



# NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS  
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## FOR IMMEDIATE RELEASE

### *Debt Collection Holds #1 Consumer Complaint Spot; Over \$1.3 million to Consumers*

**Columbia, SC...**With a **10% increase** in total complaints from 2011, debt collection continues to be the number one reported complaint in South Carolina.

In 2012, **Debt Collection complaints accounted for 13%** of the nearly **5,500** complaints fielded by the South Carolina Department of Consumer Affairs (SCDCA). Categories not far behind were **Vehicles (10%), Utilities (9%), Retail Stores (5%) and Credit (5%)**. Retail Store Complaints have become the fastest growing category, ranking at number four, after not even appearing in the top ten in 2011.

In total, SCDCA saved consumers more than **\$1,300,000** in the form of refunds credits and adjustments in 2012; a nearly 50% increase from \$700,000 in 2011. This achievement is a reflection of the hard work of SCDCA Consumer Services Division staff. “I have a passion for what I do and will continue to work diligently and effectively for the consumers of this great State”, said Valerie Rankin, SCDCA Consumer Complaint Analyst for nine years.

The top five consumer refunds were related to Credit Reporting: \$157,687.00 (inaccurate items removed from credit reports); Debt Collection/Credit Reporting: \$50,000.00 (credit report error removed); \$38,870.00 (credit report error removed); Vehicles: \$37,000.00 (lemon law; dealer repurchased vehicle); \$35,213.00 (lemon law; dealer gave new vehicle to consumer).

Thus far, in 2013, the Consumer Services Division has received **1,429** complaints and returned over **\$635,000** credits, adjustments or refunds to consumers in South Carolina.

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SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit [www.consumer.sc.gov](http://www.consumer.sc.gov) or call toll-free, 1.800.922.1594.

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