

**MINUTES**  
**COMMISSION ON CONSUMER AFFAIRS**  
January 14, 2025

The Commission on Consumer Affairs for the South Carolina Department of Consumer Affairs (Department) met at 1:00 p.m. The following were in attendance:

**COMMISSION MEMBERS:**

Mr. David Campbell	Chair, Columbia, South Carolina
Mr. Fred Pennington*	Vice-Chair, Simpsonville, South Carolina
Mr. Jack Pressley	Columbia, South Carolina
Ms. Meredith Augustine	Designee, Secretary of State, Columbia, South Carolina
Mr. James Lewis*	Murrell's Inlet, South Carolina
*Via Teams	

**MEMBERS EXCUSED:**

**MEMBERS UNEXCUSED:**

**OTHERS IN ATTENDANCE:**

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

*Notice of the meeting, its time, date, and location has been provided to the following: The State, Post and Courier, WIS-TV, ABC Columbia, WSPA, WYFF, WCSC*

**I. CALL TO ORDER**

Commissioner Campbell, Chair called the meeting to order.

**II. STATEMENT OF COMPLIANCE WITH THE FREEDOM OF INFORMATION ACT**

Commissioner Campbell, Chair asked if the Department complied with the FOIA requirements. Ms. Lybarker affirmed the Department had complied.

**III. APPROVAL OF MINUTES**

Commissioner Campbell, Chair presented the December 10, 2024, Minutes for approval. Commissioner Pressley made the motion, and Commissioner Augustine gave a second. The minutes were approved.

**IV. COMMISSION POLICY ISSUES:**

Commissioner Campbell, Chair called on Ms. Lybarker to give an update on Department activity:

- Provided an update on the FY26 budget requests and the process, noting the Governor's version of the budget did not include the requested (2) FTEs and did include the cost-of-living increase for other-funded employees.
- Reported on pre-filed and potential legislation for the House and Senate:
  - (2) bills from the HLOC recommendations:
    - H 3350 Homeowners Associations
    - H 3658 requiring regulated industries to add DCA contact information to contracts or notices.

- H 3309 Energy Reform bill- identical from what passed House last year. Mr. Hall provided comments on the language regarding changes to potential data centers.
- Cryptocurrency kiosks-drafted legislation and submitted to interested parties for comment.
- Reported on reappointment/ filling vacancies on the Commission and Council.
- Shared DCA's 50<sup>th</sup> Anniversary celebration is underway. Provided a historical picture of the Consumer Protection Code and shared data points.
- Gave an overview of the revised agency mission and vision statements.
  - Ms. Lybarker gave an overview of plans to continue to celebrate throughout the year.
  - Commissioner Pennington gave accolades to staff for the great work over the last decade.
- Noted discussions with the Board of Financial Institutions - Consumer Finance Division to provide joint efforts in cybersecurity/ privacy education.
- 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 revenue for December Q2 is ahead of last year. The fiscal year difference is around \$94K less.
- Reported on the remaining budget amounts for General and Other funds.
- Reported we have already passed the goal for minority business spending.
- Ms. Lybarker shared information on the increased amount of Preneed Loss Reimbursement funds being paid out compared to recent years.
- Ms. Daniels asked if there were any questions.

### **B. ADVOCACY**

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

- Reported on Rulemaking, considering comments on a CFPB rule regarding coerced debt and the Fair Credit Reporting Act.
- Reported on Ratemaking:
  - Noting the PSC issued the order for Dominion DSM case on December 20<sup>th</sup>. They have asked for additional consideration.
  - Gave updates on: Santee Cooper, Dominion & Duke matters.
  - Discussed the securitization bill to recoup the monies spent during storms. Duke estimated costs of around \$500 million spent for Hurricane Helene. Anticipate bill being introduced to allow Duke to skip some steps in the current process and to allow estimated costs.
- Received (16) insurance filings, (2) were in our jurisdiction. An average of (17) days to review.
- Mr. Hall asked if there were any questions.

### **C. CONSUMER SERVICES**

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

- Received (499) complaints for the month, Q2 received (1,454) and agency-wide for the calendar year (5,869).
- Reported 85% were filed online.
- Gave an overview of monthly refunds, credits, and adjustments for the agency of \$118,635.
- Gave a report on the top (3) categories for complaints received:
  - Real Estate was #1 with (119) complaints of those (67) HOA; (49) timeshare; (1) other;
  - Vehicles was #2 with (85) - (24) of those were repairs; (19) used cars; and (8) credit/sales related; internet related complaints #3 - (24) merchandise ordered; (14) internet provider issues related to META; (1) online auction.

- Ms. Lybarker, Ms. Rainsford and Ms. Self all answered questions related to closing fee complaints.
- Reported on the complaints assigned (373) to the Services division, closing (336).
- Reported Services staff recovered \$50K in refunds, credits and adjustments
- Provided an overview of days to close and the unsatisfied closing designation.
- Reported real estate complaints for 2024 were number 1 with (1,135) and auto was at (1,120). Calendar year refunds for the agency reached \$1.4 million.
- Ms. Self asked if there were any questions.

#### **D. IDTU**

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

- Gave an overview of complaints assigned (33) and closed (39) complaints. The average number of (85) days to process and 32.5% closed unsatisfied, these are largely due to the issues with complaints against Meta.
- Received (33) scam reports.
- Received (55) ID theft reports
- Reported on the top (3) categories for scams and ID theft.
- Reported on Sentinel outreach (245) mailed, (784) emailed and a 2.08% return.
- Reported on actual and potential losses related to scams.
- Reported on the age-ranges for consumers submitting reports.
- Ms. Self asked if there were questions.

#### **E. ENFORCEMENT**

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

- Gave an overview of complaints:
  - Assigned (93) for December and (289) for Q2 and (358) were closed during Q2.
- Reported on unsatisfied and red flag complaints. Many of these are related to one business who failed to respond.
- Reported updates on litigation:
  - Reported the pending cases:
    - Cash Central.
    - Portfolio Recovery.
    - SCATDA, on the roster for February 10, 2025.
    - Mortgage Log Penalty Cases (2).
    - Serenity Mortuary, we have a settlement agreement and are awaiting payment.
- Reported on Security Breaches - (8), these are “ransom or unauthorized access.” Received (53) FYTD.
- Reported fines are from mortgage during renewal and a pawn broker adjustment.
- Reported on licensing:
  - Received (10,682) received in Q2, that is (1,766) ahead of same quarter last year. Processed (784) more filings than same quarter last year.
- Reported on investigator activities (53) for the month and (27) more that Q2 last year. Reviewed 12.1% of all licensees FYTD.
- Ms. Lybarker commented on the 99% licenses processed in (30) days. Ms. Rainsford noted the staff accomplished this for October, November and December.
- Ms. Rainsford asked if there were questions.

#### **G. PUBLIC INFORMATION**

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

- Reported December shred event. We served (185) cars; shredded (9,300) lbs., donated (727) lbs. of food and collected \$481 for Harvest Hope Food Bank.

- Shared the SC State Library highlighted our ID Theft Toolkit in their December State Documents Update newsletter.
- Noted (37) media mentions, topics from holiday shopping to landlord issues and HOAs.
- Reported we visited (3) counties.
- Provided (13) presentations, most were ID Theft and Scams, with an average rating of 4.81 stars.
- Gave an overview of social media traffic. The top post was the same across all platforms - hiring a contractor.
- Gave an overview of web traffic, complaints page was the most visited followed by HOA and lemon law information.
- Mr. Cooke asked if there were any questions.

#### **VI. DATE OF NEXT MEETING.**

Commissioner Campbell, Chair reminded everyone the next meeting date is February 11, 2025.

#### **VII. ADJOURNMENT**

Commissioner Campbell, Chair adjourned the meeting at 2:29 p.m.