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Oct 29 2025

SC Court of Appeals

Richard Nathaniel Thames
PO Box 412
St. Stephens SC 29479
Re: SCFCU v. Richard Nathaniel Thames
Appellate Case No. 2024-001925

6/30/2025

Dear Honorable Justices,

I am writing to respectfully appeal the decision related to my case no. 2024-CP-08-01342 (appellant case no 2024-001925), raising significant concerns regarding the conduct of SCFCU and their representatives, which I believe warrants your review.

First and foremost, I assert that the bank, SCFCU, comes to this matter with unclean hands due to their gross negligence. Specifically, their employee provided me with false information over their phone (and I assume this conversation would be recorded by the bank) regarding my obligation to repay a business loan as an individual, which led to a breach of our customer relationship. The bank failed to communicate properly with me about the debt before initiating legal proceedings, thereby neglecting their duty to inform and engage in fair communication. I was also denied a chance to bring any of this into the original hearing.

Although these issues are not directly addressed under Section 39-5-850 of the South Carolina code, certain principles of fair dealing and consumer protection are implicated. For instance, the bank employee's actions may be interpreted as soliciting a consumer to delay repayment of outstanding proceeds with the apparent purpose of increasing nonmandatory payments, which is contrary to fair lending practices.

Furthermore, under federal law, specifically 15 U.S.C. §§ 1692-1692p (the Fair Debt Collection Practices Act), the bank's employee misrepresented my legal obligations. This constitutes a violation of Section 807(2)(A), which prohibits false or deceptive representations regarding the character, amount, or legal status of any debt.

Additionally, under Section 809(a) of the FDCPA, no notice or prior attempt to collect was made by SCFCU before filing the lawsuit, which is a clear violation of the requirement to provide such notice and engage in fair debt collection procedures. This misconduct has caused undue harm and has compromised my rights as a consumer and customer of theirs.

Given these circumstances, I respectfully request that the Court review the conduct of SCFCU, consider the alleged violations, and provide appropriate relief in light of the principles of fairness and consumer protection.

Thank you for your attention to this matter. I trust that the Court will thoroughly examine the facts and uphold justice in this case.

Sincerely,
S/ Richard Thames