

COMMISSION ON CONSUMER AFFAIRS
Monday, November 17, 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
Ms. Meredith Augustine	Designee, Secretary of State, Columbia, South Carolina
Mr. James Lewis*	Murrells Inlet, South Carolina
Mr. Jack Pressly	Columbia, South Carolina

*Via Microsoft Teams

MEMBERS EXCUSED

Mr. Fred Pennington Vice Chair, Simpsonville, South Carolina

DEPARTMENT STAFF

Ms. Carri Lybarker, Ms. Kelly Rainsford, Mr. Roger Hall, Ms. Valerie Rankin, Mr. Scott Cooke, Ms. Jennie Daniels, Ms. Darlene Dinkins.

GUEST

Mr. James Stewart.

I. CALL TO ORDER

Commissioner Campbell, Chair, called the meeting to order at 1:01 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 October 14, 2025, minutes for approval. Commissioner Pressley made a motion to approve, and Commissioner Lewis 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:

- Provided update on the FY27 Budget:
 - The House Ways & Means Committee sends out presentation instructions in December. Governor releases his budget in early January.
- Reported on legislation:

- Final draft of High-Cost Home Loan bill to address the retirement of Freddie Mac and Fannie Mae required net yield publications agreed upon by interested parties.
- Continuing to work with interested parties on Cryptocurrency ATM bill. The bill may be pre-filed. The discussions on the drafts sparked conversations about providing training for law enforcement on financial exploitation. AARP and DCA are planning to offer it in March during National Consumer Protection Week.
- Continuing conversations with United Way and review of draft legislation related to the potential 2-1-1 program partnership.
- Provided an update on Commission and Council of Advisors vacancies and potential timelines for each.
- Provided an update on the remaining House Legislative Oversight Committee recommendations. The Committee sent a request for an update on the implementation of the 8 recommendations with a December 3rd due date.
- Shared information on a revamp of agency head evaluations for those reporting to the Agency Head Salary Commission. Next year will have a mid-year review and then annually. Staff Employee Performance Management System (EPMS) reviews were completed in October.
- Reported the Public Information & Education staff is working on the 50th Anniversary journal, it will available at least in an electronic version for the celebration. Council members and former directors and deputies have been invited. The Commission will meet at noon.

Ms. Lybarker asked if there were any questions. She requested Ms. Rankin be permitted to report first due to staffing shortage.

V. PROGRESS REPORTS

A. Consumer Services

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

- Gave an overview of 639 complaints received agency wide. This was 85 more than FY25, a 15.3% increase.
- Reported consumers filed 86% of complaints online.
- Reported on the amount recovered through the complaint process to include refunds, credits and adjustments, with \$71K more than FY25.
- Reported on the top 3 complaint categories:
 - Vehicles with used cars, repairs and service/contracts making up the top three categories.
 - Real estate with 52 Homeowner Association complaints, 41 timeshare and 5 other real estate transactions.
 - Contractors with 47 files, with 4 heating, ventilation and air conditioning (HVAC), 4 home security and 3 general repairs.
- Reported 416 complaints were assigned to Services.
- Reported 399 complaints closed, the days to close and the closing designation, including those closed as unsatisfied.
- Highlighted refunds of \$12,776 related to contractors.

Ms. Rankin asked if there were any questions.

B. Identity Theft Unit

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

- Gave an overview of 36 complaints filed with the Division.
- Reported on the number of complaints closed, how many days to close was 99, due to closing aged complaints.
- Reported on Scam reports filed, noting the top categories.
- Reported the amount lost to scams was down by 63.8%.
- Reported on identity theft reports filed with financial making up 65.6%; government making up 19.7% and medical 1.6% of reports received.
- Reported Sentinel mailings saw a 2.6% return.

Ms. Rankin asked if there were any questions. Ms. Lybarker shared the federal government opening means that consumers can file identity theft reports again through the Federal Trade Commission. Staff can now access those reports and resume the Sentinel outreach that was paused during the shutdown.

C. Administrative Services

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

- Reported revenue for the month of October is up \$85K over the same month last year, primarily due to Professional Employee Organizations filing.
- Provided an information on the Preneed Loss Reimbursement Fund.
- Reported on the percentage of revenue attributable to online filings.
- Reported on remaining budget amounts, other funds are consistent with the prior year. The difference in general funds is due to expert witness funds being spent.
- Noted the revenue should increase significantly through the renewal season.

Ms. Daniels asked if there were any questions.

D. Advocacy

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

- Reported on Rulemaking, not submitting comments on the Consumer Financial Protection Bureau Advanced Notice of Proposed Rulemaking on access to certain consumer data by third parties.
- Reported on Ratemaking:
 - Participating in the Public Service Commission's 5-year regulation review.
 - Intervened in a couple of new cases: Kiawah Island Utility- merged some utilities and filed for a rate increase; Duke Energy Progress (DEP) and Duke Energy Carolinas (DEC) filed a merger request.
 - Gave an update on settlements in DEP and DEC rate cases, respectively. Savings for DEP customers will be around \$34 million. DEP customers will see around \$11 increase. Duke can monetize tax credits. Around \$10 million will go back to DEP customers.
- Reported on insurance filings received and days to review and process.

Mr. Hall asked if there were any questions. Ms. Lybarker commented on the good work of all parties in the settlement processes, commending Mr. Hall for his work in it.

E. Licensing and Enforcement

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

- Gave an overview of complaints and credits, refunds and adjustments. Highlighted a lemon law complaint refund of around \$100K.

- Reported the closed unsatisfied complaint rate was at 8.8%. Eight of the 9 closed unsatisfied were due to the business failing to respond.
- Reported updates on pending litigation:
 - South Carolina Automobile Dealer Association case was heard, and proposed orders submitted. Judge granted Declaratory Judgement in favor of the auto dealers on November 6, 2025. The Judge adopted their Order and added additional information about the Department's actions. We are working on a motion to Alter/Amend and a motion for a new trial. Areas of concern include the Judge ruling the Department does not have authority to revoke a closing fee permit, acted arbitrarily and capriciously when issuing the memorandum, does not have authority to conduct a compliance review without a complaint, and improperly justified its actions claiming an increase in complaints.
 - Mortgage case still pending, no update.
 - Cash Central requested an extension to file their appellate brief. In the interim the Department is taking steps in hopes of getting the refunds calculated so refund distribution can move forward once a Court of Appeals decision is reached.
- Reported on security breach notices - 6 received and 111K South Carolina residents affected. Noting less consumers have been affected this year.
- Reported on fines, refunds and adjustments.
- Reported on licensing- noted the registered creditors, physical fitness and mortgage renewals have started. Credit counseling will finish up renewals in December.
- Reported on investigator activities: completed 10.8% of licensee reviews.

Ms. Rainsford asked if there were any questions.

F. Public Information

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

- Reported on press releases and 60 media mentions. The security breach page was linked in stories related to another agency's response to a breach. Reported on 26 presentations, staff received 4.8 stars on presentations. Visited 11 counties across the state.
- Attended 17 community events, including Public Service Commission hearings.
 - The Midlands Regional Business & Industry showcase reached over 3,700 students in 2 days.
 - Held 4 shred events with 903 cars and over 37K pounds of paper shredded.
- Gave overview on social media and website visits and reported the top items for each category for the month:
 - Social media:
 - Facebook - Hilton Head shred event.
 - Nextdoor – Scammy Text.
 - YouTube – hours watched 185, with top watched video was Haunted House of Scams.
 - Website:
 - Most visited pages:
 - Security breaches - 5,325 visits.
 - Complaints - 2,024 visits.
 - Shred events - 1,217 visits.

- Downloads –
 - Complaint Instructions - 557,
 - Homeowner Association Act- 237,
 - Preneed Funeral Contracts - 171,
 - Homeowner Associations: Can & Cannot Do - 159
 - Lemon Law 147.

Mr. Cooke asked if there were any questions.

VI. ANNOUNCEMENTS

Ms. Lybarker introduced Mr. James Stewart, Paralegal. The next meeting will be held at Saluda Shoals in conjunction with the Holiday Luncheon and the 50TH year anniversary. The meeting will begin at 12:00 P.M.

VII. ADJOURNMENT

Commissioner Campbell, Chair moved that the meeting be adjourned and this was agreed upon. Commissioner Campbell, Chair, adjourned the meeting at 1:54 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 12/9/2025



Darlene Dinkins
Executive Assistant



David Campbell, Chair