

COMMISSION ON CONSUMER AFFAIRS

Tuesday, December 9, 2025

5605 Bush River Rd, Suite, Saluda Shoals River Center Conference Room
Columbia, South Carolina 29212

The Commission on Consumer Affairs for the South Carolina Department of Consumer Affairs (Department) met at 12:00 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. Fred Pennington	Vice Chair, Simpsonville, South Carolina
Mr. Jack Pressly	Columbia, South Carolina

MEMBERS UNEXCUSED

Mr. James Lewis	Murrells Inlet, South Carolina
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DEPARTMENT STAFF

Ms. Carri Lybarker, Ms. Kelly Rainsford, Mr. Roger Hall, Ms. Mandy Self, Mr. Scott Cooke, Ms. Jennie Daniels, Mr. James Stewart.

I. CALL TO ORDER

Commissioner Campbell, Chair, called the meeting to order at 12:01 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 the November 17, 2025, minutes for approval. Commissioner Pennington made a motion to approve, and Commissioner Pressly 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 on the FY27 Budget Request.
 - No new process updates.
Certain software costs increased in FY26, considering adjusting the FY27 request to accommodate for the increases.
- Provided update on the Department's purchase request for 5 vehicles to replace our current vehicles, discussed surplus process and potential for reimbursement from the sale of the replaced vehicles.

- Reported on legislation:
 - Discussed the Cryptocurrency ATM bill draft. potential to be prefiled.
 - Mentioned a bill on mail theft one to expand the vulnerable adult exploitation law to allow customer to voluntarily give a “scam” contact to their bank.
 - Reminded members the Legislative Session begins January 13, 2026.
- Provided an update on the remaining 8 recommendations made by the House Legislative Oversight Committee (HLOC). Out of the eight recommendations submitted, five have been completed and the remaining three are in progress.
- Provided an update on the HLOC mortgage log efficacy review.
- Gave an overview of the day’s activities and anniversary luncheon.

Ms. Lybarker answered questions about the software cost increases. She also requested Ms. Seld report first so she can assume anniversary luncheon duties, which was agreed to.

V. PROGRESS REPORTS

A. Consumer Services

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

- Gave an overview of complaints received and assigned to each Division - 543 received agency-wide- a 35.4% increase from the 401 complaints filed in November of 2024.
- Reported on agency refund- total - \$168,000 for November.
- Reported on the top 3 complaint categories:
 - Vehicles- received 143 (used cars, repairs and service/contracts top subcategories);
 - Real estate – received 76,
 - 43 Homeowner Association complaints, 30 Time Share complaints and 2 related to real estate transactions.
 - Miscellaneous - received 43 complaints.
- Mentioned a complaint category review is underway to if new categories should be added to the new complaint system.
- Reported the number of complaints closed, how many days to close and the closing designation, including those closed as unsatisfied.
 - Explained staffing absences/ turnover contributed to increase in average days to close a complaint (39 days vs. goal of 30 days).

Ms. Self asked if there were any questions.

B. Identity Theft Unit

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

- Gave an overview of 39 complaints.
- Reported on the number of complaints closed, how many days to close - 152 due to older complaints closing out.
- Reported on scam reports filed, noting the top categories.
- Reported the amount lost to scams was down by 12% from October 2025.
- Reported on identity theft reports filed, noting top categories: financial made up 72%; government 18% of reports received.
- Reported was absence of Sentinel outreach data for November due to federal government closure.

Ms. Self asked if there were any questions.

C. Administrative Services

Commissioner Campbell, Chair, called on Ms. Daniels who shared the following for November:

- Reported revenue for the month of November is up over \$200K from last month totaling \$487,000 and \$12,500 over the same month last year, and \$16K up for the same time last year primarily due to preneed licensing renewals and PEOs.
- Provided information on the Preneed Loss Reimbursement Fund.
- Reported on the percentage of revenue attributable to online filings.
- Reported on remaining budget amounts- other funds are consistent with the prior year. The difference in general funds is due to Advocacy expert witness spending.

Ms. Daniels asked if there were any questions.

D. Advocacy

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

- Reported on Rulemaking:
 - Department is reviewing a proposed rule from the Consumer Financial Protection Bureau related to the Equal Credit Opportunity Act. The proposed rule is in response to an executive order from President Trump.
 - Public Service Commission is in the middle of their 5-year regulations review.
- Reported on Ratemaking:
 - Provided status update on Duke Energy Carolinas (DEC) securitization- Bond pricing resulted in 21% savings over traditional ratemaking.
 - DEC rate case- PSC has not issued order but has approved the settlement. Department obtained \$17M in savings for residential customers. Typical residential bill will increase 0.6%.
 - Duke Energy Progress (DEP) Rider 17 approved by PSC=
 - DEP and DEC are still working on merging, Department's testimony due in February.
 - After a merger, Kiawah Island Utilities and several other affiliate companies filed for a rate increase.
 - Dominion Energy filed notice of intent to file a rate increase.
 - Reported on the cost of expert witness for the upcoming rate cases.
- Reported on insurance filings. Noted revised calculation method for monthly "average days to finalize Phase II review."

Mr. Hall asked if there were any questions.

E. Licensing and Enforcement

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

- Gave an overview of complaints.
- Reported updates on pending litigation:
 - Provided overview of South Carolina Automobile and Truck Dealers Association (SCATDA) case, including an overview of the Court's order and subsequent motions a status conference is scheduled for Monday, December 15th.
- Reported on security breach notices received and the number of South Carolina residents affected.
- Reported on fines, refunds, and adjustments.
- Reported on licensing, noting several programs are in renewal.

- Reported on investigator activities.

Ms. Rainsford answered questions about the SCADTA case.

F. Public Information

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

- Reported on press releases and media mentions. Top topics included data breach, holiday scams and energy rates.
- Reported on presentations, staff received average rating of 4.91 stars.

Attended 1 community event.

- Gave overview on social media and website visits and reported the top items for each category for the month:
 - Social media:
 - Facebook – top post on holiday and travel scams
 - Nextdoor – Identity Theft Awareness Month
 - YouTube – How to make a strong password
 - Website:
 - Most visited pages:
 - Security breach notices – 5,483
 - Complaints – 2,216
 - Homeowners Association (HOA) education - 936
 - Downloads – complaint instructions, HOA information.

Mr. Cooke asked if there were any questions.

VI. ANNOUNCEMENTS

Ms. Lybarker stated potential times for meeting with the agency's outside counsel will be circulated. Commissioner Campbell, Chair stated the next monthly meeting is scheduled for January 13th.

VII. ADJOURNMENT

Commissioner Campbell, Chair moved that the meeting be adjourned and this was agreed upon. Commissioner Campbell, Chair, adjourned the meeting at 1:02 p.m.

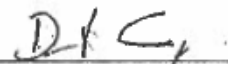
These Minutes are a record of the motions and official actions taken by the Commission and a summary of the meeting.

Respectfully submitted by:

Attest Minutes approved 1/13/2026



Darlene Dinkins for James
Stewart Paralegal



David Campbell, Chair