

COMMISSION ON CONSUMER AFFAIRS

February 10, 2026

293 Greystone Blvd, Suite 400

Columbia, SC 29210

The Commission on Consumer Affairs for the South Carolina Department of Consumer Affairs (Department) met at 1:00 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, Ms. Darlene Dinkins

GUEST

Mr. Pete Balthazor, Esquire

I. CALL TO ORDER

Commissioner Campbell, Chair, called the meeting to order at 1:04 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 January 13, 2026, minutes for approval. Commissioner Pennington made a motion to approve, and Commissioner Pressley 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 FY27 Budget Request:
 - Explained the Budget process starts in the House and staff met with the Subcommittee last week. Provided highlights of the meeting. The Senate subcommittee will meet next week. There are no new provisos to address in FY27.
- Reviewed pending legislation:
 - Senate Banking and Insurance met on 3 bills pertaining to DCA:

- 211 bill- Subcommittee approved our amendment and passed it out.
- High-cost loan bill - passed out to the full committee.
- Bridge loan bill- passed out of full committee. Attempting to settle on a compromise amendment to allow for an extension to protect the consumer if they are unable to sell their home.
 - New bill was introduced regarding qualified mortgage loan originators (brokers).
- Provided an update on reappointments: Governor submitted the chair's reappointment, and one new member's appointment Senate must give approval to each. Governor reappointed all Council members except one.
- Noted the mortgage log efficacy review was submitted to the House Legislative Oversight Committee per the agency's August 2024 Report recommendation.
- Met with Flock and Rally about the marketing plan. Estimated completion is the end of the month.
- Provided a packet to all legislators about the Department and how we can assist constituents. Hosted a webinar for legislative staff to review our services.
- Reminded members of the Ethics filing due March 30, 2026.

Ms. Lybarker answered questions about the 211 bill and what it encompasses and questions about Homeowners Associations.

V. PROGRESS REPORTS

A. Administrative Services

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

- Reported revenue for the month is strong and steady.
- Provided information on the Preneed Loss Reimbursement Fund, noting no payouts for January.
- Reported revenue is at a high level, this is due to higher online filings in renewal season.
- Reported on remaining budget amounts, noting general fund difference is due to having 3 pay periods and insurance payments.
- Reported the other funds increase is due to increased authorization.

Ms. Daniels asked if there were any questions.

B. Advocacy

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

- Reported no activity or reviews on Rulemaking. The Public Service Commission is continuing their five-year regulation review; we are attending the workshops.
- Reported on Ratemaking:
 - Orders were issued in both Duke rate cases. They are final now.
 - Duke merger case- DCA is not filing testimony. There are 10 parties involved, our staff is reviewing testimony.
 - Kiawah Island Utilities- case settled, awaiting the order.
 - Dominion filed their intent application with \$20 increase per typical residential customer. Testimony is due March 31. Hearings are scheduled for North Charleston, Bluffton, Columbia and Aiken. The Office of Regulatory Staff submitted a request to change the Aiken date due to spring break and the Masters.
- Reported on insurance filings- received 11 during the month and 96 for the fiscal year. The review time has increased some but remains below the 30 days.
- Noted the new legal assistant will start on Tuesday.

Mr. Hall answered questions about the Kiawah settlement.

C. Consumer Services

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

- 700 complaints agency-wide as compared to 514 last year. This is a 36% increase.
- Reported on agency refunds- \$56,265.55 compared to \$163,787.91 last year. The difference was largely due to a January 2025 refund of \$83K from a barndominium complaint.
- Reported 89.6% of complaints were filed online.
- Reported on the top 3 complaint categories:
 - Vehicles received 146
 - Top categories- 40 used vehicles, 34 repairs and 18 service station contracts and warranties.
 - Real estate received 124
 - Top categories - 65 time share complaints, 55 Homeowners Association (HOA) and POA, and 2 related to time share resale
 - Miscellaneous received 59 – 28 other, 13 restaurants – fast food, related to issues with the pennies and surcharges on debit card usage, 6 business to business complaints, and 6 labor – employer/work-at-home.
- Answered questions about the time share and penny issues in complaints.
- Assigned 425 complaints to Services, staff closed 466.
- Services recovered \$42,486.251 in refunds, credits and adjustments.
- Reported on tracking the average days to close and those closed as unsatisfied (37.7%), HOA's made up (5.6%) and the rest was related to other complaints (32.1%). Shared information about one company with 26 unsatisfied complaints, the owner was arrested in multiple counties. DCA contacted those consumers and directed them to contact local law enforcement.
- Reported the Homeowners Association Report was issued on January 30th. There were 586 complaints filed and 452 were included in the report. This was a 4% increase in complaints included over last year's report.

Ms. Self asked if there were any questions.

D. Identity Theft Unit

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

- Gave an overview of 35 complaints.
- Reported on the 65 complaints closed, how many days to close – 109. Discussed measures to improve the closing timeframe.
- Reported on scam reports- the top were purchase, debt collection and benefits.
- Reported on identity theft reports- the top categories were financial, government and medical. This made up 87.3% of all reports filed.
- Reported on Sentinel mailings- 2,197 for the month, 644 mailed and 1,533 emailed to consumers. Saw a 1.09% return.

Ms. Self answered asked if there were any questions.

E. Licensing and Enforcement

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

- Gave an overview of complaints received and closed, including closing designations and time to close. Noted it was a second month to receive over 200 complaints.
- Reported updates on pending litigation as delineated in the report.

- The Department will file the Cash Central brief by February 27th, absent successful settlement discussions.
- Reported on security breach notices received and the number of South Carolina residents affected.
- Reported on fines, refunds, and adjustments. Noted January is a reinstatement month for mortgage licenses who failed to renew in a timely manner.
- Reported on licensing received and processed.
- Reported on investigator activities.

Ms. Rainsford asked if there were any questions.

F. Public Information

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

- Reported on press releases and media mentions- 557 mentions in FY25, at 533 current FYTD.
- Reported on presentations
 - Staff received average rating of 4.75 stars.
 - Held 15 in January – 9 ID theft & Scams, 3 financial literacy, 2 SCDCA education and 1 business.
 - Gave 141 in FY26 compared to 97 this time last year.
 - Visited 4 counties.
- Gave overview of social media and website visits and reported the top items for each category for the month:
 - Social media:
 - The Price Gouging piece was the top post on all three – Facebook, X and Nextdoor - social media platforms. Noted that 93.4% of those who saw it on Facebook were not followers. Demographic shows women aged 45-54 are the greatest viewers.
 - YouTube – Homeownership Month, Strong Password are top two watched.
 - Website:
 - Most visited pages:
 - Security breach notices – 5,661
 - Complaints – 2,431
 - Shred events 1,059
 - Downloads – complaint instructions, registered creditors FAQ's and registered creditors flowchart.

Mr. Cooke asked if there were any questions.

VI. EXECUTIVE SESSION

Commissioner Campbell, Chair asked for a motion to enter Executive Session for the purpose of receiving legal advice concerning Civil Action 2022-CP-40-05552. Commissioner Pressley made the motion and Commissioner Pennington gave a second. The Commission voted unanimously to enter Executive Session.

VII. ACTIONS FOLLOWING EXECUTIVE SESSION

Commissioner Campbell, Chair, reported no votes were taken in Executive Session except to exit Executive Session. No further actions were taken.

VIII. ANNOUNCEMENTS

Commissioner Campbell, Chair stated the next monthly meeting is scheduled for March 10th.

IX. ADJOURNMENT

Commissioner Campbell, Chair moved that the meeting be adjourned, and this was agreed upon. Commissioner Campbell, Chair, adjourned the meeting at 3:01 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 3/10/2026



Darlene Dinkins Executive Assistant



David Campbell, Chair

