



**BEFORE THE PUBLIC UTILITIES  
COMMISSION  
OF THE STATE OF CALIFORNIA**

**FILED**

04/08/26

04:59 PM

**C2604007**

Karine Markarian,

Complainant,

vs.

Southern California Edison Company (U338E),

Defendant.

**(ECP)**

**Expedited Complaint**  
**(Rule 4.6)**

COMPLAINANT	DEFENDANT
Karine Markarian 1005 Hampton Rd, Arcadia Ca 91006 818-462-4215 Acukarine@gmail.com	Southern California Edison Company (U338E) Attn: Anna Valdborg, Director & Managing Attorney 2244 Walnut Grove Avenue Rosemead, CA 91770 T-626-302-6008 E-mail 1: <a href="mailto:Anna.Valdborg@sce.com">Anna.Valdborg@sce.com</a> E-mail 2: <a href="mailto:case.admin@sce.com">case.admin@sce.com</a> E-mail 3: <a href="mailto:AdviceTariffManager@sce.com">AdviceTariffManager@sce.com</a>

**BEFORE THE PUBLIC UTILITIES COMMISSION OF THE STATE OF CALIFORNIA**

**(A)** Karine Markarian

**COMPLAINANT(S)**

vs.

**(B)** Southern California Edison Company

**DEFENDANT(S)**

(Include Utility "U-Number," if known)

(for Commission use only)

- (C)**
- Have you tried to resolve this matter informally with the Commission's Consumer Affairs staff?  
 YES       NO
- Did you appeal to the Consumer Affairs Manager?  
 YES       NO
- Has staff responded to your complaint?  
 YES       NO
- Do you have money on deposit with the Commission?  
 YES       NO  
 Amount \$ \_\_\_\_\_
- Is your service now disconnected?  
 YES       NO

**COMPLAINT**

**(D)**  
 The complaint of (Provide name, address and phone number for each complainant)

Name of Complainant(s)	Address	Daytime Phone Number
Karine Markarian	1005 Hampton Rd, Arcadia CA 91006	8184624215

respectfully shows that:

**(E)**  
 Defendant(s) (Provide name, address and phone number for each defendant)

Name of Defendant(s)	Address	Daytime Phone Number
Southern California Edison Company	2244 Walnut Grove Ave Rosemead , CA 91770	

**(F)**

Explain fully and clearly the details of your complaint. (Attach additional pages if necessary and any supporting documentation)

On January 26, 2026, Southern California Edison withdrew \$42,300.78 from my bank account. This withdrawal occurred before the scheduled payment due date under an agreed payment arrangement. After this withdrawal posted, Edison attempted an additional withdrawal of approximately \$1,251.80 between January 27 and January 28, 2026. Another withdrawal attempt for the full balance occurred around January 30, 2026. These repeated withdrawal attempts caused significant financial hardship and overdraft impacts. I am a senior living on a fixed income and enrolled in both the CARE program and Medical Baseline program. I have repeatedly informed Edison that I cannot afford payment plans that exceed my monthly income. Despite this, Edison has refused to provide a reasonable or affordable payment arrangement. I previously attempted to resolve this issue through the CPUC Consumer Affairs Branch (Case #715717), but the matter remains unresolved. I am requesting that the Commission review Edison's withdrawal practices and billing actions in this matter and provide appropriate relief.

**(G) Scoping Memo Information (Rule 4.2[a])**

(1) The proposed category for the Complaint is (check one):

- adjudicatory (most complaints are adjudicatory unless they challenge the reasonableness of rates)  
 ratesetting (check this box if your complaint challenges the reasonableness of rates pursuant to Rule 4.1(b))

(2) Are hearings needed (are there facts in dispute)?  YES  NO

(3)  Regular Complaint  Expedited Complaint (Rule 4.6)

(4) The issues to be considered are

(Example: The utility should refund the overbilled amount of \$78.00):

This complaint concerns whether Southern California Edison improperly withdrew \$42,300.78 from my bank account on January 26, 2026 before the scheduled payment due date under a payment arrangement, and whether Edison improperly attempted additional withdrawals of approximately \$1,251.80 between January 27 and January 28, 2026 and another full balance withdrawal around January 30, 2026. The complaint also concerns whether Southern California Edison failed to provide a reasonable payment arrangement for a CARE and Medical Baseline customer living on a fixed income, and whether Edison's withdrawal and billing practices in this matter require correction or other appropriate relief.

(5) The proposed schedule for resolving the complaint within 12 months (if categorized as adjudicatory) or 18 months (if categorized as ratesetting) is as follows:

Prehearing Conference: Approximately 30 to 40 days from the date of filing of the Complaint.  
Hearing: Approximately 50 to 70 days from the date of filing of the Complaint.

Prehearing Conference (Example: 6/1/09): \_\_\_\_\_

Hearing (Example: 7/1/09): \_\_\_\_\_

Explain here if you propose a schedule different from the above guidelines.

Complainant does not propose a schedule different from the Commission's standard timeline.

**(H)**

Wherefore, complainant(s) request(s) an order: State clearly the exact relief desired. (Attach additional pages if necessary)

I request that the Commission review Southern California Edison's withdrawal and billing practices in this matter, determine whether the withdrawals and attempted withdrawals were improper, require correction of the account balance if appropriate, and require Southern California Edison to provide a reasonable payment arrangement consistent with my fixed income and enrollment in the CARE and Medical Baseline programs.

**(I)**

**OPTIONAL:** I/we would like to receive the answer and other filings of the defendant(s) and information and notices from the Commission by electronic mail (e-mail). My/our e-mail address(es) is/are:

acukarine@gmail.com

**(J)**

Dated Arcadia, California, this 6 day of March, 2026  
(City) (date) (month) (year)

Signature of each complainant

(MUST ALSO SIGN VERIFICATION AND PRIVACY NOTICE)

**(K)**

**REPRESENTATIVE'S INFORMATION:**

Provide name, address, telephone number, e-mail address (if consents to notifications by e-mail), and signature of representative, if any.

Name of Representative: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

Signature: \_\_\_\_\_

VERIFICATION  
(For Individual or Partnerships)

I am (one of) the complainant(s) in the above-entitled matter; the statements in the foregoing document are true of my knowledge, except as to matters which are therein stated on information and belief, and as to those matters, I believe them to be true.

I declare under penalty of perjury that the foregoing is true and correct.

(L)

Executed on 03/06/26, at Arcadia, California  
(date) (City)



(Complainant Signature)

VERIFICATION  
(For a Corporation)

I am an officer of the complaining corporation herein, and am authorized to make this verification on its behalf. The statements in the foregoing document are true of my own knowledge, except as to the matters which are therein stated on information and belief, and as to those matters, I believe them to be true.

I declare under penalty of perjury that the foregoing is true and correct.

(M)

Executed on \_\_\_\_\_, at \_\_\_\_\_, California  
(date) (City)

\_\_\_\_\_  
Signature of Officer

\_\_\_\_\_  
Title

**(N) NUMBER OF COPIES NEEDED FOR FILING:**

If you are filing your formal complaint on paper, then submit one (1) original, six (6) copies, plus one (1) copy for each named defendant. For example, if your formal complaint has one (1) defendant, then you must submit a total of eight (8) copies.

If you are filing your formal complaint electronically (visit <http://www.cpuc.ca.gov/PUC/efiling> for additional details), then you are not required to mail paper copies.

**(O) Mail paper copies to:** California Public Utilities Commission  
Attn: Docket Office  
505 Van Ness Avenue, Room 2001  
San Francisco, CA 94102

## PRIVACY NOTICE

This message is to inform you that the Docket Office of the California Public Utilities Commission (“CPUC”) intends to file the above-referenced Formal Complaint electronically instead of in paper form as it was submitted.

**Please Note:** Whether or not your Formal Complaint is filed in paper form or electronically, Formal Complaints filed with the CPUC become a **public record** and may be posted on the CPUC’s website. Therefore, any information you provide in the Formal Complaint, including, but not limited to, your name, address, city, state, zip code, telephone number, E-mail address and the facts of your case may be available online for later public viewing.

Having been so advised, the Undersigned hereby consents to the filing of the referenced complaint.



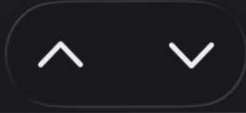
\_\_\_\_\_  
Signature

03/06/2026

\_\_\_\_\_  
Date

Karine Markarian

\_\_\_\_\_  
Print your name



Found in Gmail Inbox



SCE  
To: Karine >

1/14/26

# Payment Arrangement Confirmation



**Karine**  
**7-XX-XXX-XX6303**  
[Log in / Register](#)

## We Have Confirmed Your Payment Arrangement Request

We have confirmed the payment arrangement for account number [7-XX-XXX-XX6303](#).

**Confirmation number:** *001430473515*

Payment Due Date	Amount Due
03/04/2026	1762.53
04/06/2026	1762.53
05/08/2026	1762.53
06/04/2026	1762.53
07/06/2026	1762.53





Southern California Edison

\$42,300.78

Completed 01/26/2026

Electronic Withdrawal So Cal Edison Co

TRANSACTION INFO

Transaction type

Withdrawal

CATEGORY

Utilities



MERCHANT INFO

sce.com/



Accounts



Transfer & pay



Plan & track



Products & offers



## Checking ...1157

Smart Rewards: Silver tier











Activity

Account

Rewards

01/27/2026

POSTED

- |   |  |                                    |   |
|---|--|------------------------------------|---|
|     | <b>Overdraft Paid Fee</b><br>01/27/2026                                    | <b>\$36.00</b><br>-\$42,368.70     | > |
|     | <b>Overdraft Paid Fee</b><br>01/27/2026                                    | <b>\$36.00</b><br>-\$42,404.70     | > |
|     | <b>Web Authorized Pmt Affirm.com Payme</b><br>01/26/2026                   | <b>\$44.74</b><br>-\$42,332.70     | > |
|   | <b>Web Authorized Pmt Venmo</b><br>01/26/2026                              | <b>\$20.00</b><br>-\$42,287.96     | > |
|   | <b>Electronic Withdrawal So Cal Edison Co</b><br>01/26/2026                | <b>\$42,300.78</b><br>-\$42,267.96 | > |
|  | <b>Debit Purchase -visa Ace Parking 2292pasadena Ca 0...</b><br>01/26/2026 | <b>\$14.00</b><br>\$32.82          | > |
|   | <b>Reversed Atm Fee 012526plusterm3341 E Col...</b><br>01/26/2026          | <b>+\$3.00</b><br>\$46.82          | > |
|   | <b>Atm Fee 012526plusterm3341 E Colorado Pasadena Caus1</b><br>01/26/2026  | <b>\$3.00</b><br>\$43.82           | > |



Accounts



Transfer &amp; pay



Plan &amp; track



Products &amp; offers



Returned Item

**+\$42,300.78**

Pending

Returned Item

TRANSACTION INFO

Transaction type Default credit

Transaction date 01/26/2026

Time 9:28 p.m.

CATEGORY

Income

Reference 260230106240220N00



Accounts



Transfer & pay



Plan & track



Products & offers



## Checking ...1157

Smart Rewards: Silver tier



Activity

Account

Rewards

### Transactions



PENDING



Electronic Withdrawal Advs Ed \$28.83 >  
 Serv Ppd  
 01/27/2026



Returned Item +\$42,300.78 >  
 01/27/2026

POSTED



Overdraft Paid Fee \$36.00 >  
 01/27/2026 -\$42,368.70



Overdraft Paid Fee \$36.00 >  
 01/27/2026 -\$42,404.70



Web Authorized Pmt \$44.74 >  
 Affirm.com Payme  
 01/26/2026 -\$42,332.70



Web Authorized Pmt Venmo \$20.00 >  
 01/26/2026 -\$42,287.96



Electronic Withdrawal So \$42,300.78 >  
 Cal Edison Co  
 01/26/2026 -\$42,267.96



Debit Purchase -visa Ace \$14.00 >  
 Parking 2292pasadena Ca 0...  
 01/26/2026 \$32.82



Accounts



Transfer &amp; pay



Plan &amp; track



Products &amp; offers



# Transaction details



## Southern California Edison

# \$1,251.80

Pending

Electronic Withdrawal So Cal Edison Co

### TRANSACTION INFO

Transaction type	Withdrawal
Transaction date	01/27/2026
Time	9:03 p.m.

### CATEGORY

Bills & Utilities

### MERCHANT INFO

sce.com/



Reference 260270073184920N00



Accounts



Transfer & pay



Plan & track



Products & offers



# Checking ...1157

Smart Rewards: Silver tier



Activity

Account

Rewards

U.S. Bank



# -\$1,214.55

Available balance as of January 28, 07:16 a.m.

[Account & routing number >](#)

Completed transactions	\$37.25
Pending transactions	-\$1,251.80
<b>Total</b>	<b>= - \$1,214.55</b>

Pay bills

Internal transfer

Deposit check



OVERDRAFT FEE WAIVED

## You're all set. We've waived your Overdraft Paid Fee(s).

We can help you prevent fees in the future. View your overdraft protection options for more information.

## Monthly spending

[Customize](#)

### Bills & subscriptions

Paid so far in January

# \$57,360.10

↑ \$53,365.64

from previous month



### Spending

January

# \$12,9

↓ \$1,8

from pre



Accounts



Transfer & pay



Plan & track



Products & offers

7:17

1:57 

   40



Checking ...1157  
Smart Rewards: Silver tier



Activity

Account

Rewards

**\$57,360.10**

↑ \$53,365.64  
from previous month



**\$12,9**

↓ \$1,8  
from pre

## Transactions



PENDING



Electronic Withdrawal So  
Cal Edison Co

\$1,251.80



01/28/2026

POSTED



Stop Pay Fee

\$35.00



01/28/2026

\$37.25



Electronic Withdrawal Advs Ed  
Serv Ppd

\$28.83



01/27/2026

\$72.25



# Checking ...1157

Smart Rewards: Silver tier



- Activity
- Account
- Rewards

U.S. Bank



# -\$42,511.89

Available balance as of January 30, 07:47 a.m.

[Account & routing number >](#)

Completed transactions	\$2.25
Pending transactions	- \$42,514.14
<b>Total</b>	<b>= - \$42,511.89</b>

- Pay bills
- Internal transfer
- Deposit check
- 

## Monthly spending

[Customize](#)

**Bills & subscriptions**

Paid so far in January

**\$57,360.10**

\$53,365.64 from previous month

**Spending**

January

**\$12,9**

\$1,8 from pre

## Transactions



PENDING

**Electronic Withdrawal So** \$42,300.78

Cal Edison Co

- Accounts
- Transfer & pay
- Plan & track
- Products & offers



# Checking ...1157

Smart Rewards: Silver tier



Activity

Account

Rewards

## Monthly spending

Customize

**Bills & subscriptions**  
Paid so far in January



**\$57,360.10**

↑ \$53,365.64  
from previous month



**Spending**  
January

**\$12,9**  
↓ \$1,8  
from pre

## Transactions



PENDING

**Electronic Withdrawal So** \$42,300.78 >  
**Cal Edison Co**  
01/30/2026

**Electronic Withdrawal State** \$67.36 >  
**Farm Ro 27**  
01/30/2026

**Web Authorized Pmt Comn** \$100.00 >  
**Cap Apy F1**  
01/30/2026

**Web Authorized** \$10.00 >  
**Pmt Greenlight**  
01/30/2026

**Zelle Standard Pmt To Daren** \$36.00 >  
**Movsesvan Usb3txwrchc9**



# Checking ...1157

Smart Rewards: Silver tier



Activity

Account

Rewards



Electronic Withdrawal So \$42,300.78 >  
Cal Edison Co  
01/30/2026



Electronic Withdrawal State \$67.36 >  
Farm Ro 27  
01/30/2026



Web Authorized Pmt Comn \$100.00 >  
Cap Apy F1  
01/30/2026



Web Authorized \$10.00 >  
Pmt Greenlight  
01/30/2026



Zelle Standard Pmt To Daren \$36.00 >  
Movsesyan Usb3txwrchc9  
01/30/2026

POSTED



Stop Pay Fee \$35.00 >  
01/30/2026 \$2.25



Stop Pay Fee \$35.00 >  
01/28/2026 \$37.25



Electronic Withdrawal Advs Ed \$28.83 >  
Serv Ppd  
01/27/2026 \$72.25



Accounts



Transfer & pay



Plan & track



Products & offers

# MY ACCOUNT

MY ACCOUNT

USAGE

SETTINGS

MORE

Account: 700870396303 - KARINE MARKARIAN

Customer Name: Karine Markarian

Mailing Address: 1005 Hampton Rd, Arcadia, CA 91006 Edit

Amount Due on Feb 17

\$2.89

You are enrolled in Auto Pay. ⓘ

Request for Payment Arrangement

● Auto Pay: On

Manage

● Paperless Billing: On

Manage

Make a Payment

View Bill

Download Bill PDF

More

View 1 Service Account

