



UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

DIVISION OF
CORPORATION FINANCE

Mail Stop 4720

September 9, 2015

Edward L. Loehr, Jr.
Chief Financial Officer
HCSB Financial Corporation
3640 Ralph Ellis Blvd.
Loris, South Carolina 29569

**Re: HCSB Financial Corporation
Form 10-K for the Fiscal Year Ended
December 31, 2014
Filed March 30, 2015
File No. 000-26995**

Dear Mr. Loehr,

We have completed our review of your filings. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filings and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filings to be certain that the filings include the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ Amit Pande

Amit Pande
Accounting Branch Chief
Office of Financial Services I