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March 01, 2026

Urgent: Late Testimony Submission for HB-1110

Adults Security and Safeguards from Exploitation (ASSET)

Submitted by: Carolyn A. Brent, MBA, Dr. h.c.

To: Sponsors: Sean Camacho, Jamie Jackson; Senators: Marc Catin, Jessie Danielson, Cleave Simpson; House of finance, Chair: Steven Woodror; Vice Chair: Briana Titone

My name is Dr. Carolyn A. Brent, and I intended to provide testimony for HB1110 at the hearing on February 26, 2026. Unfortunately, due to identity theft and interference, I was unable to submit my testimony or share my story at the scheduled time. I am writing now to provide my written testimony for *public record* as the bill continues through the legislation process.

Full Testimony:

My work focuses on protecting vulnerable seniors from fraud, exploitation, and predatory practices. In my personal experience, I paid a significant upfront fee and ongoing monthly payments to a cybersecurity company I trusted. Six months later, I discovered that person I was paying was the **actual hacker**. This individual extorted over \$23,000.00 from me, and the bank refused assistance because I had unknowingly paid someone impersonating a legitimate cybersecurity company.

If HB1110 had been in place, the upfront fees I paid would likely have been flagged, preventing this fraud. Passing this bill would provide critical protection for people like me and others vulnerable to scams and exploitation; in the highly connected and technologically driven world we live in.

I respectfully ask that my testimony be *included in the official record for HB1110*. Thank you for your attention and for your advancing legislation that protects Colorado residents.

Respectfully, Carolyn A, Brent, MBA, Dr. h.c.
American Author, Eldercare & Caregiver Legislation Advocate, 19 years

"Caregiving and Selfcare Must go hand-in-hand" Carolyn A. Brent, MBA, Dr. h.c.

House Finance

02/26/2026 Upon Adjournment

HB26-1110 Vulnerable Adult Financial Exploitation Banking

Typed Text of Testimony Submitted

Name, Position, Representing	Typed Text of Testimony
jeany rush For themselves	<p>TO: HOUSE FINANCE COMMITTEE</p> <p>RE: HB26-1110 VULNERABLE ADULT FINANCIAL EXPLOITATION BANKING</p> <p>SPONSORS: S.CAMACHO, J.JACKSON, M.CATLIN, J.DANIELSON</p> <p>FROM: JEANY RUSH, COLORADO CONSTITUENT 2-26-26</p> <p>VOTE: YES</p> <p>Creating safeguards, security for vulnerable adults is always an important function in our communities.</p> <p>In times when our judicial institutions are often negligent to actually incarcerate, prosecute offenders, our vulnerable adult population is often a victim of too many criminals walking our streets.</p> <p>The hope is always that the families, relatives of the vulnerable have made proper provisions, legal powers of attorney, and other tools to help manage difficult issues for this class of people.</p> <p>We just have to be very careful, that the very institutions tasked with protecting people don't also take advantage.</p> <p>This is a real lesson in preparing, arming families of vulnerable citizens to prepare legal documents, paper trails of protection around their family member, to avoid these situations.</p> <p>This is also where there is a cross-over of data, data mining, and abuse of private information! These areas really need to be considered and taken care of in order to protect the future abuse of the very person we are trying to protect.</p> <p>There is a concern if this has to be determined by a court, and if it takes too long, what if that person was trying to extract rent money?</p>

	But, having a proper division of the law enforcement able to receive the notice is a first step.
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Chair Representative Steven Woodrow and Honorable Members of the House Finance Committee,

My name is Jimmy Vargas. I am unable to attend today's hearing due to work obligations; I respectfully submit this written testimony so that my voice may still be part of the official record regarding HB26-1110 Vulnerable Adult Financial Exploitation Banking Bill.

Honorable members, this bill is about giving families like mine and families across our state, a chance to protect our elders before it's too late. My grandmother, at 99, should be surrounded by her family, not isolated through financial exploitation. In my family's case, such a safeguard could have helped protect my grandmother before isolation became reality. By alerting authorities early, when suspicious transactions arise.

HB26-1110 equips our banks, those trusted community institutions, to raise the flag when something doesn't add up. It's not about blame; it's about giving us a fighting chance. When unusual spending occurs, this bill allows law enforcement to step in early, so families don't have to find out when it's too late like mine. This is about dignity, about ensuring every family, no matter Republican or Democrat, can trust the system to stand up for our seniors. Let's make sure no family has to wonder if they'll get one last hug from Grandma. I humbly ask that we pass this bill.

Thank you all for your time, your service and your consideration,

Jimmy Vargas

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