

# NOTICE TO REQUESTER

TO: **America First Legal Foundation**  
(Requester's name)

FROM: William Nhieu, Department of Commerce & Consumer Affairs  
wnhieu@dcca.hawaii.gov, 808-586-7582  
(Agency, and agency contact person's name, telephone number, mailing, & email address)

DATE THAT THE RECORD REQUEST WAS RECEIVED BY AGENCY: **February 10, 2026**

DATE OF THIS NOTICE: **February 16, 2026**

**GOVERNMENT RECORDS YOU REQUESTED** (attach copy of request or provide brief description below):

1. Attachment

**THIS NOTICE IS TO INFORM YOU THAT YOUR RECORD REQUEST:**

Will be granted in its entirety.

**Cannot be granted. Agency is unable to disclose the requested records for the following reason:**

Agency does not maintain the records. (HRS § 92F-3)

Other agency that is believed to maintain records:

Agency needs further clarification or description of the records requested. Please contact the agency and provide the following information:

Request requires agency to create a summary or compilation from records, but requested information is not readily retrievable. (HRS § 92F-11(c))

Will be granted in part and denied in part, **OR**  Is denied in its entirety

**Although the agency maintains the requested records, it is not disclosing all or part of them based on the exemptions provided in HRS § 92F-13 and/or § 92F-22 or other laws cited below.**

(Describe the portions of records that the agency will not disclose.)

RECORDS OR  
INFORMATION WITHHELD

Click or tap here to enter text.

APPLICABLE  
STATUTES

Click or tap here to enter text.

AGENCY  
JUSTIFICATION

Click or tap here to enter text.

## REQUESTER'S RESPONSIBILITIES:

You are required to (1) pay any lawful fees and costs assessed; (2) make any necessary arrangements with the agency to inspect, copy or receive copies as instructed below; and (3) provide the agency any additional information requested. **For questions about this notice or the records being sought, please ask the agency's contact person named at the top of this form.** Also, please submit your payment, if any, to the agency at the address listed at the top of this form. **DO NOT SEND YOUR PAYMENT** to the Office of Information Practices (OIP) unless you are requesting records directly from OIP.

If you do not comply with the requirements set forth in this notice within 20 business days after the postmark date of this notice or the date the agency makes the records available, you will be presumed to have abandoned your request and the agency shall have no further duty to process your request. Once the agency begins to process your request, you

may be liable for any fees and costs incurred. If you wish to cancel or modify your request, you must advise the agency upon receipt of this notice.

**Please note that the Office of Information Practices (OIP) does not maintain the records of other agencies, and a requester must seek records directly from the agency it believes maintains the records.** If the agency denies or fails to respond to your written request for records or if you have other questions regarding compliance with the UIPA, then you may contact OIP at (808) 586-1400, [oip@hawaii.gov](mailto:oip@hawaii.gov), or 250 South Hotel Street, Suite 107, Honolulu, Hawaii, 96813.

**METHOD & TIMING OF DISCLOSURE:**

Records available for public access in their entireties must be disclosed within a reasonable time, not to exceed 10 business days from the date the request was received, or after receipt of any prepayment required. Records not available in their entireties must be disclosed within 5 business days after this notice or after receipt of any prepayment required. HAR § 2-71-13(c). If incremental disclosure is authorized by HAR § 2-71-15, the first increment must be disclosed within 5 business days of this notice or after receipt of any prepayment required.

**Method of Disclosure:**

- Inspection at the following location:
- As requested, a copy of the record(s) will be provided in the following manner:
  - Available for pick-up at the following location:
  - Will be mailed to you.
  - Will be transmitted to you by other means requested:

**Timing of Disclosure:** All records, or the first increment if applicable, will be made available or provided to you:

- On \_\_\_\_\_, 20\_\_\_\_.
- After prepayment** of 50% of fees and 100% of costs, as estimated below.

**For incremental disclosures**, each subsequent increment will be disclosed within 20 business days after:

- The prior increment (if one prepayment of fees is required and received), or
- Receipt of each incremental prepayment, if prepayment for each increment is required.

**Records will be disclosed in increments because the records are voluminous and the following extenuating circumstances exist:**

- Agency must consult with another person to determine whether the record is exempt from disclosure under HRS chapter 92F.
- Request requires extensive agency efforts to search, review, or segregate the records or otherwise prepare the records for inspection or copying.
- Agency requires additional time to respond to the request in order to avoid an unreasonable interference with its other statutory duties and functions.
- A natural disaster or other situation beyond agency's control prevents agency from responding to the request within 10 business days.

**ESTIMATED FEES & COSTS AND PAYMENT:**

**FEES:** For personal record requests under Part III of chapter 92F, HRS, the agency may charge you for its costs only, and fee waivers do not apply.

For public record requests under Part II of chapter 92F, HRS, the agency is authorized to charge you fees to search for, review, and segregate your request (even if a record is subsequently found to not exist or will not be disclosed in its entirety). The agency must waive the first \$30 in fees assessed for general requesters, OR in the alternative, the first \$60 in fees when the agency finds that the request is made in the public interest. Only one waiver is provided for each request. See HAR §§ 2-71-19, -31 and -32.

**COSTS:** For either personal or public record requests, the agency may charge you for the costs of copying and delivering records in response to your request, and other lawful fees and costs.

**PREPAYMENT:** The agency may require prepayment of 50% of the total estimated fees and 100% of the total estimated costs prior to processing your request. If a prepayment is required, the agency may wait to start any search for or review of the records until the prepayment is received by the agency. Additionally, if you have outstanding fees or costs from previous requests, including abandoned requests, the agency may require prepayment of 100% of the unpaid balance from prior requests before it begins any search or review for the records you are now seeking.

**The following is an itemization of what you must pay, based on the estimated fees and costs that the agency will charge you and the applicable waiver amount that will be deducted:**

**For public record requests only:**

<b>Fees:</b> Search	Estimate of time to be spent: ___ hours (\$2.50 for each 15-minute period)	\$ 5.00
Review & segregation	Estimate of time to be spent: ___ hours (\$5.00 for each 15-minute period)	\$
Fees waived	<input checked="" type="checkbox"/> general (\$30), <b>OR</b> <input type="checkbox"/> public interest (\$60) (Only one waiver per request)	<\$ 30>
Other	Click or tap here to enter text. (Pursuant to HAR §§ 2-71-19 & 2-71-31)	\$
<b>Total Estimated Fees:</b>		\$ <u>0.00</u>

**For public or personal record requests:**

<b>Costs:</b> Copying	Estimate of # of pages to be copied: _____ (@ \$ _____ per page, pursuant to HRS § 92-21)	\$
Delivery	Postage	\$
Other	Click or tap here to enter text.	\$
<b>Total Estimated Costs:</b>		\$

**TOTAL ESTIMATED FEES AND COSTS from above:** \$

- The estimated fees and costs above are for the first incremental disclosure only. Additional fees and costs, and no further fee waivers, will apply to future incremental disclosures.**
- PREPAYMENT IS REQUIRED** (50% of fees + 100% of costs, as estimated above) \$
- UNPAID BALANCE FROM PRIOR REQUESTS** (100% must be paid before work begins) \$

**TOTAL AMOUNT DUE AT THIS TIME** \$

Payment may be made by:  cash  
 personal check payable to: Click or tap here to enter text.  
 other

**Submit your payment to the agency at the address listed at the beginning of this form, including the name of the agency's contact person.**



February 9, 2026

**VIA Email**

Hawaii Department of Commerce and Consumer Affairs  
335 Merchant Street  
Room 310  
Honolulu, HI 96813

Dear Custodian of Records:

America First Legal Foundation (“AFL”) is a national, nonprofit organization. AFL works to promote the rule of law in the United States, prevent executive overreach, ensure due process and equal protection for all Americans, and promote knowledge and understanding of the law and individual rights guaranteed under the Constitution and laws of the United States. AFL’s mission includes promoting government transparency and accountability by gathering official information, analyzing it, and disseminating it through reports, press releases, and/or other media, including social media platforms, all to educate the public.

Pursuant to the Hawaii Open Records Law, Haw. Rev. Stat. § 91-1 *et seq.*, we request the following records:

**I. Records Request**

1. All records and communications identifying, reflecting, or documenting the Consumer Financial Protection Bureau (“CFPB”) refusing requests for operating funds from the Federal Reserve, causing the shutdown of the CFPB’s Consumer Response System.
2. All records and communications identifying, reflecting, or documenting consumers being unable to make complaints in the CFPB’s Consumer Response System.
3. All records and communications identifying, reflecting, or documenting the Department of Commerce and Consumer Affairs’ inability to conduct investigations, support litigations, monitor the marketplace, and assist harmed consumers due to the cuts to CFPB operations.
4. All records and communications identifying, reflecting, or documenting the Department of Commerce and Consumer Affairs losing access to material information regarding millions of consumer complaints in the CFPB Consumer

Response System due to CFPB budget cuts. The term “material information” as defined:

- a. Consumer complaints in the database
  - b. Company responses to consumer complaints
  - c. Subjects of active litigations and confidential investigations
  - d. Monitoring trends and opening new investigations
5. All records and communications identifying, reflecting, or documenting the Department of Commerce and Consumer Affairs’ inability to refer complaints from Hawaii residents to the CFPB. Inability, as defined by the CFPB’s lack of payment to cloud-based service providers to process consumer complaints.
  6. All records and communications identifying, reflecting, or documenting deletion, or potential deletion of consumer complaint data as a result of CFPB budget cuts.
  7. All records and communications identifying, reflecting, or documenting corruption or manipulation of consumer complaint data as a result of the CFPB’s failure to monitor the Consumer Response System.
  8. All records and communications identifying, reflecting, or documenting any loss of access to HMDA data collected by CFPB.

The timeframe for this request is between November 20, 2025, to the date of this filing.

## **II. Fee Waiver Request**

Per HAR § 2-71-31(d)(2) and HAR § 2-71-32(b), it is required that there is a mandatory fee waiver of the first \$30, and an agency shall waive \$60 of the fees that may be assessed if the agency finds that the waiver of fees would be in the public interest.<sup>1</sup> We request a waiver of all fees, which would be in the public interest because 1) the requested record pertains to the operation or activities of the agency 2) the record(s) are not readily available for the public to view 3) we have the primary intention and the ability to widely disseminate information from the record to the public at large.

## **III. Conclusion**

Haw. Code R. § 2-71-13 provides that records available for public access in their entirety be disclosed within ten business days. If access to the records requested takes longer than expected, please provide information about when the records might be expected. If any or all parts of this request are denied, please cite each specific exemption you feel justifies the refusal to release the records and provide notification of the appeal procedures available under the law. If you have any questions about

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<sup>1</sup> Haw. Rev. Stat. §§ 2-71-31(d)(2), 2-71-32.

this request or believe further discussions regarding search and processing would facilitate a more efficient production of records, then please contact us at foia@aflegal.org.

Thank you in advance for your cooperation.

Sincerely,

/s/ John Huggins

America First Legal Foundation