

COMMISSION ON CONSUMER AFFAIRS

August 12, 2025

The Commission on Consumer Affairs for the South Carolina Department of Consumer Affairs (Department) met at 1:00 p.m. The following were in attendance:

COMMISSION MEMBERS:

Mr. David Campbell	Chair, Columbia, South Carolina
Mr. Fred Pennington*	Vice-Chair, Simpsonville, South Carolina
Ms. Meredith Augustine	Designee, Secretary of State, Columbia, South Carolina
Mr. James Lewis*	Murrell's Inlet, South Carolina
Mr. Jack Pressley	Columbia, South Carolina
*Via Teams	

MEMBERS EXCUSED:

MEMBERS UNEXCUSED:

OTHERS IN ATTENDANCE:

Department Staff: Ms. Carri Lybarker, Mr. Roger Hall, Ms. Jennie Daniels, Ms. Kelly Rainsford, Ms. Valerie Rankin, Ms. Darlene Dinkins,

Notice of the meeting, its time, date, and location has been provided to the following: The State, Post and Courier, WIS-TV, ABC Columbia, WSPA, WYFF, WCSC

I. CALL TO ORDER

Commissioner Campbell, Chair called the meeting to order.

II. STATEMENT OF COMPLIANCE WITH THE FREEDOM OF INFORMATION ACT

Commissioner Pennington, Acting Chair asked if the Department complied with the FOIA requirements. Ms. Lybarker affirmed the Department had complied.

III. APPROVAL OF MINUTES

Commissioner Pennington, Acting Chair presented the June 10, 2025, minutes for approval. Commissioner Pressley made the motion, and Commissioner Lewis gave a second. The minutes were approved.

IV. COMMISSION POLICY ISSUES:

Commissioner Campbell, Chair called on Ms. Lybarker to give an update on Department activity:

- Updated members on Budget:
 - Received the Complaint Analyst position and authorization for the FY24 Cost of Living Adjustment for Other Fund-funded employees.
 - The FY27 Budget is due in September. The only request anticipated will be for the FY25 Cost of Living Adjustment for Other Fund-funded employees.
- Updated members on bills that will continue for the next session and potential legislation:
 - Continuing to meet with interested parties on a draft Cryptocurrency ATM bill. Created additional education pieces/ campaign to try and fill the gap until a law is passed.
 - Continuing to work with industry on a statutory revision for the High-Cost Home Loan Act. If passed, the law will usurp the Administrative Interpretation issued last year on the topic.

- Went over highlights of the Mortgage Log Report noting the added information per the recommendation of the House Legislative Oversight Committee.
- Submitting FY25 closing packets for accounting, submitted the IT Plan and now preparing for the Accountability Report. Completed fiscal year Audit by State Auditor's Office, with no findings. Finishing the Fines & Fees Report due at month's end.
- Staff is doing cross-training, scheduled the Deputy & Directors retreat.
- Ms. Lybarker asked if there were any questions.

V. PROGRESS REPORTS

A. ADMINISTRATIVE SERVICES

Commissioner Campbell, Chair called on Ms. Daniels who shared the following for June & July:

- Reported the official Audit had no findings. She offered accolades to Ms. Brown, Senior Accountant/Fiscal Analyst. She has been with the Department for twenty-five years.
- Reported FY25 revenue was ahead of Budget, reported on the carry-forward.
- Reported on licensing, including online payments and Preneed revenue.
- Reported on the first month of FY26, revenue was ahead of the previous year.
- Mentioned adjustment to Administration Division Progress Report fields addressing payouts from the Preneed Reimbursement. There were none to report for July.
- Provided an overview of General and Other Funds for FY26.
- Ms. Daniels asked if there were any questions.

B. ADVOCACY

Commissioner Campbell, Chair called on Mr. Hall who shared the following for June & July:

- Gave an update on Rulemaking, reviewed one in June 2025 looking for comments on the delivery of physical checks. Provided comments regarding digital access, fees, and the need for scam education.
- Received (244) insurance filings, (51) were in our jurisdiction in FY25. An average of (16.38) days to review. In July we received (12) filings.
- Gave an overview of ratemaking cases before the Public Service Commission (PSC):
 - The PSC is continuing to review policies and procedures.
 - Gave an overview of changes with Act 41, one specifically regarding discovery during the phases in cases.
 - Serving on the Duke Securitization Bond Advisory Team (BAT).
 - Ongoing Hearings:
 - Duke Energy Progress & Duke Energy Carolinas
 - Rider 17 & (2) rate cases
- Mr. Hall asked if there were any questions.

C. CONSUMER SERVICES

Commissioner Campbell, Chair called on Ms. Rankin who shared the following for June & July:

- Gave an overview of complaints received in FY25 (6,081), a 9.1% increase from FY24.
- Reported 85.7% were filed online FY25.
- Gave a report on the top (3) categories for complaints received in FY25:
 - Vehicles (1,171); Real estate (1,151); Debt Collection (488). These (3) categories made up 46.2% of all complaints filed.
- Reported on the complaints assigned (4,309) to the Services division in FY25, closing 99.2% of those assigned.
- Gave an overview of refunds, credits, and adjustments for the agency - \$1.4 million for the FY25.
- Provided an overview of days to close, unsatisfied closing designation and abandoned complaints for FY25.

- For July - FY26 we received (689) complaints.
- Recovered (\$147,985) through refunds, credits and adjustments agency wide.
- Reported online filing was at 89%.
- Provided an overview of days to close, unsatisfied closing designation and abandoned complaints.
- Ms. Rankin then asked if there were any questions.

D. IDTU

Commissioner Campbell, Chair called on Ms. Rankin who shared the following for June & July:

- Gave an overview of complaints assigned in FY25 (382). The average number of days to close was (63), largely due to META complaints.
- Reported 18.2% closed unsatisfied FY25.
- For July, received (36) scam reports, (42) ID theft reports.
- Reported on Sentinel Outreach response was at 1.2% return.
- Ms. Rankin asked if there were any questions.

E. ENFORCEMENT

Commissioner Campbell, Chair called on Ms. Rainsford who shared the following for June & July:

- Gave an overview of complaints:
 - Gave explanation of closing old/dated complaints related to three companies in June:
 - A timeshare exit company was taking payments and filing in consumer's name. Closed those (274) as adequate business response. Updated our Timeshare Spotlight to educate consumers and sent it with the closing letters.
 - A company preselling a prototype cooler that was not actually going to be in production. Research showed the product could not have been made for the price he was charging. The complaints were closed because there is no money.
 - A Solar company.
 - The total number closed was (354) bringing the FY25 unsatisfied to 17.3%. For Q4 unsatisfied was at 18.8% with only 1.9% red flags. Less than (350) pending at close of FY25.
 - Received over \$828,000 in credits, refunds and adjustments through complaint process in FY25.
 - For July 15.3% of consumers were satisfied with outcomes, recovered \$112K in refunds & credits.
- Reported updates on pending litigation:
 - Cash Central
 - SCATDA
 - Mortgage Log Case
- Reported on Security Breaches (95) FY25 as compared to (171) in FY24 and received (9) in July affecting (43K) consumers.
- Reported on fines, refunds and adjustments for June, \$346,588 related to a data breach/mortgage related. For FY25 fines were at \$542,642, refunds \$176,725 and credits \$142,788. July fines were \$8,300.
- Reported on enforcement activities – (323) for FY25.
- Reported on licensing:
 - For FY25 received almost 35K, compared to 31,211 in FY24. Processed/approved (35,738) in FY25 as compared to (32,965) in FY24. Gave accolades to the licensing staff. 98.7% were processed within (30) days in FY25 compared to 96% in FY24.
 - 95% filed online, well above the 88% goal. 91.7% paid online FY25 compared to the 88.8% in FY24, well above the 83% goal. In July 96.8% were processed in (30) days.

- Reported Investigators reviewed 26.3% of the licensees in FY25. They completed (616) activities as compared to (585) in FY24. Completed (141) out-of-state exams. For July completed (59) activities and reviewed 2.5% of licensees.
- Ms. Rainsford answered questions from members.

G. PUBLIC INFORMATION

Commissioner Campbell, Chair called on Ms. Lybarker who shared the following for June & July:

- Reported (23) press releases issued; all were picked up in FY25. Received (557) media mentions, averaging (46) per month.
- Provided (188) presentations in FY25, compared to (160) in FY24. Had (4,700) consumers and (800) business attendees. Attended (40) community events reaching (8,300) people.
- Provided an overview on social media and website visits.
- Reported for July, provided (12) presentations; received (56) media mentions and participated in (3) events.
- Received 4.8 stars evaluation from presentations.
- Visited (6) counties.
- Ms. Lybarker asked if there were any questions.

VI. DATE OF NEXT MEETING.

Commissioner Campbell, Chair reminded everyone the next meeting date is September 9, 2025.

VII. ADJOURNMENT

Commissioner Campbell, Chair adjourned the meeting at 2:26 p.m.