

## COMMISSION ON CONSUMER AFFAIRS

March 10, 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 1:00 p.m. A quorum was present. The following were in attendance:

### COMMISSION MEMBERS

Mr. David Campbell	Chair, Columbia, South Carolina
Mr. Mark Hammond	Secretary of State, Columbia, South Carolina
Mr. Fred Pennington	Vice Chair, Simpsonville, South Carolina
Mr. Jack Pressly	Columbia, South Carolina

### MEMBERS UNEXCUSED

Mr. James Lewis	Murrells Inlet, South Carolina
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### 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 1:03 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 February 10, 2026, minutes for approval. Commissioner Pennington made a motion to approve, and Commissioner Pressley 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:

- Reported on FY27 Budget Request:
  - Reported the House Ways and Means version includes all requests except the outreach cost request. It also includes a 2% increase for staff cost of living. House is debating the budget on the floor this week. Gave DCA's Senate subcommittee budget presentation on February 18<sup>th</sup>.
- Reviewed pending legislation:
  - S 325 - Senate debated the bill at the end of February. The bill crossed over to the House and was assigned to House Labor Commerce and Industry (LCI).
  - S 787- bridge loans, S 697 -211/United Way, S 780- high-cost loans all crossed over to the House.
  - S 821- attorney advertising bill made its way to the Senate floor.

- S 851/H5162 – Companion bills involve adding trusted contacts to customer accounts as a tool for financial institutions to protect senior adults. Testified in both subcommittees.
- Gave highlights of the cryptocurrency press conference held with AARP and representatives from local, state and federal law enforcement at the Statehouse March 4th.
- Provided an overview of the cryptocurrency training held in partnership with AARP for law enforcement March 5th.
  
- Reminded members of the Ethics filing due March 30, 2026.

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 the month is strong and steady with \$225K in revenue, around \$11K down from the previous month.
- Provided information on the Preneed Loss Reimbursement Fund, there was one payout.
- Reported on remaining budget amounts for general and other funds.

Ms. Daniels asked if there were any questions.

### **B. Advocacy**

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

- Reported on Rulemaking, noting the Public Service Commission (PSC) is completing a regulation review. The Department submitted comments and will participate in the review process.
- Reported on Ratemaking:
  - PSC issued an order on the customer generators case.
  - Duke merger case- settlement discussions continue.
  - Kiawah Island Utilities- waiting on a final order.
  - Dominion rate case - public hearings scheduled in April, Aiken date has been added because of the Masters.
  - Piedmont Natural Gas filed a notice of intent for a rate case.
- Reported on insurance filings- received 22 during the month.

Mr. Hall answered questions about natural gas and pricing increases.

### **C. Consumer Services**

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

- Received 595 complaints agency-wide compared to 427 in the same month in 2025. This is a 39% increase over last year.
- Reported on the top 3 complaint categories:
  - Real estate received 128
    - Top categories - 74 timeshare complaints, 50 Homeowners Association (HOA) and POA, and 4 other real estate related complaints.
  - Vehicles received 63
    - Top categories - 27 used vehicles, 22 repairs and 14 repossessions.
  - Contractors received 51
    - Top categories - 17 solar, 11 general, 7 security systems.
- Services recovered \$82K of the \$103K agency refunds. \$21K was a vehicle complaint, \$20K from a contractor complaint and \$19K for furniture complaints.

- Assigned 380 complaints to Services.
- Reported on tracking the average days to close and those closed as unsatisfied (29.3%). HOA's made up (2.8%). Many of the complaints closed were over 200 days old due to an analyst retirement last fall. Of those, 22 had no business response and 4 were undetermined.
- Reported one contributing increase to average days to close timeline processing is due to the referral process, currently being done by part-time clerk three days a week.
- Reported the new front desk/receptionist will start work on March 19, 2026.

Ms. Self asked if there were any questions.

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

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

- Gave an overview of 29 complaints with a 96.9% closed satisfied rating.
- Reported on average days to close – 109 in January and down to 56 in February. Generating weekly reports to help with workload.
- Reported on scam reports- the top were purchase, lottery/sweepstakes and service/repair.
- Reported on identity theft reports for the month which increased 27% from previous month.
- Reported on Sentinel mailings.

Ms. Self answered asked if there were any questions.

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

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

- Gave an overview of complaints received and closed, including closing designations and time to close. Noted there were no red flag complaints. 174 closed complaints with 13.5% unsatisfied – 11 undetermined; 6 unsatisfied, no business response; 3 abandoned.
- Reported updates on pending litigation as delineated in the report.
  - The Cash Central settlement is in final stages.
  - The mortgage case should have oral arguments in May.
- Reported on security breach notices received and the number of South Carolina residents affected. A new category has been added to separate out technology specifics.
- Reported on fines, refunds, and adjustments.
- Reported on licensing received and processed. FYTD 97.9% processed within 30 days and 87% of fees paid online.
- Reported on investigator activities: 1 continuing care retirement community, 4 mortgage brokers, 1 pawnbroker, 7 professional employer organization, 22 physical fitness, and 9 preneed funeral providers.

Ms. Rainsford asked if there were any questions.

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

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

- Held a Press Conference with AARP on Cryptocurrency and Scams.
- Sponsored the LifeSmarts state competition with 2 teams participating. Irmo High School won and will go to the national competition in Orlando April 15-18, 2026.
- Reported on press releases and media mentions - 97 mentions. The top 3 topics: scams, HOA's complaints and gift cards/payments.
- Reported on presentations given:
  - Staff received average rating of 4.73 stars.
  - Held 30 in February – 20 ID Theft & Scams; 4 Financial Literacy; 4 SCDCA Education and 2 business.
  - Visited 9 counties.

- Gave overview of social media and website visits and reported the top items for each category for the month:
  - Social media:
    - Facebook top post “steal my heart, not my identity” received 9,093 views.
    - Twitter/X top tweet was a Tax Season scam alert.
    - Nextdoor top post was the HOA complaint report, it received 25,928 impressions.
    - YouTube – Crypto Scams; SCDCA Complaint Process & How to Make a Strong Password
  - Website:
    - Most visited pages:
      - Security breach notices – 5,242
      - Complaints – 2,304
      - HOA Reports – 1,164
    - Downloads – complaint instructions, HOA Complaint Report 2026 and 2025, and Mortgage Log Form.

Mr. Cooke asked if there were any questions.

**VI. ANNOUNCEMENTS**

Commissioner Campbell, Chair stated the next monthly meeting is scheduled for April 14, 2026.

**VII. ADJOURNMENT**

Commissioner Campbell, Chair moved that the meeting be adjourned, and this was agreed upon. Commissioner Campbell, Chair, adjourned the meeting at 2:21 PM.

*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 4/14/2026

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*DC*

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Darlene Dinkins Executive Assistant

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David Campbell, Chair