

Minutes

COMMISSION ON CONSUMER AFFAIRS

March 11, 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
Mr. Mark Hammond	Secretary of State, Columbia, South Carolina

*Via Teams

MEMBERS EXCUSED:

MEMBERS UNEXCUSED:

Mr. James Lewis	Murrell's Inlet, South Carolina
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OTHERS IN ATTENDANCE:

Department Staff: Ms. Carri Lybarker*, Roger Hall, Ms. Jennie Daniels, Ms. Kelly Rainsford, Ms. Mandy Self, Mr. Scott Quinn, 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 February 11, 2025, minutes for approval. Commissioner Pennington made the motion, and Commissioner Pressley 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. House budget included one of the requested FTE positions and the FY25 COLA for the other fund authorizations. Made Senate budget presentation February 12, 2025.
- Updated members on Legislation for the House and Senate. Mentioned frequency of staff attendance at Statehouse meetings in February.
- Reported she and Mr. Middlebrooks attended Secret Service cryptocurrency training. Noted the networking with law enforcement will be helpful with consumer assistance and legislative activities.
- 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 the month, noting \$236K for the month, down a little from last year. The FYTD of \$153K difference is primarily due to less in violations for this year.
- Reported online licensing was at 69.7%, lower because licensing is getting out of high-renewal season.
- Noted the balance of Preneed Reimbursement Funds. Report heading now shows the current balance, not the FYTD balance.
- Reported on the remaining budget amounts.
- Introduced our new Procurement Specialist, Scott Quinn.
- Ms. Daniels asked if there were any questions.

B. ADVOCACY

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

- Reported on Rulemaking, CFPB activities are paused. We completed (3) reviews to date.
- Reported on Ratemaking cases before the PSC and utility bills at the Statehouse.
- Received (44) insurance filings, (5) were in our jurisdiction. An average of (16) days to review.
- Mr. Hall answered questions about potential credit issues for people in domestic violence situations.

C. CONSUMER SERVICES

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

- Gave an overview of complaints received (427) February 2025. In reviewing we found (935) by February 28, 2024, and (941) by February 28, 2025. That is an increase year over year.
- Reported 82.7% were filed online.
- Gave an overview of refunds, credits, and adjustments for the agency \$101K.
- Gave a report on the top (3) categories for complaints received:
 - Vehicles (83) - (21) used cars/title/paperwork, (19) repairs, (9) warranty issues; Real Estate (74) of those - (33) HOA, (37) timeshare, and (2) real estate agents; Contractors came in third with (30), of those - (5) energy/solar, (4) plumbing and (3) each of roofing, HVAC and landscaping.
- Reported on the complaints assigned (282) to the Services division, closing (389).
- Reported Services staff recovered \$32K in refunds and adjustments.
- Provided an overview of days to close, unsatisfied closing designation and abandoned complaints.
- Ms. Self then 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 (18). The average number of days to close was (64), this is due to many META complaints. Closed (23) complaints. Reported 10% closed unsatisfied.
- Received (51) scam reports.
- Received (64) ID theft reports, (26) were a result of Sentinel outreach.
- Reported on the top (3) categories for scams: service/repair, purchase and debt collection.
- Reported ID theft- all reports were financial, and government related, and medical.
- Reported on actual losses and potential losses related to scams.
- Reported on the age-ranges for consumers submitting reports.
- Ms. Self answered questions on how banks try to help vulnerable adults since the state law took effect.

E. ENFORCEMENT

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

- Gave an overview of complaints:
 - Assigned (127) and (118) closed, still working on older complaints.
 - Noted unsatisfied was under 10% at 9.8%.
- Reported updates on pending litigation:
 - Cash Central.
 - Portfolio Recovery v. Campney, submitted an AMICUS Brief.
 - SCATDA.
 - Mortgage Log Penalty Cases (Green).
 - Serenity Mortuary.
- Reported on Security Breaches - (2) healthcare, (3) other.
- Reported on refunds, and adjustments. The adjustment and refund are for a timeshare complaint. The refund of \$21,898 was for money paid in and the adjustment of \$127,501 for the cancelled contract. She mentioned the total for all three areas refunds, credits and adjustments are the same amount.
- Reported on licensing:
 - Reported a huge success for the fourth month in a row - all applications processed/issued within (30) days was at 97.4%. Saw 85.1% for applications filed online, FYTD is 93.9%. Fees paid online are at 90% FYTD.
- Reported on investigator activities (60) for the month, they have reviewed 17.1% of all licensees FYTD.
- Ms. Rainsford asked if there were any questions.

G. PUBLIC INFORMATION

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

- Reported March is National Consumer Protection Week/month.
- Reported top new releases and media mentions - (83) were 2025 HOA Complaint Report, SC Consumers Report Losses to Scams and Free Shred Days, Cryptocurrency & Scams.
- Noted the State Library chose *Ditch the Pitch* for a Notable Document Award.
- Reported we were in (3) counties, Beaufort was a popular one for the month.
- Provided (9) presentations and attended (3) community events.
- Gave information on top posts on social media.
- Reported Irmo High will represent SC in the LifeSmart's National Competition in Chicago.
- Ms. Lybarker asked if there were any questions.

VI. DATE OF NEXT MEETING.

Commissioner Campbell, Chair reminded everyone the next meeting date is April 8, 2025. Ms. Lybarker reminded members to file their Economic Statement of Interest by the deadline of March 30, 2025.

VII. ADJOURNMENT

Commissioner Campbell, Chair adjourned the meeting at 2:09 p.m.