

## **COMMISSION ON CONSUMER AFFAIRS**

Tuesday, September 9, 2025

293 Greystone Blvd, Suite 400, Conference Room  
Columbia, South Carolina 29210

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

### **COMMISSION MEMBERS**

|                      |                                              |
|----------------------|----------------------------------------------|
| Mr. David Campbell   | Chair, Columbia, South Carolina              |
| Mr. Fred Pennington* | Vice Chair, Simpsonville, South Carolina     |
| Mr. Mark Hammond     | Secretary of State, Columbia, South Carolina |
| Mr. Jack Pressly     | Columbia, South Carolina                     |
| *Via Microsoft Teams |                                              |

### **MEMBERS UNEXCUSED**

|                 |                                |
|-----------------|--------------------------------|
| Mr. James Lewis | Murrells Inlet, South Carolina |
|-----------------|--------------------------------|

### **DEPARTMENT STAFF**

Ms. Carri Lybarker, Ms. Kelly Rainsford, Mr. Roger Hall, Ms. Mandy Self, Mr. Scott Cooke, Ms. Jennie Daniels, Mr. David Rodgers, Mr. James Stewart, Ms. Robin Coleman, Ms. Darlene Dinkins

### **GUESTS**

Mr. John Cantrell

## **I. CALL TO ORDER**

Commissioner Campbell, Chair, called the meeting to order at 1:02 p.m.

## **II. STATEMENT OF COMPLIANCE WITH FREEDOM OF INFORMATION ACT (FOIA)**

Commissioner Campbell, Chair, asked if the Department complied with the FOIA requirements. Ms. Lybarker affirmed the Department had complied. Public notice of this meeting was properly posted at the Department's office and on its website. Notice of the meeting, its time, date, and location were provided to the following: The State, Post and Courier, WIS-TV, ABC Columbia, WSPA, WYFF, WCSC in compliance with Section 30-4-80 of the 1976 South Carolina Code, as amended.

## **III. APPROVAL OF MINUTES**

Commissioner Campbell, Chair, presented the August 12, 2025, minutes for approval. Commissioner Pressley made a motion to approve, and Commissioner Hammond seconded the motion. The minutes were approved unanimously.

## **IV. REPORT ON POLICY ISSUES**

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

- Provided an update on the FY27 Budget Request:

- Requested funds for Cost-of-Living Adjustments (COLA), health insurance and other salary increases for Other Fund-funded staff and an increase of \$80K for the additional cost related to Division of Technology (DTO) services.
- Governor's Office meeting on request scheduled for October 1<sup>st</sup>.
- Provided an update on Commission and Council of Advisors vacancies.
- Reported on legislation - continuing to work with interested parties to draft a cryptocurrency bill for next session.
- Provided an overview and highlights of the Fiscal Year 2025 Accountability Report.
- Advised the members of plans for Deputy and Directors retreat and plans for the December Commission meeting, Holiday Luncheon and 50<sup>th</sup> anniversary celebration.
- Reminded members of the State Holiday on November 11, 2025, noting the need to reschedule the November meeting.

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 August:

- Reported revenue processed and received.
- Noted the balance of the Preneed Loss Reimbursement Fund, reporting 2 payouts made.
- Reported on fees paid for online filings.
- Reported on remaining budget amounts.

Ms. Daniels asked if there were any questions.

### **B. Advocacy**

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

- Reported on Rulemaking and Ratemaking.
  - Received an order on the Duke Securitization matter from the Public Service Commission approving the settlement.

Working with other members of the Bond Advisory Team to get the bonds out to the market.

- Received an order on Duke Efficiency Rider.
- Writing testimony for two rate cases.
- Reported on insurance filings received and processed.

Mr. Hall asked if there were any questions.

### **C. Consumer Services**

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

- Introduced new hire Mr. David Rodgers, Administrative Coordinator for the Identity Theft Unit.
- Gave an overview of complaints received agency-wide and assigned to each Division.
- Compared the number of complaints received with the previous year, there is an 18.2% increase.
- Reported on the amount recovered through the complaint process to include refunds, credits and adjustments. The top refund was \$88K resulting from the reopening of a savings account that was closed in error.
- Reported on the top 3 complaint categories:

- Real estate received 120 with 61 homeowners' association, 50 timeshare and 9 other related to real estate, of those 5 were referred to LLR
- Vehicles received 108 with 29 repairs, 26 used cars and 14 related to service station contracts and extended warranties.
- Contractors received 51 with 16 general repair/handyman, 11 heating, ventilation and air conditioning, landscaping and solar.
- Reported the number of complaints closed, how many days to close and the closing designation including those closed as unsatisfied.

Ms. Self asked if there were any questions.

#### **D. Identity Theft Unit**

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

- Gave an overview of complaints.
- Reported on the number of complaints closed, how many days to close and the closing designation including those closed as unsatisfied.
- Reported on Scam reports filed.
- Reported on ID Theft reports filed.
- Top 3 categories were financial, government medical.
- Reported on Sentinel mailings – 505 were mailed and 1,170 were emailed.

Ms. Self asked if there were any questions.

#### **E. Licensing and Enforcement**

Commissioner Campbell, Chair, called on Ms. Rainsford who shared the following for August:

- Gave an overview of complaints.
- Reported updates on pending litigation
- Reported on security breach notices received: 2 education, 2 health, 1 financial, 1 retail, and 1 hospitality.
- Reported on fines, refunds, and adjustments.
- Reported on licensing. For the first two months of the fiscal year, processed 97% of applications/filings within 30 days; fees paid online were 89.3%.
- Reported on investigator activities: 10 credit counseling, 2 discount medical plan organization, 5 pawnbroker, 15 physical fitness, and 11 preneed contract providers.

Ms. Rainsford asked if there were any questions.

#### **F. Public Information**

Commissioner Campbell, Chair, called on Mr. Cooke who shared the following for August:

- Reported press releases and media mentions.
- Reported on presentations, staff received 4.94 stars on presentations.
- Partnered with the Department on Aging and AARP to do events regarding scams and cryptocurrency.
- Gave overview on social media and website visits. Reported the top items for each category for the month:
  - Social media: Facebook - barcode scam piece, Nextdoor - child identity theft, YouTube- Strong Password video.
  - Website:
    - Most visited pages - complaints, homeowners association education, security breaches, lemon law and shred events.

- Downloads - professional employee organizations and preneed renewal instructions/applications, and homeowners' association information.

Mr. Cooke asked if there were any questions.

## VI. ANNOUNCEMENTS

Commissioner Campbell, Chair, announced the next meeting date is October 14, 2025.

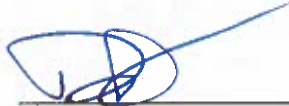
## VII. ADJOURNMENT

Commissioner Campbell, Chair moved that the meeting be adjourned and this was agreed upon.  
Commissioner Campbell, Chair, adjourned the meeting at 2:01 p.m.

*These Minutes are a record of the motions and official actions taken by the Commission and a summary of the meeting.*

Respectfully submitted by:

Attest Minutes approved <sup>10 14 2025 DMC</sup> [ ] / [ ] / [ ]:

  
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Darlene Dinkins  
Executive Assistant

  
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David Campbell, Chair