve Act.
 2. Paul's Brother Max Warburg was adviser to the Kaiser of Germany and was an economic specialist for the Treaty of Versailles.
 1. The US fought Germany during World War I.
4. The 16th constitutional amendment passed in 1913 to create a Federal income tax was to pay for World War I.
5. Even when money was based on gold, the bankers use a fractional reserve system that can conservatively loan 10 times the credit they have in gold.
6. Wars and related items are big government expenses that profits central bank owners.
 1. Central bank profiteering is a level above the military industrial complex.

The US dollar no longer has gold backing. The Federal Reserve can own things just by typing numbers in a computer. The Federal Reserve:

1. Has a trading desk and buys stocks
https://www.federalreserve.gov/monetarypolicy/bst_openmarketops.htm
2. Owns about a third of all US mortgages through its ownership of Mortgage Backed Securities (MBS)
3. Funds Blackrock, which is a large shareholder of many big banks & corporations
4. Goal is to increase its wealth and power.
5. When the Federal Reserve creates money from nothing, it takes value from the money that people already have, creating inflation.

There is a financial pecking order based on the power to create money:

1. The central bank owners
2. The Bank of International Settlements (BIS), the central bank of central banks.
3. International Monetary Fund (IMF), World Bank, US Federal Reserve
 1. The Federal Reserve has more power than other central banks because the US dollar is the world's reserve currency.
 2. US dollar is world's reserve currency status is weakening.
4. Other central banks that are Bank of International Settlements members such as the European Central Bank (ECB), Bank of Japan (BOJ), Peoples' Bank of China (PBOC), etc.
5. Big banks
6. Big multi-national Corporations
7. National governments

Central Bank Digital Currencies (CBDCs) will empower the central bank owners even more by creating an Orwellian state of control. This Orwellian state is already implemented in China with a cashless society & a social credit score.

1. The central bank owners can surveil all transactions with computers.
2. If the central bank owners don't like what you are doing they can deduct from or freeze your account.
3. The social credit score is what the central banks use to monitor control the people.

HB-525-SD-1

Submitted on: 3/30/2023 4:05:54 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
David Maeva	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

HB-525-SD-1

Submitted on: 3/30/2023 4:14:32 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
austin gaxis	Individual	Oppose	Written Testimony Only

Comments:

Bill is nonsense

HB-525-SD-1

Submitted on: 3/30/2023 4:23:25 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
melissa tomlinson	Individual	Oppose	Written Testimony Only

Comments:

What the heck kind of corrupt scandalist government bill is this?! Absolutely no! What?! This Bill isn't made by Hawai'i and it's not for Hawai'i or its best interest. Anything to do with money, banking, funding, etc must be clear in its meaning and understandable by all. This bill is using legal jargon to support corporate interests for profits and is not actually concerned with the people of Hawai'i and how it may effect them. Any legislator that supports Bill HB525 in its current state are to me questionable in their leadership and not someone I would feel comfortable in such positions anywhere going forward (for obvious reasons, already passed twice?! Why? Is it just pass bills for big ups and \$ without considering consequences to actual living people).

Oppose this Bill! We are not supportive of corrupt legislation or legislators

HB-525-SD-1

Submitted on: 3/30/2023 5:06:48 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Vishakha corbett	Individual	Oppose	Written Testimony Only

Comments:

Don't change it. Central currency no thank you.

HB-525-SD-1

Submitted on: 3/30/2023 5:09:34 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Zoltan corbett	Individual	Oppose	Written Testimony Only

Comments:

Opposed. No one order cashless world. Individuality and I Identity.

HB-525-SD-1

Submitted on: 3/30/2023 5:27:41 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Amanda Wehrly	Individual	Oppose	Written Testimony Only

Comments:

Please do not pass this Bill 525. There is no reason to redefine our money system. Please STOP THIS.

HB-525-SD-1

Submitted on: 3/30/2023 5:29:14 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
William Roldan	Individual	Oppose	Written Testimony Only

Comments:

I oppose house bill 525

HB-525-SD-1

Submitted on: 3/30/2023 6:07:24 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Marie Le Boeuf	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I VEHEMENTLY OPPOSE the use of central bank digital currencies in our state! This bill contains amendments intended to update the UCC to address emerging technologies, such as blockchain, artificial intelligence, distributed ledger and other digital assets. The amendments clarify rules for money in electronic form and create a new, separate asset category called *electronic money* which contains new rules for transactions involving electronic money. Current law provides that money exists only in tangible form, such as bills or coins. This bill is the initial groundwork for CBDCs in Hawaii! WE DO NOT WANT OR NEED THIS!! Please keep Hawaii PONO!

HB-525-SD-1

Submitted on: 3/30/2023 6:07:28 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jacob Medina	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB 525 HD2 because it seems to lay the ground work for centralized digital money. The idea of Central Bank Digital Currency is very dangerous to individual liberties. Our freedoms will be determined by a private bank, the Federal Reserve, and they will have the ability to freeze our accounts, apply negative interest rates to our savings, compulsory medical decisions, and bar us from society if we have any different view point for the direction of our own lives. This bill is a stepping stone that would usher in the most profound tool for any tyrant and would strip the people of Hawai'i from their inalienable rights. Vote NO to HB525 HD2

HB-525-SD-1

Submitted on: 3/30/2023 6:18:58 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Klayton Kubo	Individual	Oppose	Written Testimony Only

Comments:

Oppose

HB-525-SD-1

Submitted on: 3/30/2023 6:26:53 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Hayley Williamson	Individual	Oppose	Written Testimony Only

Comments:

Aloha! There is no way this even should be talked about. A digital currency will destroy this state and country, while undermining our constitution. Cash is king and always will be. This is another great opportunity to completely remove oneself from the tax system and go off grid, like many people search for when moving to the less populated islands. Stop trying to take more control.. we all know you can't handle it anyway so stop, it's getting ridiculous. Only as good as the internet, what a joke

HB-525-SD-1

Submitted on: 3/30/2023 6:28:41 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Hoonani Naauao	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE HB525. THE PASSING OF THIS BILL MEANS OUR RIGHTS AND OUR PRIVACY ARE AT STAKE! THIS BILL WILL OPEN THE DOORWAY TO TYRANNY ALLOWING EVERY TRANSACTION WE MAKE TO BE SURVEILLED BY THE FEDERAL GOVERNMENT. HEWA! WRONG!! THIS IS ABOUT GLOBAL CONTROL THROUGH FINANCES, THIS BILL CANNOT PASS.

MAHALO

HB-525-SD-1

Submitted on: 3/30/2023 6:34:58 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Denise Baligad	Individual	Oppose	Written Testimony Only

Comments:

I am submitting testimony opposing the bill HB525 that would amend the UCC that would redefine money to include electronic money. This would give government too much oversight into individuals lives and privacy and infringe upon our liberties. Please OPPOSE this!

HB-525-SD-1

Submitted on: 3/30/2023 6:41:17 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Marisa Pangilinan	Individual	Oppose	Written Testimony Only

Comments:

This bill is unclear and very complicated. I do not agree with it and hope there is only opposition on it.

HB-525-SD-1

Submitted on: 3/30/2023 6:41:57 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kehaulani Feleciano	Individual	Oppose	Written Testimony Only

Comments:

This is coercion and discriminatory to rush this while purposely neglecting public awareness on marginalized groups in Hawaii. This is not inclusive and I would challenge any of the legislators to show us their comprehension of digital currency debt! this is potentially catastrophic to the electorate and any rushed high impact bill like this that can harm people and where there is no significant public forums could also be illegal.

HB-525-SD-1

Submitted on: 3/30/2023 6:46:27 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cameron B Hewines	Individual	Oppose	Written Testimony Only

Comments:

I do not want our currency to become digital!

HB-525-SD-1

Submitted on: 3/30/2023 6:50:19 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Steven Taylor	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525. I believe we should all have control of our own money. Digital money can easily be controlled by greedy and/or power hungry individuals or groups in order to steal wealth or freedom from those under their power. Please vote no. Thank you, Constituent S. Taylor

HB-525-SD-1

Submitted on: 3/30/2023 6:57:34 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Carole Takushi	Individual	Oppose	Written Testimony Only

Comments:

I am a kupuna and am limited in my resources to access electronics, if you pass such bills as this you will deny my freedom to my monies and to do what I want with it. Electronics may be the door to more things possible but is also open to more dangers to invasion of my privacy.

HB-525-SD-1

Submitted on: 3/30/2023 6:59:25 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michael. ANDAYA	Individual	Oppose	Written Testimony Only

Comments:

I say NO to electronic money.

HB-525-SD-1

Submitted on: 3/30/2023 7:05:19 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Susan Barrackman	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. We should never go digital with a world currency.

You never know what you had until it's gone. Please do not be such fools.

We will hold you accountable for your votes. The karmic accountant is watching.

HB-525-SD-1

Submitted on: 3/30/2023 7:06:30 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mary Woollen	Individual	Oppose	Written Testimony Only

Comments:

The leader of the International Bank of Settlements (IBS) has openly stated CBDC is desirable because it gives central bankers the ability to program what an individuals digital currency can be used to buy and where it can be used. The bankers have the technology to both program the money, and to enforce the programing by "turning off" an individuals capacity to transact with their money. This is unacceptable!!!!

The FED NOW system which the Federal Reserve Bank is planning to launch in July 2023 is designed to move the US banking system into position to acheive these same goals. This is also UNACCEPTABLE!

Hawaii needs instead to establish a sovereign state bank whose main purpose would be to process all the HI State Government transactions so the State's money can remain safe outside the Federal Reserve Banking System. North Dakota is the only state currently with a Sovereign State Bank (SSB) and that state government is fiscally sound. The SSB supports (and does not compete with) an extensive and very healthy local economy of community banks and credit unions.

CBDC is NOT the answer to the problems in the banking system. It would instead establish a control grid for the individual residents of Hawaii, remove our transaction freedom, and be very detrimental to the wellbeing of our island community. DO NOT PASS THIS BILL!!!

HB-525-SD-1

Submitted on: 3/30/2023 7:07:53 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
patricia chock	Individual	Oppose	Written Testimony Only

Comments:

We should have autonomy over our earnings and not held captive if someone "pulls the plug" on our funds. We don't want to become like China down the road. My money is my money.

Thank you.

HB-525-SD-1

Submitted on: 3/30/2023 7:11:45 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
David E Shormann	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

HB-525-SD-1

Submitted on: 3/30/2023 7:13:09 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Gary Wallen	Individual	Oppose	Written Testimony Only

Comments:

This Bill would lead the violation of the privacy and sovereignty of an individual regarding his money. It would also allow government greater access for surveillance of the citizenry.

HB-525-SD-1

Submitted on: 3/30/2023 7:15:04 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Deborah Sevy	Individual	Oppose	Written Testimony Only

Comments:

I appose this Bill. It sets the groundwork for a central Bank digital Currency which is something the founders of this country warned against. This is a another step in the wrong direction and will allow governments or those in power to have total control of our finances and therefore us. Let's make laws that support us to be free.

HB-525-SD-1

Submitted on: 3/30/2023 7:21:24 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lukika Schutte	Individual	Oppose	Written Testimony Only

Comments:

I oppose. Thank you. Peace be with you.

HB-525-SD-1

Submitted on: 3/30/2023 7:26:28 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Antonio LUZURIAGA	Individual	Oppose	Written Testimony Only

Comments:

This is not right having digital currency. We the people want our freedom.

HB-525-SD-1

Submitted on: 3/30/2023 7:26:46 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Stacy Padaken	Individual	Oppose	Written Testimony Only

Comments:

I oppose

HB-525-SD-1

Submitted on: 3/30/2023 7:35:34 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Leona Souza	Individual	Oppose	Written Testimony Only

Comments:

Only two supporting organizations are not enough to move a bill. A step toward digital currency is a step toward extreme government oversight. Need to stop secretly passing bills. Public should be made more aware.

HB-525-SD-1

Submitted on: 3/30/2023 7:41:36 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jolene Bertulfo	Individual	Oppose	Written Testimony Only

Comments:

I oppose bill HB525.

HB-525-SD-1

Submitted on: 3/30/2023 7:42:54 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Judy Fujishige	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill on central bank digital currency which would open the door to allowing the federal government control over my money.

HB-525-SD-1

Submitted on: 3/30/2023 7:47:30 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Samuel Webb	Individual	Oppose	Written Testimony Only

Comments:

We do not need the state controlling how peolpe spend their money.

HB-525-SD-1

Submitted on: 3/30/2023 7:48:02 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kalei Tilton	Individual	Oppose	Written Testimony Only

Comments:

This Bill should not be passed considering this is part of a Big Agenda that has been sneaked in to our legislature and hasn't been brought out publicly there is something the state is hiding and there is no transparency! The government should not have control of our Bank Accounts and they should not have access to the citizens hard working money to create Tyranny!!

In Jesus Name this bill is shot down Amen!!!

HB-525-SD-1

Submitted on: 3/30/2023 7:49:16 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mark B Alexander	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE HB525.

HB-525-SD-1

Submitted on: 3/30/2023 7:50:07 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Deborah Barbour	Individual	Oppose	Written Testimony Only

Comments:

This Bill is not in the best interest of the people of Hawaii. It will give more control to the Federal and State government to manipulate the fiat system in our community. My question to the leaders who support this is: Is your goal to be like China? This is just the beginning of the end of personal privacy and freedom. Vote no!

HB-525-SD-1

Submitted on: 3/30/2023 7:51:15 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
rose silverstein	Individual	Oppose	Written Testimony Only

Comments:

No thank you. Protect our individuality and protect our freedoms.

HB-525-SD-1

Submitted on: 3/30/2023 7:55:53 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Karen L. Clark	Individual	Oppose	Written Testimony Only

Comments:

I vehemently oppose this bill! Not enough transparency and discussion have been made available to the public about this. This may in the future allow the government free access to our money and that should not be allowed. More information must be shared to the public in simple language!

HB-525-SD-1

Submitted on: 3/30/2023 8:03:56 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Lorna Ita	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY oppose this Bill. I want our US currency to maintain its integrity. I OPPOSE any form of electronic currency.

Thank you.

HB-525-SD-1

Submitted on: 3/30/2023 8:04:17 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Michelle L	Individual	Oppose	Written Testimony Only

Comments:

I do not support this.

HB-525-SD-1

Submitted on: 3/30/2023 8:11:29 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Justyce Torres	Individual	Oppose	Written Testimony Only

Comments:

I am of Hawaiian Decent and I strongly believe that passing this Bill will put more Hawaiians at Risk of homelessness and that will start the push back from Us. We are citizens of the Heavenly Kingdom and God will let be what must but the Hawaii Legistration can let be what's Right for the people RIGHT NOW.

I OPPOSE this bill and in the name of Jesus I Rebuke the evil that lurks in all Seats that prey on the people of Hawai'i.

HB-525-SD-1

Submitted on: 3/30/2023 8:11:52 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Rin Chon	Individual	Oppose	Written Testimony Only

Comments:

The people behind this bill is not doing a good job of explaining this bill to the population. Why are you taking part in this nation wide agenda? This bill should not be considered in the state of Hawaii, I oppose this bill and I refuse to have more regulations against MY MONEY!

HB-525-SD-1

Submitted on: 3/30/2023 8:12:31 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cyd Shiroma	Individual	Oppose	Written Testimony Only

Comments:

Have you, the voting body studied the short and long term ramification of this bill should you pass this? Not only the cost of implementation but what impact would it have on the lives of our children and grandchildren (to our future)? The control of our monetary system where you can ONLY buy and sell where the Government see fit seems pretty controlling to me. Wouldn't we be forfeiting our freedom and privacy? This would make it seem like we're living in a communist country. What would happen to our freedom to do as we please, our constitution?

Vote NO to communism!

HB-525-SD-1

Submitted on: 3/30/2023 8:12:38 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jennifer Bello	Individual	Oppose	Written Testimony Only

Comments:

Protect the people and our wages!

HB-525-SD-1

Submitted on: 3/30/2023 8:14:23 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sheila Medeiros	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose these amendments that will redefine "money" to include "electronic money." This is the laying out the groundwork for central bank digital currency (CBDC)! If the dollar becomes digital, the people's money will NO longer belong to us; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by our federal government. **WE REFUSE TO BECOME CHINA!** This is the system they currently have a social credit system and **AMERICANS** will fight to protect our **FREEDOMS**. Do not pass this bill. **YOU LEGISLATURES WILL SUFFER FINANCIALLY AS WELL**. This does not exempt you.

HB-525-SD-1

Submitted on: 3/30/2023 8:15:10 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Brett Gilstrap	Individual	Oppose	Written Testimony Only

Comments:

The people behind this bill is not doing a good job of explaining this bill to the population. Why are you taking part in this nation wide agenda? This bill should not be considered in the state of Hawaii, I oppose this bill and I refuse to have more regulations against MY MONEY!

HB-525-SD-1

Submitted on: 3/30/2023 8:17:07 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Geneve Chong	Individual	Oppose	Written Testimony Only

Comments:

I oppose electronic money! I do not consent to every transaction being surveilled by our government. This is tyrannical!

HB-525-SD-1

Submitted on: 3/30/2023 8:19:28 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Glen Miguel-Matsumoto	Individual	Oppose	Written Testimony Only

Comments:

I am writing this testimony to show strong opposition on HB525. Under Part 4: Effective date of HB 525, Section 490: 9-B emphasizes that a secured party shall be “deemed to have control of a controllable electronic record as provided in section 490:A-105. Since definitions of “electronic money” and “deposit account” are mentioned under Article A of the bill, a third-party will have the ability to have control of bank accounts. We the people need to have control on our own bank accounts to have our investments secured. An electronic currency system only allows unknown individuals to have more power on our own resources. I am writing this testimony to show strong opposition on HB525. Under Part 4: Effective date of HB 525, Section 490: 9-B emphasizes that a secured party shall be “deemed to have control of a controllable electronic record as provided in section 490:A-105. Since definitions of “electronic money” and “deposit account” are mentioned under Article A of the bill, a third-party will have the ability to have control of bank accounts. We the people need to have control on our own bank accounts to have our investments secured. An electronic currency system only allows unknown individuals to have more power on our own resources.

HB-525-SD-1

Submitted on: 3/30/2023 8:21:28 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
jaylin chon	Individual	Oppose	Written Testimony Only

Comments:

The people behind this bill is not doing a good job of explaining this bill to the population. Why are you taking part in this nation wide agenda? This bill should not be considered in the state of Hawaii, I oppose this bill and I refuse to have more regulations against MY MONEY!

HB-525-SD-1

Submitted on: 3/30/2023 8:24:40 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Robert Young	Individual	Oppose	Written Testimony Only

Comments:

I am in opposition to this bill to amend the UCC. These amendments will redefine "money" to include "electronic money" and is laying the groundwork for central bank digital currency (CBDC). If the dollar becomes digital, there is the potential that my money will be controlled by others (i.e., federal government). This will open the doorway to tyranny allowing every transaction I make to be surveilled by the federal government. My rights and my privacy is at stake.

Sincerely,
Robert Young

HB-525-SD-1

Submitted on: 3/30/2023 8:27:14 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Karen Shormann	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. It is overly intrusive, complicated and way too long. I believe it would interfere with my first amendment rights and give governments control over my speech and behavior by giving them control of my money! Vote No!!!

HB-525-SD-1

Submitted on: 3/30/2023 8:27:28 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Brendorcha Keliikipi	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525!

HB-525-SD-1

Submitted on: 3/30/2023 8:32:26 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Julian Shiroma	Individual	Oppose	Written Testimony Only

Comments:

Dear Hawaii state legislators,

I am submitting my written testimony, opposing house bill, 525, regarding central bank digital currency.

I do not want the United States to switch to electronic digital currency.

I do not want our government to have the ability to surveillance my monetary transactions.

Thank you very much.

Sincerely,

Julian Shiroma

Captain Cook, big island of Hawaii.

HB-525-SD-1

Submitted on: 3/30/2023 8:39:34 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Nolan	Individual	Oppose	Written Testimony Only

Comments:

I don't have a lot of time to write a thorough testimony addressing all the language in bill HB525, unlike you as congress people, charged with the responsibility of working for our best interest and legislating accordingly.

It is self-evident that this bill is harmful to the residents of Hawai'i, that it detracts from our financial freedom and financial self-determination both as individuals, as various groups and as a state.

I don't have time to read through the entire bill ... that is your responsibility ; it's why you were elected , and by supporting this bill you are abrogating the responsibility you agreed to carry and for which we hired you to carry.

Just a small sampling of the language that would deteriorate our state's financial free agency:

Section 490:A-107 concerning 'Governing Law' subsection (c) paragraph (5) states "If paragraphs (1) through (4) do not apply, the controllable electronic record's jurisdiction shall be the District of Columbia."

Throughout this section, and the entire bill, is deliberately vague wording that defers jurisdiction and governing power to DC , out of the hands of Hawaiian residents.

Other alarming amendments include changing the key word "written" to the broad "record" further removing us from this material world, made for us and for our benefit by the Creator, and into a digital hellscape completely out of our control.

This bill cleverly attempts to avoid the issue of central bank digital currencies, programmable currency, distributed ledger technology ("blockchain"), by using such broad, general language that appropriates to itself, without justification, the same power that it would have, had it used the above 'controversial' language.

The power this bill accords will inevitably affect each and every living person in these islands, and as each and every one of us will be affected , this matter is far too important to be left in the hands of our public servants.

Please oppose this bill.

Thank you for reading and making the correct decision.

HB-525-SD-1

Submitted on: 3/30/2023 8:41:47 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Sandra Jessmon	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

HB-525-SD-1

Submitted on: 3/30/2023 8:42:54 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Arion Love	Individual	Oppose	Written Testimony Only

Comments:

I say NO to HB 525. I strongly oppose HB 525. It is being presented as a "casual update" of the UCC when it is actually redefining the definition of money and paving the way for central bank digital currency (CBDC), a direct violation of Article 1 Section 10 of Constitution for the United States of America, making a thing not gold or silver legal tender.

HB-525-SD-1

Submitted on: 3/30/2023 8:45:57 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Del Beazley	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill. We have the right to choose what we do with our earnings.

HB-525-SD-1

Submitted on: 3/30/2023 8:48:42 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Pamela Parker	Individual	Oppose	Written Testimony Only

Comments:

I am in opposition to amendments to redefine the term "money" to include "electronic money".

HB-525-SD-1

Submitted on: 3/30/2023 8:49:30 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Francis	Individual	Oppose	Written Testimony Only

Comments:

I oppose

HB-525-SD-1

Submitted on: 3/30/2023 8:51:53 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jesse Machado	Individual	Oppose	Written Testimony Only

Comments:

I am strongly opposed to this bill

HB-525-SD-1

Submitted on: 3/30/2023 8:52:50 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Laurie Von Hamm	Testifying for VonHamm family	Oppose	Written Testimony Only

Comments:

I strongly oppose passing HB525, because we need our bank accounts to be secured and in our own control.

We cannot use money that is founded on computer code that is being remotely authored, and that has the potential to be programmed with such elements as "purchase limits" and "expiration dates".

Digital currency systems are not sound money because they put more control in the hands of faceless, unknowable bureaucrats, programmers, central bankers and are inviting to both internal and external security dangers that threaten the financial lives and well-being of all of those who live on these beautiful islands.

HB-525-SD-1

Submitted on: 3/30/2023 8:56:06 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Elijah Lee	Individual	Oppose	Written Testimony Only

Comments:

This proposal does not serve the people of Hawaii. It gives the government more power to regulate and surveil the public, to their detriment. Lawmakers should not be passively supporting legislation that is neither understood nor clearly and persuasively beneficial to the public. We need accountability and transparency. The government needs to be responsible for what it does, and every elected representative needs to be held responsible for each of his/her votes. We cannot allow unaccountable political agendas to infiltrate our state and turn it into an unrecognizable mess. Unless each Senator in this committee is prepared to be answerable for the consequences of this bill and can clearly explain the tangible benefit that it will offer to the people of this state, this measure must not be passed. Consider the impact of each decision. As elected officials, the public trusts you to safeguard its rights and interests. This bill does not accomplish this, and therefore, it must be opposed.

HB-525-SD-1

Submitted on: 3/30/2023 8:57:01 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cheryl Starling	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 525 I do not want central Bank digital Currency. My money should belong to me and not be surveilled by the federal government. I believe this CBDC will infringe upon my rights to privacy and the ability to support and spend my money the way I see fit without government oversight.

HB-525-SD-1

Submitted on: 3/30/2023 9:08:19 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Evan Egdamin	Individual	Oppose	Written Testimony Only

Comments:

"Quote "

'I believe that banking institutions are more dangerous to our liberties than standing armies. If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, the banks and corporations that will grow up around the banks will deprive the people of all property until their children wake-up homeless on the continent their fathers conquered.'

Thomas Jefferson 1802

This quote from one of our founding fathers says all I need to say. With the implementation of this bill I believe all people will lose their freedoms and rights as American citizens.

HB-525-SD-1

Submitted on: 3/30/2023 9:09:25 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
AK	Individual	Oppose	Written Testimony Only

Comments:

<https://madmaxworld.tv/watch?id=6414cb05605edf539c4941f2>

HB-525-SD-1

Submitted on: 3/30/2023 9:15:37 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Yvette Andrade	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY OPPOSE HB525

March 29, 2023

To all Hawai'i State Legislature:

I oppose HB525 and its companion bill SB352.

Why-

- There is no need for implements or continued regulation of the 2022 Uniform Commercial Code Amendments set forth by the Uniform Law Commission.

Summary-

We the people of the state of Hawaii need less government intervention. This bill is 200 pages and was passed by Nakashima and Rhoads with no accountability of explanation to the public.

As a concerned, father, husband and citizen of this state of Hawaii, I oppose the passing of this HB525 and it's companion bill SB352.

Mahalo,

Asai Gilman

HB-525-SD-1

Submitted on: 3/30/2023 9:32:12 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Myles Pallasch	Individual	Oppose	Written Testimony Only

Comments:

This Bill was not properly presented to the people of Hawaii. We need time to review it and decide in a democratic manner. The legislature seems to have introduced this bill in silence and that is basically lying to the people of Hawaii. Thank you for your time.

HB-525-SD-1

Submitted on: 3/30/2023 9:33:51 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Keith W Fitch-Mcconnell	Individual	Oppose	Written Testimony Only

Comments:

oppose

HB-525-SD-1

Submitted on: 3/30/2023 9:34:12 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Andre Carreira	Individual	Oppose	Written Testimony Only

Comments:

"The road to hell is paved with good intentions." An old saying that applies in this instance. It seems a very suspicious, coincidental push for such laws within the United States, modeling those with globalist agendas abroad, has taken right from the Chinese Communist Party (CCP) playbook on how to control a population that may have those with deposing views within the ranks.

I see no reason a State or local governments should have any laws infringing into currency regulation that usurps Federal regulations already on the books. It will also impede the free market from doing it's thing as the great equalizer of the little people.

This bill sets the groundwork for government abuse of turning off the financial faucet of anyone that stands in their way.

COVID has taught me that those trusted by the people can abuse that trust, and heroes are hard to find that don't abuse public trust. COVID also showed me that once elected officials seem to get a taste of dictator-like power, they crave more.

For those that participated in the crafting of this bill, I seriously question where your loyalties lay, for it seems not for the people, the county, state or United States. Don't take marching orders from shadow globalists, that have condescending views of regular citizens. Never forget who you are supposed to serve and who put you there to represent.

Redeem yourself, be our hero. Make government get out of the way of a developing future economy rather than stifle it's potential to improve the lives of everyday people. Shut this bill down and any other one that resembles it.

Use the existing tools on your books already. As Ronald Reagan once said "Government isn't the solution to the problem, government is the problem".

No digital currency, don't regulate crypto currency, and dont tax me based on money I don't have.

HB-525-SD-1

Submitted on: 3/30/2023 9:35:37 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Darci Frankel	Individual	Oppose	Written Testimony Only

Comments:

I oppose **HB525 HD2 SD1 and** CBDCs. Central Bank Digital Currency. By removing paper currency and replacing it with CBDCs, your ability to engage in transactions can be monitored and turned on and off. Do you want every transaction to be able to be monitored? We need to hold on to our privacy. We need tangible forms of money in order for our economy to function normally. What about the children selling lemon-aid? The neighbor kid we want to give 20\$ to for cutting the lawn? Children need to see money they earn to learn about money. How will homeless folks or someone who doesn't have a smart phone or have access to computers access their money? Digital money is non-tangible and will destroy our freedoms and way of life. Vote no on 525.

Sincerely, Darci Frankel

HB-525-SD-1

Submitted on: 3/30/2023 9:52:27 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Dakota Ushigome	Individual	Oppose	Written Testimony Only

Comments:

Our rights and privacy are at stake with this measure.

HB-525-SD-1

Submitted on: 3/30/2023 10:34:01 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cherahn Jeremiah	Individual	Oppose	Written Testimony Only

Comments:

As citizens we are entitled to our own privacy and rights, its so sad to see the government trying to control everyone and every persons way of living. Although we sit at the very bottom of the pyramid, we also have a voice and right to our money that our bodies physically work hard for. What we choose to do with it should be our right put it towards what we want to use it for without the government down our throats the rest of our lives. Breaks our hearts to slowly see tjis goverment take control even more. I OPPOSE HB525 HD.

HB-525-SD-1

Submitted on: 3/30/2023 10:40:21 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kristina cavin	Individual	Oppose	Written Testimony Only

Comments:

I oppose to this bill. This would harm the people of Hawaii more then it would help.

HB-525-SD-1

Submitted on: 3/30/2023 10:43:53 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
kimberly jones	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose HB525 HD2 SD1

My family and I do not want our hard earn money be digitlized and easily controlled by the government. We are fine with how our currency works now!

HB-525-SD-1

Submitted on: 3/30/2023 10:56:33 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Jay	Individual	Oppose	Written Testimony Only

Comments:

I oppose to this bill.

HB-525-SD-1

Submitted on: 3/30/2023 11:10:54 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kathy Jenkins	Individual	Oppose	Written Testimony Only

Comments:

Thank you for your time and service to us the citizens of America. I know your job is to manage our livelihood which includes our economy to ensure we thrive moving forward however so far your all focusing on issues that questions our rights and our freedoms. I don't need you to do interfere with my liberty. So I am testifying that I am opposed to HB 525 bill. Because it's my money and I don't want anyone controlling or monitoring where and when I spend it. Thank you for asking. But no don't pass this bill. Protect my freedom Sincerely Kathy Jenkins.

HB-525-SD-1

Submitted on: 3/30/2023 11:37:03 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
David	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I would like to oppose this bill as it has the potential to open the doorway to tyranny and allow every transaction that we make to be surveilled by the federal government.

If this bill is allowed to pass then any future administration may use this as a means to regulate, ban or control what is allowed to be purchased and tracked. I foresee the very first thing being firearms which is a direct violation of our 2nd amendment.

Our rights and our privacy are at stake.

HB-525-SD-1

Submitted on: 3/30/2023 11:43:25 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Brandon Jamile	Individual	Oppose	Written Testimony Only

Comments:

We strongly oppose this bill! Please do not pass this! It will hurt families!

HB-525-SD-1

Submitted on: 3/30/2023 11:51:04 AM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Holly Neves	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525

HB-525-SD-1

Submitted on: 3/30/2023 12:05:01 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Adele Henkel	Individual	Oppose	Written Testimony Only

Comments:

Non-American currency is UNACCEPTIBLE. We are responsible to ourselves, to our society, to create & manage our own currency. A non representative globalist-controlled central bank digital currency system is an attempt on their part to take control of the lives of the people of this world...to destroy personal and national sovereignty everywhere. If you think the issue is as simple as convenience -- slavery is not convenience, it is not integrating with other populations in a healthy way. Start the work NOW to eliminate the Federal Researve Board and re-create a U.S. based gold&silver backed currency!

HB-525-SD-1

Submitted on: 3/30/2023 12:10:08 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Chase Kalama	Individual	Oppose	Written Testimony Only

Comments:

You can't take control of our own money. Plus this bill didn't come from the island it came from the mainland. So NEGATIVE on letting this bill go through.

HB-525-SD-1

Submitted on: 3/30/2023 12:48:48 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Mae Doane	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB525 HD2

HB-525-SD-1

Submitted on: 3/30/2023 12:58:17 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Kirk Powles	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

Hawaii is one of 20 other states passing bills like this to amend the UCC. These amendments will redefine "money" to include "electronic money." This is laying the groundwork for central bank digital currency (CBDC)!

If the dollar becomes digital, your money and mine, will NO Longer Belong to YOU; it will belong to the federal government. This will open the doorway to tyranny allowing every transaction we make to be surveilled by the fed government. Our rights and our privacy are at stake.

Keep you money, money!

HB-525-SD-1

Submitted on: 3/30/2023 1:02:58 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Casey Kalahiki	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE, OPPOSE, OPPOSE!!!

HB-525-SD-1

Submitted on: 3/30/2023 1:07:04 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Tracy Kalahiki	Individual	Oppose	Written Testimony Only

Comments:

I strongly OPPOSE!!!!!!

HB-525-SD-1

Submitted on: 3/30/2023 1:21:42 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Curtis Bautista	Individual	Oppose	Written Testimony Only

Comments:

I would like explanation of this bill and how it makes any sense.

HB-525-SD-1

Submitted on: 3/30/2023 1:28:54 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Benjamin Marantz	Individual	Oppose	Written Testimony Only

Comments:

Strongly OPPOSE HB 525

HB-525-SD-1

Submitted on: 3/30/2023 1:40:21 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Cristina Rothwell	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

HB-525-SD-1

Submitted on: 3/30/2023 2:07:00 PM

Testimony for JDC on 3/30/2023 9:35:00 AM

Submitted By	Organization	Testifier Position	Testify
Harold Teshima	Individual	Oppose	Written Testimony Only

Comments:

Thomas Jefferson ~ “If the American people ever allow private banks to control the issue of their currency, first by inflation, then by deflation, the banks and corporations that will grow up around [the banks] will deprive the people of all property until their children wake-up homeless on the continent their fathers conquered. The issuing power should be taken from the banks and restored to the people, to whom it properly belongs.”

Have we not learned from our history? Have you all lost your mind?? We know what this agenda is! We know what these tyrants are trying to do! We know that you are aware of this! If you allow this to happen you will be part othe the destruction of soo many peoples lives. If there is any good left in your heart please do what it is right and shut this down!
mahalo