

COMMISSION ON CONSUMER AFFAIRS

January 13, 2026

293 Greystone Blvd, Suite 400

Columbia, SC 29210

The Commission on Consumer Affairs for the South Carolina Department of Consumer Affairs (Department) met at 12:00 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. Fred Pennington	Vice Chair, Simpsonville, South Carolina
Mr. Jack Pressly	Columbia, South Carolina
Mr. James Lewis*	Murrells Inlet, South Carolina

*VIA TEAMS

MEMBERS UNEXCUSED

DEPARTMENT STAFF

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

I. CALL TO ORDER

Commissioner Campbell, Chair, called the meeting to order at 1:04 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 December 9, 2025, minutes for approval. Commissioner Pressley made a motion to approve, and Commissioner Pennington seconded the motion. The Chair presented the minutes from Special Called Meeting held on December 12, 2025. Commissioner Pennington made a motion to approve, and Commissioner Pressley seconded the motion. Both 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:

- Reported on FY27 Budget Request:
 - Governor's Budget provides everything requested. He included one-time funds for the United Way 211 funding.
 - Provided an explanation of agency amendments to the FY27 request. Adjustments are to accommodate for software increases seen this year as well as additional funds for

- Provided an update on Kiawah Island Utilities. Department filed testimony and are in settlement discussions with the company and Office of Regulatory Staff.
- Dominion Energy filed notice of intent to file a rate increase on January 2, 2026. They are seeking \$322 million in additional revenue, a 10.5% return on investment. This will mean an average of \$20 increase for customers.
- Reported on insurance filings, received 8 during the month and 85 for the fiscal year.

Mr. Hall asked if there were any questions.

C. Consumer Services

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

- Gave an overview of 6,904 complaints received in calendar year 2025. This was an increase of 18% over 2024. For December, received 27% more than in 2024.
- Reported on agency refunds- total for December \$75,934.
- Reported number of days to close complaints agency-wide for December was 47 days.
- Reported on the top 3 complaint categories:
 - Vehicles received 143
 - Top categories- 32 used cars, 32 repairs and 11 credit sales.
 - Real estate – received 115
 - Top categories - 30 Homeowner Association complaints, 59 Time Share complaints (totaling 51.3% of real estate) and 2 related to real estate transactions.
 - Internet sales/merchandise ordered - 24 complaints were filed against a boutique in Q2.
- Assigned 379 complaints to Services, staff closed 357.
- Recovered \$44,384 in refunds, credits and adjustments.
- Reported tracking the average days to close, since in July saw a significant increase.
 - Prior to July 1, 2024 – June 30, 2025, averaged 24.3 days.
 - From July 1, 2025, FYTD it has increased to 31 days due to staffing challenges beginning in August.
- Reporting the Homeowners Association Report is in process and will be submitted by the end of January.
- Reported 30.2% of complaints were closed as unsatisfied, 9% of those were Homeowner Association complaints.

Ms. Self asked if there were any questions.

D. Identity Theft Unit

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

- Gave an overview of 29 complaints, closing 49 in December.
- Reported on the number of complaints closed, how many days to close - 137 due to older complaints closing out. There were 9 pending for more than 200 days.
- Reported on scam reports - 35 filed.
- Reported on identity theft reports - 59 filed.
- Reported admin coordinator is now reviewing scam reports designated as “other” to determine whether they are new areas or if staff correctly categorized them in the database.
- Reported on Sentinel mailings - 340 mailed and 769 emailed to consumers. Saw a 1.71% return.

Ms. Self answered questions regarding the categories and how they are recorded.

E. Licensing and Enforcement

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 2/10/2026

DD

Darlene Dinkins Executive Assistant

DC

David Campbell, Chair