

COMMISSION ON CONSUMER AFFAIRS

April 14, 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
Ms. Meredith Augustine	Designee, Secretary of State, Columbia, South Carolina
Mr. James Lewis*	Murrells Inlet, South Carolina
Mr. Fred Pennington*	Vice Chair, Simpsonville, South Carolina
Mr. Jack Pressly	Columbia, South Carolina

*Via Microsoft Teams

DEPARTMENT STAFF

Ms. Carri Lybarker, Ms. Kelly Rainsford, Mr. Roger Hall, Ms. Mandy Self, Mr. Scott Cooke, Ms. Celeste Brown, 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 March 10, 2026, minutes for approval. Commissioner Pressley made a motion to approve, and Commissioner Pennington 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 there are 5 weeks left in the session:
 - Reported the Senate budget subcommittee issued their version of the budget. It includes all of our requests and the 2% cost of living increase. The only missing item is the \$1.2 million for 211/ United Way funds. The Senate will debate the budget on the floor next week.
- Reviewed pending legislation:
 - S 325 –DCA as a cabinet agency- assigned to House Labor Commerce and Industry (LCI); no subcommittee meeting on it yet.
 - S 787– bridge loans- crossed over to the House. Subcommittee meeting scheduled for tomorrow.
 - S 697 – 211 bill -crossed over: scheduled for House subcommittee meeting on Thursday.

- S 851/H 5162 – Companion bills involve adding trusted contacts to financial accounts to protect senior adults from scams. Both bills crossed over to the other chamber, respectively.
- H 4592 - cryptocurrency kiosks- has had no movement. She noted Florida just passed a bill making kiosks a money transmitter.
- Reported on plans for a law enforcement training on cryptocurrency kiosk investigations as a follow-up to the financial exploitation training held in March in conjunction with AARP.
- Provided an overview of the House Legislative Oversight follow up. All the recommendations have been implemented, with Roundtables occurring at renewals.

Ms. Lybarker answered questions about the education piece for cryptocurrency scams.

V. PROGRESS REPORTS

A. Administrative Services

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

- Reported the month is strong and steady with \$125K in revenue, around \$73K up from Q3 of FY25.
- Provided information on the Preneed Loss Reimbursement Fund.
- Reported on the amount of fees paid for online processing.
- Reported on remaining budget amounts for general and other funds.
- Ms. Lybarker reported the receipt of 5 new vehicles. They were received and paid for in March. The used cars have been delivered to surplus for sale. The agency will receive proceeds from the sale.

B. Advocacy

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

- Reported on Rulemaking:
 - There were 2 Federal Trade Commission notices, one addressing unfair and deceptive acts involving rental fees and one concerning “negative option plans.”
- Reported on Ratemaking:
 - Public Service Commission continues its regulation review.
 - Duke merger case- settlement reached among Office of Regulatory Staff, Duke and 4 other parties. DCA and 2 others did not oppose it.
 - Kiawah Island Utilities- Public Service Commission issued final order.
 - Dominion rate case - public hearings continue. Evidentiary hearing before the Public Service Commission scheduled for May 12th.
 - Piedmont Natural Gas, a Duke Energy company, filed a rate case.
 - Two new commissioners were elected to the Public Service Commission.
- Reported on insurance filings- received 23 during the month.

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

C. Consumer Services

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

- Reported receipt of 764 complaints agency-wide in March. Provided update on current fiscal year totals: FY25 ended with 6,081 complaints filed, as of FY26 Q3 received 5,847. The agency received 283 so far in April 2026, bringing the current FY26 total to 6,130.
- Reported on the top 3 complaint categories:
 - Vehicles received 143.
 - Real estate received 118.
 - Internet – of these 85% were 36 merchandise orders and 16 META, with a total of 61.

- Reported the leading refund category was vehicles at \$84K; followed by contractors at \$55K and internet \$16K. This accounted for 72% of all refunds.
- Reported on complaints and refunds assigned to Services.
- Reported on average days to close. Noted continued processing of the aged complaints assigned to the analyst who retired in November.
- Reported on unsatisfied complaints, this included 2025 complaints that were pending.

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 36 complaints with a 65.4% closed satisfied rating. Seven abandoned META complaints contributed to a 34.6% Unsatisfied rate.
- Reported on average days to close.
- Reported on scam reports and identity theft reports.
- Reported on Sentinel mailings, saw 1.79% return.

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 days to close.
- Reported updates on pending litigation as delineated in the progress report. All 3 cases are pending at the Court of Appeals (Court).
 - For the mortgage case, the Court tentatively scheduled oral arguments in May. The update shows the case as submitted, Court may issue an opinion without oral arguments based on the filings.
 - The Cash Central settlement is in progress; we asked the Court to stay the case. Our response/update is due April 27th.
 - South Carolina Automobile Dealers Association case is at the Court of Appeals. Court provided an extension to submit the initial brief, originally due April 27th. Reported the Federal Trade Commission issued a notice to 97 dealership groups, possibly 500 – 1,000 locations nationwide, about deceptive pricing. Ms. Rainsford and Ms. Lybarker answered questions about advertising requirements.
- Reported on security breach notices received and the number of South Carolina residents affected.
- Reported on licensing filings received and processed in Q3. In FY26, 28,392 were received as compared to 28,100 in FY25. Approvals are about 160 behind last year.
- Reported on licenses issued within 30 days of receipt of a complete application and on fees paid online.
- Reported on fines, refunds, and adjustments.
- Reported on investigator activities, at nearly 21% for businesses reviewed.

Ms. Rainsford asked if there were any questions.

F. Public Information

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

- Reported on the shred events held across the state for Consumer Protection Month, serving over 2,000 cars and 73,160 lbs. shredded.
- Reported on press releases and media mentions -103 mentions. In FY25, 557 mentions and in Q3 FY26 had 733 mentions.

- The top topics: proposed utility rate increases, cryptocurrency scams, and ID Theft & Breach report.
- Reported on presentations given:
 - Staff received average rating of 4.94 stars.
 - Held 31 during the month – 19 ID Theft & Scams; 3 Financial Literacy; 4 SCDCA Education and 4 business.
 - Visited 14 counties, looking at counties where we have not served.
- Gave overview of social media and website visits and reported the top items for each category for the month:
 - Social media:
 - Facebook top post - Wednesday webinars schedule, 965 views.
 - Twitter/X top tweet -a savings tweet, 775 views.
 - Nextdoor top post -DMV Scam alert, 34,721 impressions.
 - YouTube – SCDCA Complaint Process and Homeowners Associations & the Law 2026.
 - Website:
 - Most visited pages:
 - Security breach notices – 5,821
 - Complaints – 2,741
 - Shred Events – 1,821
 - Downloads – 2025 Mortgage Log Form, complaint instructions, Homeowners Association Act.

Mr. Cooke answered questions about advertising the shred events.

VI. ANNOUNCEMENTS

Commissioner Campbell, Chair stated the next monthly meeting is scheduled for May 12, 2026.

VII. ADJOURNMENT

Commissioner Campbell, Chair moved that the meeting be adjourned, and this was agreed upon. Commissioner Campbell, Chair, adjourned the meeting at 2:43 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 5/12/2026

DD

Darlene Dinkins Executive Assistant

DC

David Campbell, Chair