COMMISSION ON CONSUMER AFFAIRS
June 10, 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. Mandy Self, Mr. Scott Cooke, Ms. Darlene Dinkins, Guest: Mr. John Cantrell
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 Campbell, Chair asked if the Department complied with the FOIA requirements. Ms. Lybarker affirmed the Department had complied.

III. APPROVAL OF MINUTES
Commissioner Campbell, Chair presented the May 12, 2025, minutes for approval. Commissioner Pennington made the motion, and Commissioner Pressley 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:

- Reported the Legislative Session ended on May 8th.
- Updated members on Legislation and FY26 Budget:
  - The Budget will be determined through the Conference Committee.
  - The "Oath of Office" proviso was deleted. All Commissioners took it upon election.
  - The Governor's vetoes were minimal, the General Assembly will not return.
  - The new Complaint Analyst position will be posted after July 1, 2025. She reminded members we were given (2) FTE's in FY25.
- Updated members on implementation of House Legislative Oversight Committee recommendations.
  - Mortgage Log Reporting – looking at statutes and other reporting requirements that may be duplicative.
  - The Commission Minutes are in final review preparing to be posted.

- Met with SC Parks, Recreation and Tourism rep to discuss a marketing strategy.
    - Reported staff has met with various trade associations/regulated industries to discuss meeting with them. Received great feedback for additional industry educational initiatives.
- Reported the crypto-currency ATM bill did not get introduced yet. Created additional education pieces/ campaign to try and fill the gap until a law is passed. SC is a targeted state because there is no law.
- Discussed Year-End purchasing and preparing for the Accountability Report, implementing IT audit recommendations, FY26 IT plan is in progress. Also working on a 50^{th} Anniversary Journal.
- 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:

- Reported revenue is good, around $100K for the month. Ahead of same month of last year by $6,700 but down $102K over-all for the FY.
- Reported online revenue was at 61.5% and 74.4% which is 5% higher than last year.
- Reported on the remaining budget amounts. Anticipate a carry over.
- Ms. Daniels asked if there were any questions.

B. ADVOCACY

Commissioner Campbell, Chair called on Mr. Hall who shared the following:

- Gave an update on the Ratemaking cases before the Public Service Commission (PSC):
    - The PSC is reviewing policies and procedures. They will hold a workshop to discuss later this month.
    - Ongoing Hearings:
        - Duke Securitization – explained the phases for the process. They are looking to recover Hurricane Helene costs. The PSC will approve the Bond Advisory Team members which we proposed to include our consultant.
        - Duke filed (2) rate cases.
- Received (16) insurance filings, (4) were in our jurisdiction. An average of (15.9) days to review.
- Mr. Hall asked if there were any questions.

C. CONSUMER SERVICES

Commissioner Campbell, Chair called on Ms. Self who shared the following:

- Gave an overview of complaints received (572) as compared to (491) in May 2024, a 16.5% increase.
- Reported 85% were filed online.
- Gave an overview of refunds, credits, and adjustments for the agency - $120K for the month.
- Gave a report on the top (3) categories for complaints received:
    - Vehicles (114): (36) repairs; used (20) and (10) credit sales.
    - Real estate (108); (57) timeshare; (48) HOA and (1) timeshare resale.
    - Debt Collection (47); (18) unconscionable; (14) red flag and (12) harassment.
- Reported on the complaints assigned (390) to the Services division, closing (322).
- Reported on monies received in refunds and adjustments for the division was near $71,500.
- Provided an overview of days to close, unsatisfied closing designation and abandoned complaints.
- Ms. Self then asked if there were any questions.

D. IDTU

Commissioner Campbell, Chair called on Ms. Self who shared the following:

- Gave an overview of complaints assigned (29), and (30) were closed. The average number of days to close was (35).
- Reported 3.6% closed unsatisfied.

Received (43) scam reports, (55) ID theft reports.
- Reported on the top (3) categories for scams: service repair, purchase and lottery/sweepstakes each with (5). These were 34.9% of those filed. Benefits and other also had (5) reports each.
- Reported on the top (3) ID theft reports categories: financial (36), government (10) and medical (1). These made up 85.5% of all reports.
- Reported on Sentinel mailings and the rate of return.
  Reported on actual losses and potential losses related to scams, the age-ranges for consumers submitting reports.
- Ms. Self asked if there were any questions.

E. <u>ENFORCEMENT</u>

Commissioner Campbell, Chair called on Ms. Rainsford who shared the following:
- Gave an overview of complaints:
  - Assigned (153) complaints, closed (94) in May.
  - Received almost $48K in credits, refunds and adjustments through complaint process.
  - Reported on unsatisfied complaints - 11.9%. Of those, (7) were abandoned complaints. Have (629) pending complaints.
- Reported updates on pending litigation:
  - Cash Central, at the request of the Judge, staff filed a proposed order on May 30, 2025.
  - SCATDA, we are working on discovery and preparing for depositions on June 27, 2025.
  - Mortgage Log Penalty Case (Green), waiting on the court.
- Reported on Security Breaches (87) FYTD and received (3) in May.
- Reported on fines, refunds and adjustments.
- Reported on licensing:
  - Exceeded last year for the fiscal year at nearly (34K) filings. We processed 98% in (30) days. Had 96% filed online and 96.5% paid online.
- Reported on investigator activities - (49) for the month, included (8) mortgage broker, (3) pawn broker, (23) physical fitness, (1) continuing care retirement community, (1) discount medical plan organization and (13) preneed. Reviewed 2.1% of licensees in May.
- Ms. Rainsford answered questions from members.

G. <u>PUBLIC INFORMATION</u>

Commissioner Campbell, Chair called on Mr. Cooke who shared the following:
- Reported May new release was picked up. Had (33) media mentions.
- Provided (15) presentations, with (201) consumers and (5) community events.
- Reached out to (7) different counties.
- Provided an overview on social media and website visits.
- Mr. Cooke asked if there were any questions.

VI. <u>DATE OF NEXT MEETING</u>.

Commissioner Campbell, Chair asked the members to vote on cancelling the July 8, 2025, meeting. The vote was unanimous, and he reminded everyone the next meeting date is August 12, 2025.

VII. <u>ADJOURNMENT</u>

Commissioner Campbell, Chair adjourned the meeting at 2:14 p.m.