

Roberta DiMezza

From: Marianne Kelly <mkelly5915@ymail.com>
Sent: Tuesday, March 10, 2026 10:59 AM
To: House Judiciary Committee
Subject: Support for House Bill No. 8044 Entitled, An Act Relating to Commercial Law -- General Regulatory Provisions -- Gift Card Fraud

RE: House Bill No. 8044 Entitled, An Act Relating to Commercial Law -- General Regulatory Provisions -- Gift Card Fraud

Chairwoman McEntee and Members of the House Judiciary Committee,

Thank you for the opportunity to submit testimony in support of legislation that would make offenses against gift card holders subject to penalties for larceny.

Gift card fraud has become a common and deeply troubling form of financial exploitation. Each year, scammers steal billions of dollars from unsuspecting consumers. The impact on victims and their families can be financially and emotionally devastating, particularly for older adults who may be living on fixed incomes.

Gift cards are frequently used by fraud criminals because they are easy to purchase, widely available, and often allow large amounts of money to be loaded quickly. According to the Federal Trade Commission, consumer-reported gift card scams resulted in \$217 million in losses in 2023.

These scams take many forms, including Social Security scams, IRS scams, romance scams, sweepstakes scams, and the well-known "grandparent scam," where criminals prey on the fear and compassion of older adults. In other cases, gift cards are physically tampered with before they are sold. In October 2024, three men were arrested in southern Rhode Island for altering or tampering with more than 2,000 gift cards, showing that this problem is affecting our own communities.

For victims, the discovery that a gift card has already been drained can be both shocking and frustrating. For some individuals, that lost money may represent grocery funds, rent, or other essential expenses.

This legislation would ensure that crimes against gift card holders are treated seriously by imposing larceny penalties. It sends a clear message that Rhode Island will not tolerate this form of consumer fraud. I urge this Committee to support this important measure. Thank you for your consideration.

Respectfully submitted,

Marianne Kelly
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