



Carri Grube Lybarker
Administrator

The State of South Carolina
DEPARTMENT OF CONSUMER AFFAIRS

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Celebrating Over 35 Years of Public Service

December 07, 2015

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Office Of The Governor
1205 Pendleton Street
Columbia, SC 29201

REF: C15-03514, Catherine Kennedy, 898 Hood Rd, Ridgeway, SC 29130

To Whom It May Concern:

Please find enclosed a copy of a complaint filed recently with the South Carolina Department of Consumer Affairs. The South Carolina Consumer Protection Code ("the Code") requires that the Department refer complaints to appropriate agencies for action consistent with their jurisdiction.

Our evaluation of the complaint indicates that your agency may have jurisdiction in this situation. Therefore, we request that you review the consumer's concerns and take whatever action you deem appropriate. Please be aware that Code Section 37-6-117(h) requires agencies to attempt to voluntarily resolve a complaint arising out of a transaction with a person who is subject to the regulatory or enforcement jurisdiction of such agency.

We are closing our file as a referral. By copy of this letter, the consumer is advised to contact your agency at 803.734.2100 concerning the complaint. Thank you for your attention to this matter. Please feel free to contact me with any questions.

Sincerely,

A handwritten signature in black ink that reads "Stacy Jones".

Stacy Jones
DCA Analyst
803.734.4203
sajones@scconsumer.gov

CC: CATHERINE KENNEDY

November 17, 2015

RECEIVED

NOV 19 2015

**DEPT. OF CONSUMER
AFFAIRS**

South Carolina Department of Consumer Affairs

2221 Devine Street

Ste. 200

Columbia, SC 29205

Can someone in our state government direct me as to who I need to direct my complaint regarding Consumer Finance Division. Every branch of government has a system of ensuring accountability. It's not on the websites:::: Please forward to the appropriate people in charge.

It is with great concern that I am writing to you regarding my experiences with the employees of the Board of Financial Institutions, Consumer Finance Division. I have been diligently trying to get a resolution to my complaints regarding my agreement with CitiFinancial. Upon entering a financial agreement with CitiFinancial, a letter was included that this board of financial institutions was the place to file complaints. Since the issue with CitiFinancial cancelling my disability, life, and unemployment insurances came about, I have repeatedly tried to get resolution from the employees at this Consumer Finance Division with absolute no help. Majority of my letters have been sent to a Ms. Salley Estes, and later on added Mr. Jim Copeland and Mr. Carl Jeffcoat. Even upon sending certified letters no one has responded.

I refused to discuss the case with Ms. Estes over the telephone. I asked that my response be sent in writing. I sent my complaints in, outlined very detailed, and just wanted the same from her or whom ever was completing the investigation into my complaints. I do not discuss such important details and outcomes over the telephone, to avoid a he said/she said situation. I want to avoid any miscommunication regarding the issues. This is my home we are suppose to be resolving the issues about. I agreed if she insisted on talking to me over the telephone, I would AGREE IF THE CONVERSATION COULD BE PROPERLY RECORDED. I feel strongly that my issues, concerns and complaints were written out clearly enough for her to understand. After making no head way with her, I've tried to reach Mr. Jim Copeland and Mr. Carl Jeffcoat. No response from either of them. Do they get to ignore complaints for whatever reason?

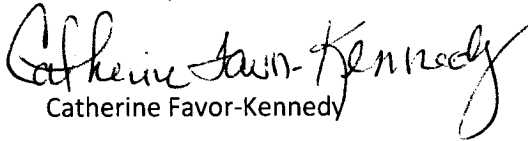
I have asked Ms. Estes on numerous occasions, that if she felt she had clearly answered or addressed my concerns, to please just high light it, underline it or place an asterisk to the area of her resolution and resubmit it to me because nothing I have received has addressed my issues. I even pleaded with her to direct my complaints/concerns to the correct division of state government if she and her division was not willingly to work with or help me. To no avail, they all just ignore my requests, ignore my letters, and fail to respond. I feel strongly that errors have been made by this division of state government and they don't get to work, get paid, and refuse to help the people with the issues assigned to them.

This issue has been going on unresolved since April 2015. Is this the behavior of our state government employees either appointed, elected, or hired to work for the citizens of the State of South Carolina. This type of avoidance behavior is the acceptable normal that's expected where the ones in charge is not held accountable?

I think my issues with the lack of response on their behalf needs to be addressed. I feel they need to be held accountable to someone for their lack of professional responses and derelict of their duty.

I truly hate to have to call this to our Governor's attention, considering how full and distressing her plate is. This is my home, not a whimsical fly by night ordeal. What is there left to do?

Frustrated;


Catherine Favor-Kennedy