



April 9, 2026

The Honorable Carol Hagan McEntee, Chair  
The Honorable Jason Knight, First Vice Chair  
The Honorable Matthew S. Dawson, Second Vice Chair  
The Honorable Members of the House Committee on Judiciary

Re: Testimony **Supporting** H 8060 relating to Impersonation and Identity Fraud

Dear Chair McEntee, First Vice Chair Jason Knight, Second Vice Chair Dawson, and Members of the House Committee on Judiciary,

On behalf of Citizens Bank, N.A. and its 4,200 Rhode Island employees, 200,000 consumer customers and 30,000+ small business customers, thank you for the opportunity to provide testimony on **H 8060**. Citizens submits this testimony in **support** of the bill, which modernizes Rhode Island’s criminal statutes to address entity impersonation and identity fraud and provides law enforcement and prosecutors with needed tools to respond to evolving fraud schemes harming Rhode Islanders—particularly consumers and small businesses.

H 8060 appropriately updates state law to reflect how fraud is perpetrated today. By explicitly criminalizing the knowing impersonation of an entity and the use of digital forgery, the bill closes a gap that bad actors are increasingly exploiting. While identity theft is currently a crime under Rhode Island law, impersonating a business or government entity to deceive a victim is not currently addressed in the same way in the statute.

Today’s scams are increasingly sophisticated and often leverage the names of institutions people know and trust—government agencies such as the IRS and DMV, state programs such as unemployment benefits, and private-sector organizations including banks, retailers, insurers, and others. As technology evolves, including artificial intelligence and voice and video “deepfakes,” scammers can more convincingly imitate trusted sources, making it harder for Rhode Islanders to recognize and avoid fraud.

Financial institutions in Rhode Island are seeing a sharp increase in bank impersonation scams, where criminals pose as legitimate banks to persuade customers to transfer funds or disclose sensitive information. These schemes may involve spoofed emails or text messages, fake websites using bank logos or names, fraudulent calls claiming to be from a bank’s fraud department, and synthetic or manipulated audio designed to sound like a real bank employee. Small businesses and older adults are particularly vulnerable, as scams often target payroll systems, wire transfers, or urgent account actions, with fraudsters impersonating individuals that the small business employee or older adult trusts.

In one recent case, fraudsters simultaneously impersonated both a federal agency and our bank’s fraud department, coordinating their outreach in a way that was so convincing the customer believed they were navigating a legitimate multi-agency process, a level of sophistication that demonstrates how far these criminal networks will go to deceive victims.

H 8060 addresses this problem by clarifying that impersonating an entity—not just an individual—with intent to facilitate fraud is a criminal offense. By expanding the definition of identifying information to include entity identifiers commonly used by businesses, the bill strengthens Rhode Island’s ability to deter and prosecute these crimes.

The bill’s inclusion of digital forgery and forged digital likenesses is also important. Deepfake technology is increasingly used by fraudsters, and synthetic audio and manipulated digital content can replicate the voice or appearance of a person or entity, making fraudulent communications more difficult for consumers to detect.

The harm from impersonation and identity fraud extends beyond immediate financial loss. Victims often face prolonged disruptions, reputational damage, emotional distress, and significant time spent resolving fraudulent activity. Small businesses can suffer disproportionate harm when operating funds are diverted, sometimes threatening their continued operation.

When funds are stolen through these scams, the damage often continues: proceeds can fuel additional criminal activity and broader illicit operations. These are not victimless crimes—they can devastate Rhode Island families.

H 8060 is a thoughtful response to a clear and growing threat. It equips law enforcement with necessary tools, protects Rhode Islanders from emerging forms of fraud, and helps ensure the law keeps pace with technological change.

For these reasons, we respectfully urge the House Judiciary Committee to support passage of H 8060.

Thank you for your consideration of our testimony.

Sincerely,



Brendan Goode  
Executive Vice President  
Chief Security Officer  
Citizens Financial Group Inc.



Jen Martin  
Executive Vice President  
Head of Consumer Fraud and Claims  
Citizens Financial Group Inc.