

---

**Senate Bill No. 2390 -- An Act Relating to Commercial Law --General Regulatory Provisions**

---

From Marianne Kelly <mkelly5915@ymail.com>

Date Mon 3/2/2026 4:31 PM

To Senate Judiciary Committee <SenateJudiciary@rilegislature.onmicrosoft.com>

RE: Senate Bill No. 2390 -- ENTITLED, AN ACT RELATING TO COMMERCIAL LAW --  
GENERAL REGULATORY PROVISIONS -- GIFT CARD FRAUD

Dear Chairman LaMountain and members of the Senate Judiciary Committee

I am writing in support of Senate Bill No. 2390, An Act Relating to Commercial Law — General Regulatory Provisions — Gift Card Fraud. This bill would make offenses against gift card holders subject to larceny penalties —an important step in addressing a growing and costly form of fraud.

Scammers steal billions of dollars from unsuspecting consumers every year. The financial and emotional toll on victims and their families can be devastating, particularly for older adults who may be living on fixed incomes. Gift cards have become a preferred payment method for fraud because they are widely available, easy to purchase, and often carry high load limits.

According to the Federal Trade Commission, consumer-reported gift card scams resulted in \$217 million in losses in 2023 alone. These cards are frequently used in Social Security, IRS, romance, grandparent, sweepstakes, and other deceptive scams. Just last year, three men were arrested in southern Rhode Island for altering or tampering with more than 2,000 gift cards — a reminder that this problem is not distant, but local.

For victims, the consequences are significant. Many discover that the value of their gift card has been drained before they ever have a chance to use it, resulting in immediate financial loss and deep frustration. For some, that loss represents grocery money, utility payments, or essential household expenses.

By making gift card fraud subject to larceny penalties, Senate Bill 2390 sends a strong message that these crimes will be taken seriously. It provides law enforcement with clearer authority and strengthens protections for Rhode Island consumers.

I respectfully urge you to support Senate Bill 2390. Thank you for your consideration.

Respectfully submitted,

Marianne Kelly  
Johnston, RI