

FOORTY YEARS
of consumer protection

*The Department of Consumer Affairs'
Impact on South Carolina*



1975-2015

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THE SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Our Mission

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

The South Carolina Department of Consumer Affairs (“DCA”) was established by the South Carolina Consumer Protection Code (“SCCPC”/ “Code”), which became effective on January 1, 1975. The Code is a combination of the 1968 and 1974 versions of the Uniform Consumer Credit Code (“UCCC”) and South Carolina is one of ten states that adopted a form of the UCCC. Originally enacted to modernize and bring uniformity to consumer protection laws, the SCCPC, and the jurisdiction

of DCA, has broadened over its forty year history. Some statutes require the Agency to promote public welfare and protect consumer interests before agencies who fix rates or prices of consumer products or services. Others require DCA to assist in the creation of a level playing field for consumers and businesses through processing of regulatory filings and providing complaint mediation services. Encouraging informed consumer choice and fostering business and consumer understanding of rights and responsibilities under consumer protection laws are also duties with which the Department is charged.

Each decade at DCA had a theme, as described by our former Administrators in upcoming pages. The majority of times, hot topics were tied to what was going on in the economy. Whether the issue of the day was increases in milk prices, the availability of credit or the great recession, changes in the landscape of the consumer marketplace have always shed a spotlight on the importance of DCA. Often an issue would translate itself into the creation of a new law...or the amendment, deletion or transfer of one, ultimately giving DCA purview over nearly forty statutes and their accompanying regulations.

Though the Agency has continued to receive statutes to administer and enforce, budgetary resources have not kept pace. Obtaining the right amount of resources to adequately perform all duties has been a continuous effort for the Agency. DCA received 100% of its budget from general fund monies. As regulatory programs were added to the Department, the Agency began to maintain some fees tied to these filings. By the early 2000s, the funding pendulum began to swing sharply in the direction of the majority of the Agency’s budget being comprised of these “other funds.” In 2004, 73% of the Agency’s budget consisted of general fund monies. This number dropped the next year to 58% and remained in the mid-50s until 2012, when only 22% of the budget came from the general fund.

The Department experienced severe budget cuts between Fiscal Years (FY) ‘09 and ‘12. The budget reductions not only occurred at the General Fund level, but other funds decreased as well. The financial condition of the industries regulated directly affects the number of filings received and processed, thus revenue collected. These factors resulted in a severe

Values

The Department strives to be a CREDIT to our State by holding the following values as essential in our relationships and decision-making:

C ompetence

R espect

E quality

D edication

I ntegrity

T imeliness

nearly
40
statutes are enforced by
the Department

depletion of resources, including overall Agency funding, human capital and technological enhancements. After the implementation of a reduction in force in FY10, DCA went from 68 filled full time employee (“FTE”) positions to a low of 27 filled FTEs in 2011. Today, DCA has forty FTEs and a budget that has thankfully stabilized.

Even in the face of extreme budget challenges, DCA endeavored to perform its duties with the utmost care and perseverance. Partnerships with various internal and external stakeholders have, at times, augmented DCA’s budgetary deficiencies, sparing constituents from missing out on services that were previously available to them. The Agency was also quick to utilize technology as a cost-effective tool in performing its mission, especially in our educational initiatives, investigations, and overall performance of our daily job duties.

With funding moving in the right direction, though, DCA has been able to harness technology for more impactful projects over the last five years. After years of development, the Department launched an online Complaint System on January 1, 2014. Consumers can now submit, and businesses can respond to, complaints electronically. The System allows for quick and easy submission, tracking and searching of complaints. Users can attach supporting documentation, submit comments to DCA complaint analysts, monitor a complaint status 24/7 and research complaints. In the first year of operation, we boasted a user adoption rate of 60%, resulting in a reduction of copier use by employees. Further, complaint resolution times have been cut in half. DCA anticipates copying, postage, and supply costs will continue to decrease in the future. Further, staff will be able to focus on quality control.

DCA’s technology updates continue to push the Agency forward with the impending implementation of a new licensing database allowing for online filing for regulated businesses. Database implementation will result in all Agency regulatory programs being processed through the same system for the first time, ensuring cohesiveness in the administration and enforcement of laws under the Agency’s jurisdiction.

Technology has also impacted operations of the industries we regulate and consumer access to goods, services and information. DCA is constantly evaluating processes, procedures and statutes to ensure we are in lock step with changing times. Just as the Agency’s responsibilities have increased in its forty years of existence, so have those we serve. South Carolina’s population has grown from just over 3 million people in 1980 to approximately 4 million in 2000 to nearly 5 million in 2014. Each of these South Carolinians is also a consumer- someone whom DCA is charged with protecting.

127
interpretations have been
written in SCDC’s 40 years

While the Agency’s responsibilities, tools available and constituency evolve, the Agency’s mission of protecting consumers from inequities in the marketplace while giving due regard to those businesses acting honestly and fairly has stayed , and will stay, constant. We thank all those who have supported the Department and its mission during the past four decades, especially Department staff as well as the Agency’s Commissioners and Council of Advisors members who volunteer their time to be a part of this great Agency that is small, but has huge responsibilities. We look forward to continuing to serve the great state of South Carolina for many years to come.

Best Regards,

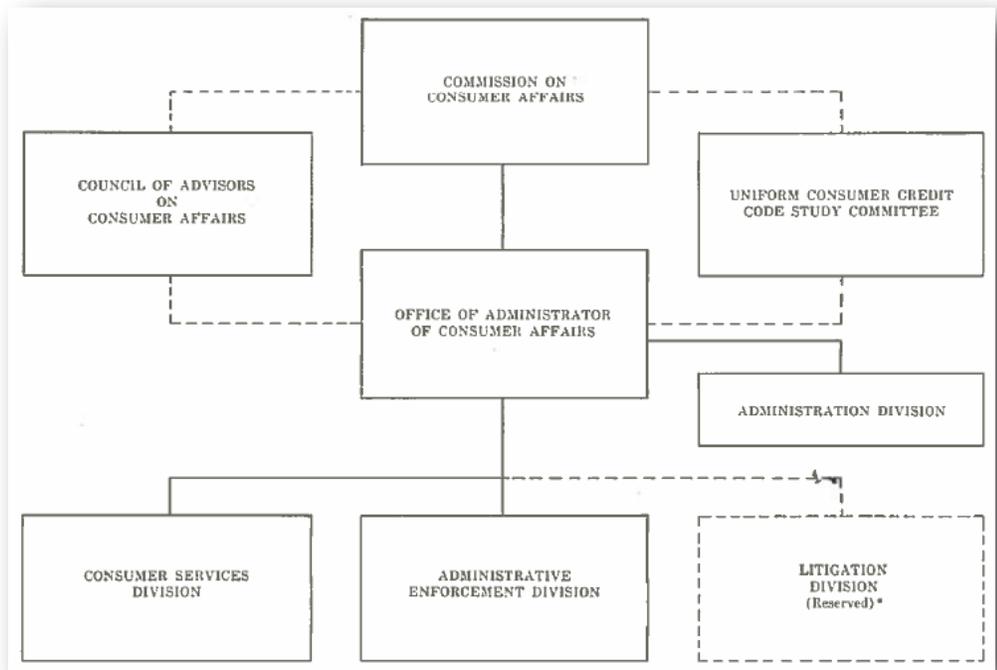
Carri Grube Lybarker
Carri Grube Lybarker,
Administrator



SCDCA By Design

The structure of DCA has evolved in line with the Agency's duties and responsibilities. When first launched, the Department consisted of the Administration, Consumer Services and Administrative Enforcement Divisions. After the creation of the Advocacy Division, DCA reorganized its programs, folding the Administrative Enforcement Division into the newly implemented Advocacy Division. As the number of statutes in DCA's purview increased, the Agency revised its structure.

Governed by the **Commission on Consumer Affairs**, SCDCA is organized into six divisions: Administration, Consumer Services, Consumer Advocacy, Public Information and Education, Legal Division and the Identity Theft Unit.



SCDCA'S first organizational chart.

The **Administrator** is appointed by the Commission on Consumer Affairs and is responsible for ensuring successful and efficient performance of the Agency's functions and purposes described in the Consumer Protection Code, including advising the Legislature and Governor on consumer issues and state of credit in this State and administering and interpreting the Code.

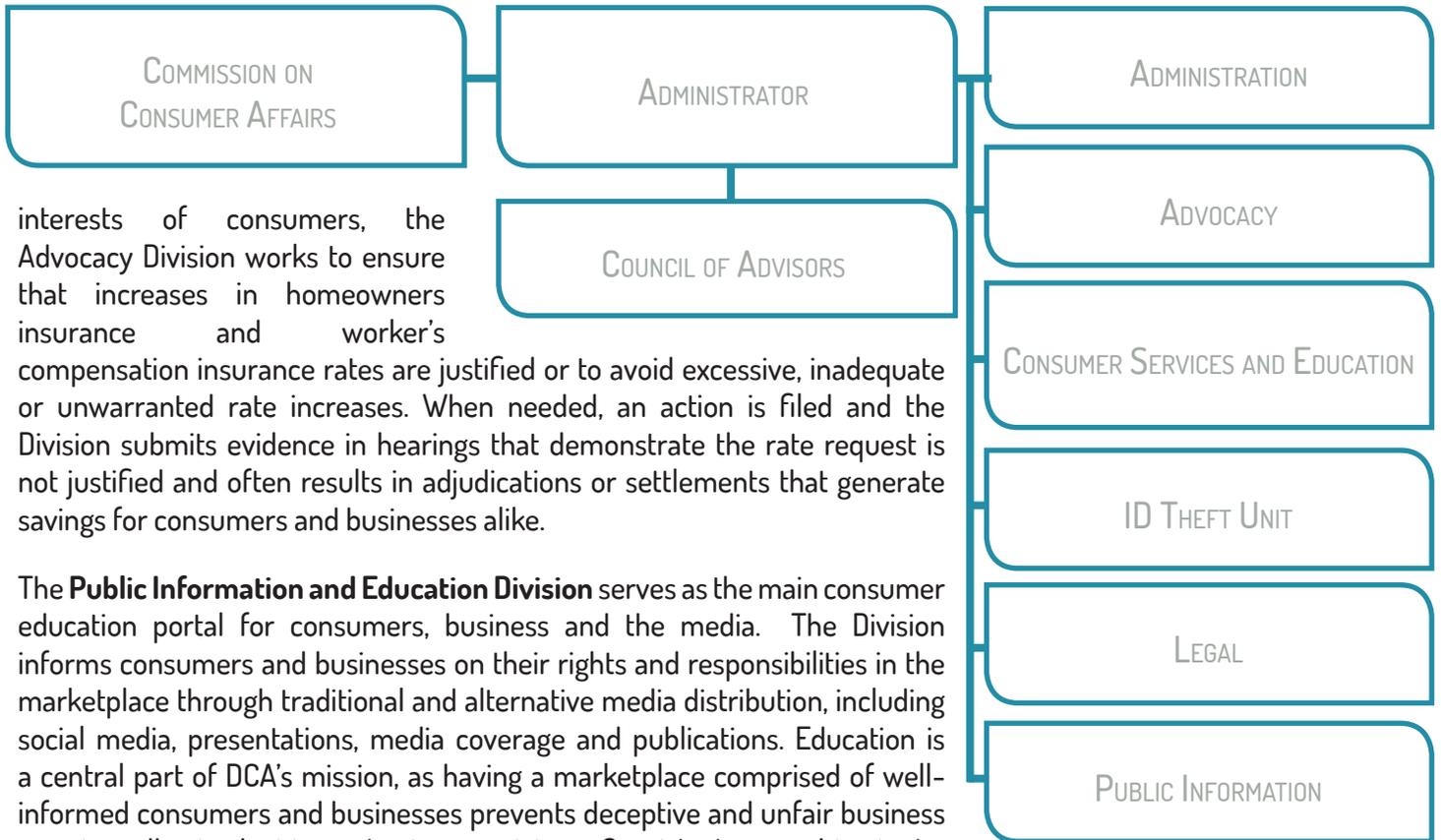
The **Administration Division** provides support and planning services to the Agency including procurement and accounting, human resources, and information technology.

The investigative and legal enforcement activities of the Department are assigned to the **Legal Division**. The Division administers and enforces the Code and other statutes under the Agency's jurisdiction. This includes regulatory functions for mortgage brokers, pawnbrokers, physical fitness centers, motor clubs, credit counseling organizations, prepaid legal services, athlete agents, the sale of preneed funeral contracts, registered consumer credit grantor, maximum rate filing and motor vehicle disclosure programs.

The **Consumer Services Division** processes and mediates written consumer complaints, seeking to find equitable solutions for the consumer and the business, including refunds, adjustments and credits to consumer accounts. Staff takes consumer complaints against businesses regulated by DCA, refers complaints that fall within another Agency's jurisdiction, and mediates those complaints against businesses that are unregulated. The Division provides SC taxpayers with a readily available, experienced, and cost-effective mediation service.

The **Advocacy Division** provides legal representation for the consumer interest in matters involving property and casualty insurance and worker's compensation insurance. As the state Agency designed to represent the insurance

SCDCA's Current Organizational Chart

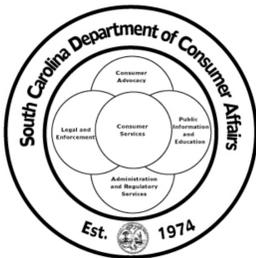


interests of consumers, the Advocacy Division works to ensure that increases in homeowners insurance and worker's compensation insurance rates are justified or to avoid excessive, inadequate or unwarranted rate increases. When needed, an action is filed and the Division submits evidence in hearings that demonstrate the rate request is not justified and often results in adjudications or settlements that generate savings for consumers and businesses alike.

The **Public Information and Education Division** serves as the main consumer education portal for consumers, business and the media. The Division informs consumers and businesses on their rights and responsibilities in the marketplace through traditional and alternative media distribution, including social media, presentations, media coverage and publications. Education is a central part of DCA's mission, as having a marketplace comprised of well-informed consumers and businesses prevents deceptive and unfair business practices allowing legitimate business activity to flourish, thus resulting in the promotion of competition and a healthier economy.

The Department's newest division, the **Identity Theft Unit** provides education and outreach to South Carolina consumers across the state to increase public awareness and knowledge about what identity theft is, the steps consumers can take to protect themselves, and what consumers should do in the event of identity theft. For consumers who are identity theft victims, the Unit provides ongoing guidance throughout the process of mitigating and resolving their particular identity theft situation(s) and mitigating negative effects. The Unit also handles administration and enforcement of state identity theft-related consumer protection laws, including receipt of security breach notices to ensure reporting and notification requirements are met.

SCDCA's Logos Throughout the Years



Snapshot



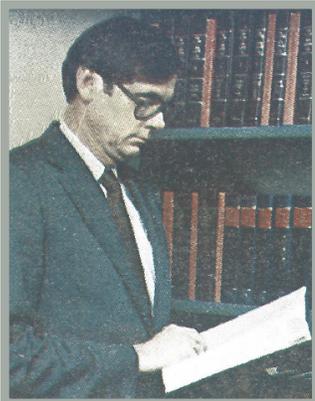
1975

1,242
complaints filed

3,118
regulatory filings

regulatory programs:
registered creditors

After years of drafting, the South Carolina Consumer Protection Code was signed into law on August 13, 1974, by Governor James Edwards, becoming effective January 1, 1975. Irvin D. "Pete" Parker was named the Agency's first Administrator on September 30, 1974.



Irvin Parker, 1975-1981

Pete Parker was the Department's earliest supporter, lobbying for its creation for seven years before the South Carolina Consumer Protection Code (CPC) was signed into law. In the late sixties, Parker saw countless consumer complaints in his position as assistant attorney general. With SC lacking consumer protections in many financial transactions, consumers were typically bound by the bad deals they had been coaxed into.

After the passage of the CPC, Parker hit the ground running to establish the Department of Consumer Affairs and get the fledgling Agency operational. Parker's first day at the Agency consisted of a press conference along with Attorney General Dan McLeod announcing the opening of an office on the sixth floor of Number One Main Street. Until then the main state consumer protection effort had been in McLeod's office. After that, he met with Sandy Agee in the Treasurer's office to write the Department's first budget.

Eventually, a Consumer Advocacy office was added to provide for consumer advocacy in hearings before regulatory agencies. These were mainly utility rate hearings but also Dairy Commission pricing decisions, before that was outlawed. The most critical issue during Parker's tenure as Administrator was whether, how and for how long the Department could execute the Consumer Protection Code effectively and survive the powers of those who would strangle it.

Headlines During Parker's Tenure

12/16 1978
Parker's Set To Challenge Milk Pricing

12/23 1978
Consumer advocate challenges milk hike

10/06 1980
Auto Repairs No. 1 Consumer Headache

SCDCA CASE SPOTLIGHT

1980 THE DEPARTMENT CONDUCTED 47 INVESTIGATIONS CONCERNING ODOMETER ROLLBACKS. THESE INVESTIGATIONS RESULTED IN THE RECOVERY OF NEARLY \$40,000 FOR CONSUMERS.

SCDCA's Inception

Aug 13

Act 1241 was signed, establishing SCDCA.

Aug 19

The first commissioners were appointed to the Commission on Consumer Affairs.

Aug 29

The first members were appointed to the Council of Advisors on Consumer Credit.

Sept 30

Irvin D. Parker was appointed the first Administrator of SCDCA.

Nov 1

SCDCA became operational.

Jan 1

The Consumer Protection Code became effective.

1974 - 1975

Legislative Highlights

'75

CPC BIRTHDAY

The law creating SCDCA became effective.

'76

LOANS

Act 686 restored sections to the CPC governing maximum charges on consumer loans and licensing provisions of certain lenders.

'78

NEW DIVISION & COMMISSION MEMBERS

Act 644 created the Consumer Advocacy Division and increased commission membership to eleven.

1970s

'80

MISCELLANEOUS ADDITIONS

Acts 326, 337, 411, 433 and 475 passed providing clarity regarding usury, retention of minimum charges for consumer credit sales/loans repayment; brought state chartered credit unions under CPC; allows 90 days for the Insurance Commissioner to approve or disapprove forms and rate schedules; provides escalator provision for designated dollar amounts in CPC; increased allowable rates for revolving charge accounts and non-supervised lenders; conformed three-month CPC notice provision to Federal Reserve Board regulation; addresses mail order loan territorial applications sales/loans situation.

'81

PRIVATE PERSONNEL Agency

Act 107 was passed, regulating employment agencies.

1980s

Snapshot



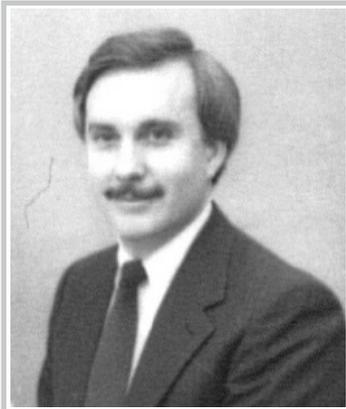
1986

4,746
complaints filed

5,635
regulatory filings

regulatory programs:
registered creditors, maximum rate and credit grantor

By 1986, SCDCA had become more established, allowing the Agency to experience a 280% increase in complaints filed as well as an 80% increase in the amount of filings processed as compared to 1975.



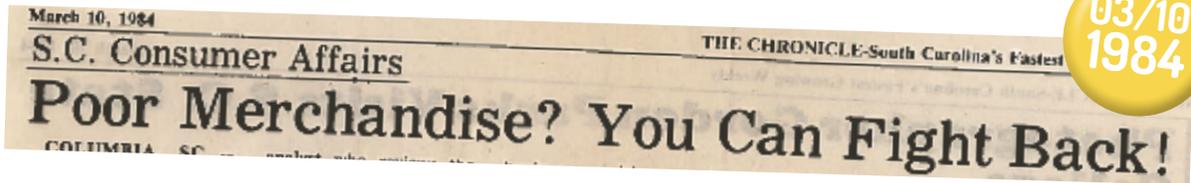
Steve Hamm, 1981-1994

Steve Hamm was DCA's second Administrator and ushered in many changes during his tenure. In 1983 Governor Richard Riley named SCDCA the official liaison for the US Consumer Product Safety Commission, a relationship that is still alive and thriving. By 1986, the Agency moved all records for the Services Division to the AS400 system, in efforts to streamline the complaint process. The AS400 system, a state of the art computer system at the time, also served as a centralized database for Agency correspondence and regulatory programs alike.

One of the biggest changes of the 1980's was the deregulation of interest rates and the provision of a business established maximum rate structure. This act also strengthened the provisions on unconscionability, giving more teeth when it came to intervening in predatory or unfair business practices.

With regulatory activity becoming more of a priority, the Agency received it's first \$2 million budget in 1989. Increases in the budget allowed SCDCA to administer and enforce more than a dozen new statutes that were assigned during Hamm's tenure.

Headlines During Hamm's Tenure



SCDCA CASE SPOTLIGHT

1989 SCDCA FILED A LAWSUIT AGAINST A FINANCE COMPANY FOR NOT PROVIDING CONSUMERS WITH A NOTICE OF RIGHT TO CURE BEFORE REPOSSESSING CARS. THE SETTLEMENT RESULTED IN CONSUMER REDRESS, PENALTIES AND INVESTIGATIVE COSTS EXCEEDING \$1.5 MILLION.

Legislative Highlights

'82

UNCAPPED USURY

Act 385 deregulated interest rates, allowing a business established maximum rate structure.

'84

MOTOR CLUBS

The Motor Club Services Act was signed into law.

'85

PHYSICAL FITNESS FACILITIES

The Physical Fitness Services Act was signed into law.

'86

RENT - TO - OWN

The Rent-to-Own law became effective.

1980s

'88

ROBO CALLS

Act 16-17-445 & 446 restricting robo calls, became effective.

'88

AUTO RATE FILINGS

Act 166 became effective, designating the Consumer Advocate to review auto insurance rate filings.

'88

PAWN BROKERS

Act 40-39-10, clarifying fees that could be associated with pawn transactions, became effective.

'88

MORTGAGE LOAN BROKERS

Act 40-58-10, clarifying steps loan brokers must take in a lending transaction became effective.

'89

LEMON LAW

Act 142, known as the Lemon Law, became effective.

1980s

'90

CONTINUING CARE RETIREMENT COMMUNITIES

The Continuing Care Retirement Communities law became effective.

'90

ATHLETE AGENTS

Act 456, the Athlete Agents Law was passed.

'92

ADVANCE FEE LOAN FRAUD

Act 452, aimed at curbing advance fee loan fraud, was signed into law.

'93

UNFAIR TRADE PRACTICES

Act 161 gave the Administrator the authority to investigate below cost gas pricing.

'93

PROFESSIONAL EMPLOYER ORGANIZATIONS

Act 169, regulating PEOs, was signed into law.

'94

PRIZES AND GIFTS

Act 483, the Prizes and Gifts Act was signed into law.

1990s

Snapshot 1995

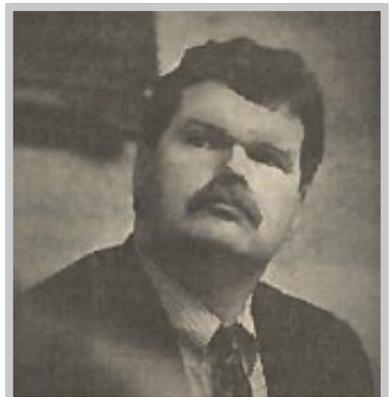
4,152
complaints filed

12,808
regulatory filings

regulatory programs:
registered creditors, maximum rate and credit grantor, pawnbrokers, mortgage brokers, athlete agents, physical fitness, motor clubs, professional employer organizations, continuing care retirement communities.

The number of consumer complaints processed by DCA leveled out by 1995, but the amount of regulatory filings received skyrocketed due to additional programs being assigned to the Department.

Phil Porter started at the Department as a law clerk in 1978. He then became a staff attorney in 1979 and later the Agency's third Administrator in 1995. The Department needed leadership following behind a successful leader. It needed to maintain a balance of cooperation and enforcement with regulated entities, and maintain relations with key members and committees of the General Assembly.



Phil Porter, 1995-2002

Maintaining public information efforts was also important. Consumer issues can be dry and hard to maintain peoples' attention unless they have immediate problems. DCA maintained and accelerated public speaking engagements to explain DCA functions, to publicize current rip-offs and buyer beware messages.

Consumers often expressed concern over DCA's limited scope of authority regarding complaint resolution. They thought DCA should be able to dictate specific resolutions. Businesses or at least some businesses resisted any such authority, and the General Assembly was hesitant to grant the DCA compulsive processes outside of the credit matters in the Consumer Protection Code.

Headlines During Porter's Tenure

06/17 1997
CONSUMER AFFAIRS
Agency gives prompt, efficient service

02/20 2000
State agency can help consumers.
The South Carolina Department of Consumer Affairs is celebrating 25 years of service to South Carolina consumers.

11/11 1998
Conference on fraud planned
BEAUFORT — The S.C. Department of Consumer Affairs and the American Association of Retired Persons-South Carolina is sponsoring a teleconference on frauds and schemes from 8:30 to 11:30 a.m. Dec. 1 in the Technical College of the Lowcountry auditorium. For more information, call (800) 922-1594 ext. 170.

SCDCA CASE SPOTLIGHT

2004 SCDCA ANNOUNCED A SETTLEMENT AGREEMENT WITH BELL SOUTH TELECOMMUNICATIONS, INC. ON A LAWSUIT CONCERNING THE COMPANY'S LEVEL OF EARNINGS IN SOUTH CAROLINA DURING THE YEARS 1996-1998. THE SETTLEMENT RESOLVED A NEARLY DECADE OLD DISPUTE AND SAVED CONSUMERS MORE THAN \$100 MILLION.

Legislative Highlights

'99

CREDIT INSURANCE

Act 66 brought major amendments to the consumer credit insurance part of the Code.

'00

PREPAID LEGAL SERVICES

Act 328, the Prepaid Legal Services Law was passed.

'00

DISCOUNT MEDICAL PLANS

Act 40, the Discount Medical Plan Organizations Law was passed.

'00

MOTOR VEHICLE CLOSING FEES

Act 387 requires every motor vehicle dealer charging a closing fee to file with DCA.

'01

ENFORCEMENT

Act 82 expanded DCA's enforcement authority under the Code.

1999-2000s

SCDCA's First Mission Statement (1995)

The Department of Consumer Affairs is responsible for handling consumer complaints, enforcing the South Carolina Consumer Protection Code, representing the public before State and Federal regulatory agencies and enforcing legislation dealing with health spas, loan brokers, pawn shops, rent-to-own businesses, personnel agencies, motor clubs, athletic agents, South Carolina's lemon laws, continuing care retirement communities, staff leasing businesses, and telephone solicitations.

It is committed to excellence and quality in its services. To achieve excellence and quality the Department must employ competent and motivated people who seek opportunities and implement innovative ideas. In everything it does, the Department conducts itself with openness, integrity, and respect for the individual and society. The Department will always be responsive to the needs of the consuming public.

SCDCA's Mission Statement (1997-2002)

Recognizing that the citizens of South Carolina are all consumers, the Department of Consumer Affairs' mission is to protect, educate and represent consumers in a challenging and ever-changing economy.

Snapshot 2007

6,696
complaints filed

23,304
regulatory filings

regulatory programs:
registered creditors, maximum rate and credit grantor, pawnbrokers, mortgage brokers, athlete agents, physical fitness, motor clubs, professional employer organizations, credit counselors, preneed funeral contract providers, prepaid legal, continuing care retirement communities, discount medical plan organizations.

With SCDCA's regulatory and consumer services divisions working like well-oiled machines, the new millennium called for more focus on the Agency's external impact on the general public.

Brandolyn Thomas Pinkston was teaching at a college before she came to work at SCDCA as the Education Coordinator. While attending a meeting in Columbia, the convener took her to visit the Department. After meeting with Deputy Administrator, Colonel Roy Harms, the two talked for two hours and the rest is history! Pinkston began working at the Department on July 1, 1980. She was appointed as the Agency's fourth Administrator in 2002.



Brandolyn Thomas Pinkston, 2002-2011

During Pinkston's early years at the Department, she worked with many state agencies, groups and organizations to develop financial literacy programs for schools, adults and vulnerable populations. The Agency saw a spike in licensing programs (regulatory filings doubled during this time) and outreach initiatives involving fraudulent and deceptive practices in the marketplace, mortgage fraud, foreclosure, bankruptcy and other consumer related issues. Legislative efforts mirrored that of the outreach campaigns.

Some of the educational initiatives implemented during Pinkston's tenure include Satellite locations, Buyer Beware, SCDCA-TV (YouTube), an Agency presence on Twitter and Facebook and mortgage fraud outreach.

Headlines During Pinkston's Tenure

04/26 2004 Consumer Affairs shows its worth

08/20 2003 Consumer Affairs working with one third less budget

2003

S.C. DEPARTMENT OF CONSUMER AFFAIRS

- Acting administrator: Brandolyn Thomas Pinkston
- Employees in 2001: 46
- Employees today: 32
- Budget in FY 2001: \$2,388,392
- Budget in FY 2004: \$1,669,612
- Difference: down 30 percent

SCDCA CASE SPOTLIGHT

2005 THE DEPARTMENT OF CONSUMER AFFAIRS MADE A ROCK HILL AUTOMOBILE DEALERSHIP REFUND OVER \$1.3 MILLION DOLLARS TO APPROXIMATELY 1,300 CONSUMERS, FOR EXCESSIVE INTEREST CHARGED ON VEHICLE SALES FROM JANUARY 31, 2000 THROUGH SEPTEMBER 24, 2001.

Legislative Highlights

'03

HIGH COST LOANS

Act 42, the SC High Cost and Consumer Loan Act was signed into law protecting consumers from unconscionable lending.

'05

MORTGAGE LOAN ORIGINATORS

Act 7 became effective, regulating Mortgage Loan Originators.

'05

GIFT CARDS

Act 2, the Gift Card bill was signed into law, stipulating expiration dates, and clarifying fees, terms and conditions.

2000s

'05

CREDIT COUNSELING

Act 111, the Consumer Credit Counseling Act was passed.

'05

ADMINISTRATIVE LAW COURT

Act 128, moved SCDCA administrative hearings over to the Administrative Law Court.

'05

COSMETIC CONTACT LENSES

Act 160 provides for limitations on the sale of cosmetic contact lenses.

2000s

'06

PRENEED FUNERAL CONTRACTS

Act 70 transferred regulatory authority over preneed funeral contracts to SCDCA.

'08

IDENTITY THEFT

Act 190, the Financial Identity Fraud and Identity Theft Protection Act was passed.

'10

MORTGAGE LENDING

Provided a major overhaul of regulation of mortgage brokers and new oversight of mortgage lenders.

2000s

Complaint Snapshots

Over the years, the Department has received more than 181,000 complaints on a variety of different topics. Below is a snapshot of the types of complaints that have been most popular.

1975

- #1: Vehicles
- #2: Appliances
- #3: Mail Order

1985

- #1: Vehicles
- #2: Mail Order
- #3: Contractors/Builders

1994

- #1: Vehicles
- #2: Financial Institutions
- #3: Contractors/Builders

2005

- #1: Vehicles
- #2: Financial Institutions
- #3: Internet

2015

- #1: Vehicles
- #2: Utilities
- #3: Debt Collection

Cumulative Totals

SCDCA has saved consumers and businesses

\$2,974,514,524

since 1975!



Digital Milestones

SCDCA Web Presence

SCDCA has had 3 different web addresses over the years.

In 1997 it was state.sc.us/consumer.

By 2005 it had changed to sconsumer.gov.

In 2012, we finally settled on consumer.sc.gov!

Social Media



2008: SCDCA launched its YouTube Channel, SCDCA-TV



2009: @SCDCA began tweeting tips to the masses!



2009: SCDCA's rounded out its social media arsenal a Facebook page.

COMMISSION ON CONSUMER AFFAIRS

The Commission is the policymaking and governing authority for the Department, and is responsible for the enforcement of the Consumer Protection Code and appoints the Administrator. Serving four year terms, the Commission was originally comprised of nine members, all appointed by the Governor. The composition later changed to eleven members, including the Secretary of State, a member from the House of Representatives and a member from the Senate. The remaining Commissioners were appointed- four by the Governor and four by the General Assembly. The legislator positions were later removed, taking the number of Commissioners back to its original nine.

FIRST COMMISSION ON CONSUMER AFFAIRS

Grady L. Patterson, Jr., Chair

James F. Harrison

Robert E. Hudson

Duane Loftis

Rita McKinney

Frances Morris

Bennie H. Taylor

Stephen W. Trehwella

Emil W. Wald

CURRENT COMMISSION ON CONSUMER AFFAIRS

David Campbell, Chair

Eboni Nelson, Vice Chair

Mark Hammond, Secretary of
State, Ex Officio Member

Caroline Ballington

W. Fred Pennington

Don Jackson

Carlisle Kennedy

Linda Gamble

COMMISSION ON CONSUMER AFFAIRS CHAIRS

Grady L. Patterson, Jr., Treasurer
1974 – 1979

John T. Campbell
1979 – 1981

Emil W. Wald
1981 – 1988

Lehman A. Moseley, Jr.
1988 – 1995

Dr. Lonnie Randolph, Jr.
1995 – 2000

Barbara B. League
2000 – 2003

Waring Howe
2003 – 2006

Dr. Lonnie Randolph, Jr.
2006 – 2010

David Campbell
2010 – Present

COUNCIL OF ADVISORS

The Council of Advisors has been in place since the implementation of the Code and the composition and duties have remained unchanged over the forty year history. The Council assists the Administrator in obtaining compliance with the Consumer Protection Code. The Council is composed of sixteen members appointed by the Governor for a four year term, one of whom is designated by the Governor as the Chairperson.

FIRST COUNCIL OF ADVISORS ON CONSUMER CREDIT

Alex Sanders, Chair	Jack Lawrence	Mrs. Joe Davenport
William T. McCracken	Jay Smith	Adair Crawley
Beth H. Broome	Leonard S. Hutchison	John R. McLain
Harry V. Connolly	R.V. Clark	Mrs. John K. Cauthen
Cleveland Stevens	Robert M. Jones	Mrs. M. Maceo Nance

CURRENT COUNCIL OF ADVISORS ON CONSUMER CREDIT

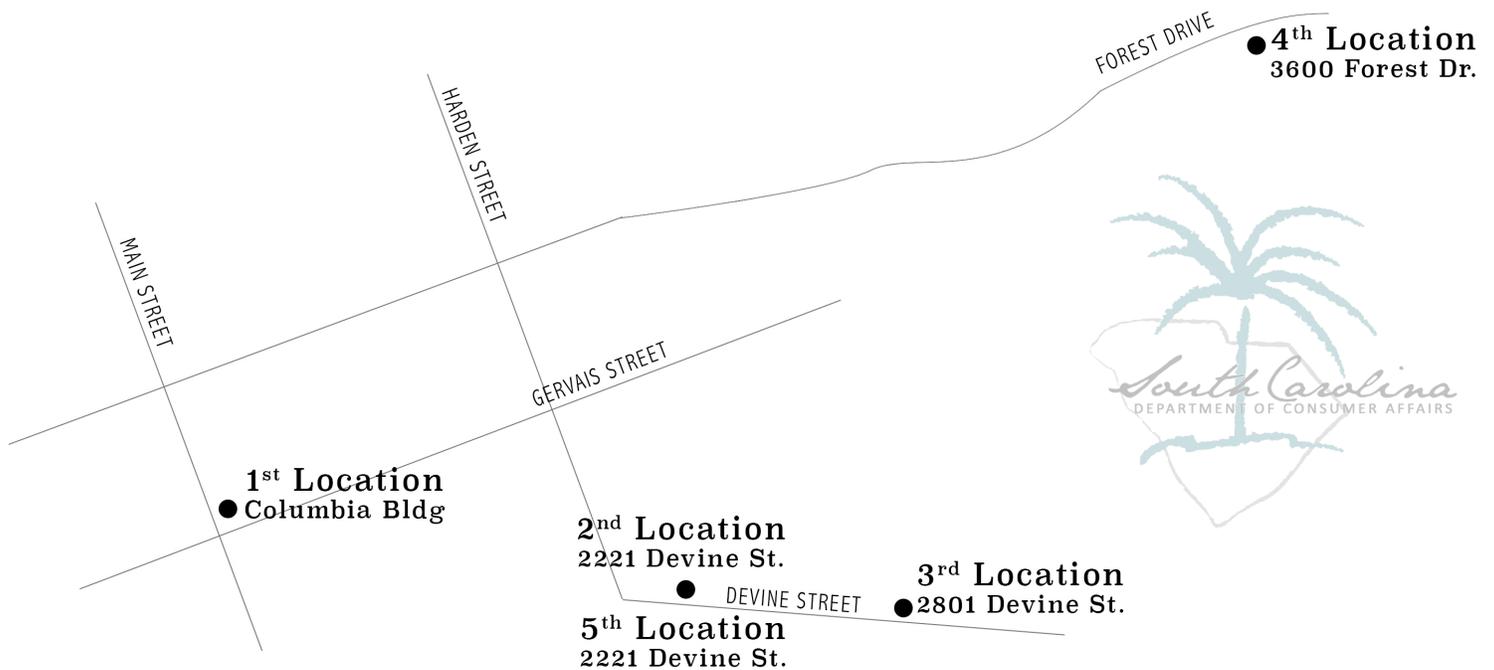
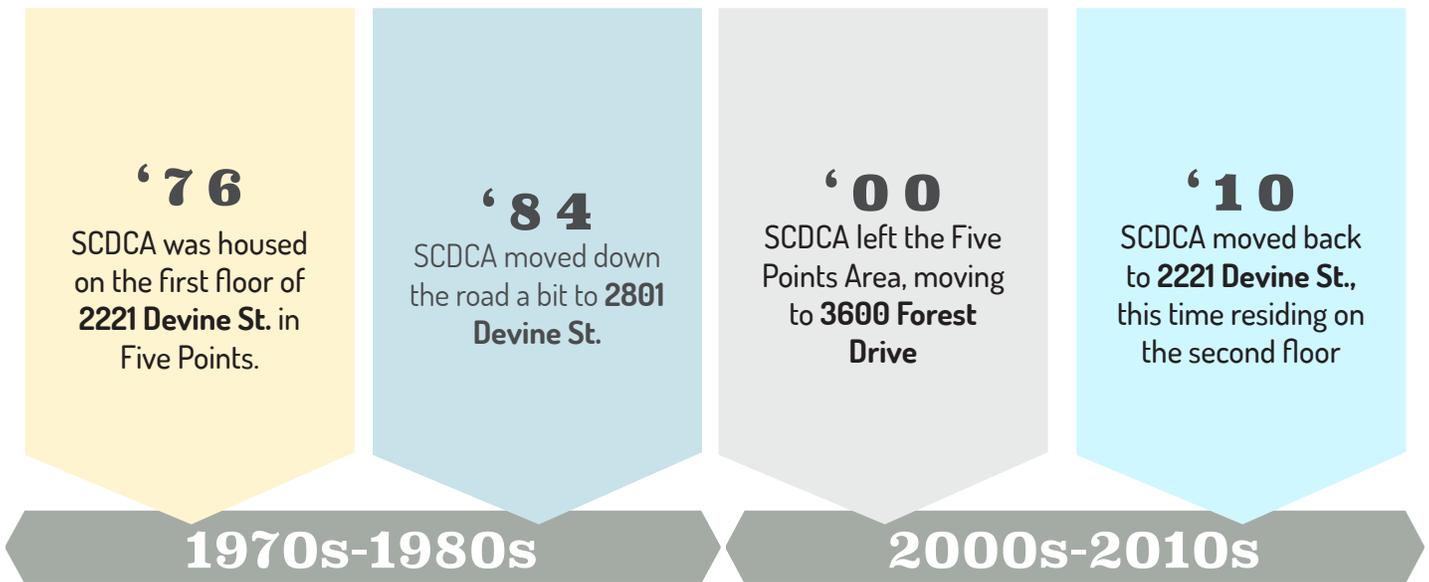
Sharon C. Bramlett, Chair	James "Luke" Godwin	Cassandra Williams Rush
Wendy J. Culler, Vice Chair	C. Brian McLane, Sr.	Alethea (Lisa) Samuel
Kristin Bastian	Victor C. A "Chip" McLeod, III	James "Dan" Walters
Randall C. Cole	Virginia "Dale" K. Palmer	Brent A. Weaver
Ruth Ellen Hardee	Scott Rhodes	

COUNCIL OF ADVISORS ON CONSUMER CREDIT CHAIRS

Alex Sanders, State Senator 1976 – 1978	Carlton Whipple 1988 – 2000	C. Brian McLane, Sr. 2003 – 2007
Leonard L. Hutchinson 1978 – 1987	Joyce M. Smart-Buchanan 2000 – 2002	Sharon Bramlett 2007 – Present

Where We've Been

At its inception in 1974, the Department was briefly located at the corner of Main and Gervais in Suite 600 of the Columbia Building. SCDCA has moved a few more times in the forty years since opening its doors:



SCDCA STAFF

Over the past four decades, DCA has been fortunate to have a resilient, passionate staff who believe in, and are dedicated to furthering the Agency's mission and purpose.

Carri Grube Lybarker, *Administrator*

Administration

Celeste Brown
Carlos Burns
Danny Collins
Darlene Dinkins
Tasha Golston
Sharon Jones

Advocay

Matthew Aronson
Becky Dover
Julie Hayes

Identity Theft Unit

Mark Dennison
Jennifer Ford-Cooper
Brittany Jones
Marti Phillips

Public Information

Juliana Harris
Megan Stockhausen

Consumer Services

Lauren Aguilar
Donna Backwinkel
Jackie Brabham
Kim Davis
Stacey Jones
Quianna Nathaniel-Couthen
Valerie Rankin
John Smith
Yvonne Washington

Legal

Tenitia Baskett
Jim Copeland
Barbara Faircloth
Deborah Friday-Lockard
Bryon Gibbs
Joni Green
Tamarah Hill
Hunter Hilliard
Matalie Mickens
Ken Middlebrooks
Alex Pate
Kelly Rainsford
Christine Thompson

Awards and Recognitions

SCDCA is an award-winning Agency. Over its forty year history, staff have garnered recognition for various outreach initiatives. Below are some highlights of the Agency's work.

National Consumer Education Materials Contest/ FDA

Certificate of Appreciation for assistance with the 1990 National Consumer Education Materials Contest, 1990

National Consumers Week Contest

Government Award Winner, 1996

Excellence in Communications

Office of Insurance Services, 1996

The National Association of Consumer Agency Administrators

Excellence in Consumer Education/ "Some Facts About Insuring Your Automobile in South Carolina", 1999

The National Association of Consumer Agency Administrators

Excellence in Consumer Education/ "On Line Chat with State Consumer Advocate", 2000

Notable State Document Award

"Teen Driving in SC," 2000

Consumer Education Contest Winner

National Consumer Protection Week, 2000

Outstanding Community Service Award

Southeastern Association of Area Agencies on Aging, 2002

The National Association of Consumer Agency Administrators

Agency of the Year, 2005

The National Association of Consumer Agency Administrators

"Consumer Alert", 2007

SC Press Association

First Place Innovative Concept, 2008

The National Association of Consumer Agency Administrators

An Outstanding Comprehensive Program of Consumer Education Legislation and Enforcement, 2008

SC Press Association

First Place Public Relations Campaign, 2008

SC Press Association

First Place Event Marketing, 2008

Prevention Partners Healthy Worksite Hall of Fame, 2009

Better Business Bureau of Central South Carolina and Charleston

For outstanding service to South Carolina consumers, 2010

Notable State Document Award

"Consumer Alert," 2011

International Association of Business Communicators- SC

Award of Excellence, Issues Management and Crisis Communication, 2013

Center for Digital Government

Digital Government Achievement Award, 2014

International Association of Business Communicators- SC

Award of Merit, Government Communications Programs, 2014

International Association of Business Communicators- SC

Award of Merit, Publications, 2014

International Association of Business Communicators- SC

Award of Merit, Customer Relations, 2014

Notable State Document Award

"Identity Theft: What You Need to Know," 2014





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