2012

Adapting to a Changing Marketplace

Start With Trust

bbb.org
Better Business Bureau®

2655 McCormick Drive • Clearwater, FL 33759
(727) 535-5609 • (877) 535-5609 • Fax (727) 539-6301 • www.bbb.org • info@bbbwestflorida.org
Serving the following counties: Pinellas, Hillsborough, Pasco, Hernando, Charlotte, Collier, DeSoto, Hardee, Lee, Sarasota, Manatee
Better Business Bureau
Advancing Trust for over 100 Years!

By promoting trust in the marketplace, the Better Business Bureau (BBB) has set and upheld high standards for ethical marketplace behavior since 1912. The organization provides consumers with objective, unbiased information about businesses and charities and distributes consumer and business education information, tips and alerts. BBB helps people make smarter buying decisions through innovative programs and services such as BBB Business Reviews® and ratings, BBB Accredited Businesses, advertising review services, BBB AUTO LINE®, BBB Military Line®, dispute resolution and our online scam portal, Scam Stopper.

There are 114 local BBBs serving communities across the U.S. and Canada, evaluating and monitoring more than 3 million local and national businesses and charities.

Your BBB, serves 11 counties on Florida’s west coast. These include: Pinellas, Hillsborough, Pasco, Hernando, Charlotte, Collier, Desoto, Hardee, Lee, Sarasota and Manatee.

BBB ACCREDITATION STANDARDS

BUILD TRUST: Establish and maintain a positive track record in the marketplace.

ADVERTISE HONESTLY: Adhere to established standards of advertising and selling.

TELL THE TRUTH: Honestly represent products and services, including clear and adequate disclosures of all material terms.

BE TRANSPARENT: Openly identify the nature, location and ownership of the business, and clearly disclose all policies, guarantees and procedures that bear on a customer’s decision to buy.

HONOR PROMISES: Abide by all written agreements and verbal representations.

BE RESPONSIVE: Address marketplace disputes quickly, professionally and in good faith.

SAFEGUARD PRIVACY: Protect any data collected against mishandling and fraud, collect personal information only as needed and respect the preferences of consumers regarding the use of their information.

EMBODY INTEGRITY: Approach all business dealings, marketplace transactions and commitments with integrity.
BBB’s enhanced Accredited Business Directory makes locating trustworthy businesses easier than ever.

Stay Connected with BBB via BBB Smart Phone APP and Social Media.

twitter: westflorida.bbb.org/find-us-on

BBB keeps you Informed of Scams and provides marketplace tips through:

- BBB’s web based News Center
- Blogs on local sites such as Patch.com
- Local Media interviews through TV, Radio, and Newspaper
- Trade shows and presentations

2012 Media Mentions: 786
Dispute Resolution Services
Helping Consumers and Businesses

Complaints

25,524  Total Complaints Handled
24  Average Days to Settle Complaints
99.4%  Accredited Business Complaint Resolution Rate
77.2%  Non-Accredited Business Complaint Resolution Rate

Most Complained About Industries
1) Furniture Retailers
2) Air Conditioning Companies
3) Mortgage Brokers
4) New Car Dealerships
5) Used Car Dealerships
6) Collection Agencies
7) Telemarketing Companies
8) Magazine Subscription Agents
9) Timeshare Marketers
10) Auto Repair Services

Most Inquired About Industries
1) Air Conditioning Companies
2) Roofers
3) Insurance Companies
4) Swimming Pool Contractors
5) Used Car Dealerships
6) Collection Agencies
7) Timeshare Companies
8) Movers
9) Telemarketing Companies
10) Auto Repair Services

Mediation • Arbitration • Investigation

966  Informal Mediations conducted via Telephone
87  Arbitrations & Formal Mediations
414  In-Depth Company Investigations and local Advertising Reviews

Our dispute resolution program can help you resolve your lemon law complaint, and you don’t even have to hire a lawyer. Our lemon law complaint program covers car warranty issues against participating manufacturers.
2012 - Year of the Scam Stopper!

BBB TOP 10 Scams of the Year

**Fake Check Scam:**
Car Ads

Want to get paid to have a logo on your car? Watch out for fake checks that bounce.

**Emergency Scam:**
Grandparent Scams

Were your grandkids arrested and need money ASAP? Double check. Odds are they are safe at home.

**Prepayment Scam:**
Nonexistent Loans

"No credit check" loan sound good? Scammers want a payment first to "secure" the loan. Don’t fall for it.

**Phishing Scam:**
President Obama Will Pay Your Utility Bills

He needed to get re-elected, so he’ll pay your bills. Wrong! Do your research even if the website looks official.

**Identity Theft Scam:**
Fake Facebook Tweets

A friend tweets that you’re in an embarrassing video on Facebook. Don’t click; it’s a virus.

**Home Improvement Scam:**
Sandy “Storm Chasers”

An emergency is no time to take shortcuts. Check out bbb.org for reliable contractors.

**Employment Scam:**
Mystery Shopping

Easy money? Think twice.. it could be a scam. Check mysteryshop.org for legit offers.

**Lottery Scam:**
Jamaican Phone Lottery

“You just won $2 million! Just repay a fee and it’s yours.” Hang up and file a phone fraud report.

**Sales Scam:**
Real Stars, Fake Goods

Cheep Super Bowl tickets? Too-good-to-be-true usually is!

**Scam of the Year**
Newtown Charity Scams

The worst kind of fraud: Fake charity pages on social media taking advantage of a terrible tragedy.
Check out BBB’s tips for donors at give.org
TESTIMONIALS

“I would like to say thank you so much for all of the assistance you provided. Without your help, many consumers would be victims of fraud and poor sales practices. I know your help made a difference for me in receiving my refund.”

“It was nice to receive a phone call from an actual person, not just an automated e-mail or letter in the mail. She was very helpful. It is wonderful to have the BBB as a resource for dealing with companies who are not helpful to their clients.”

“Two days after I filed my complaint with the BBB the business called to make an appointment to pick up their product. I had been trying for a month to get them to do that.”

“Since recently becoming a member I have already seen an increase in business within the first 2 months! Though my company has been in business since 1993 the extra exposure has been very helpful.”

“We have received more than we ever expected of perspective buyers and quotes - the business has definitely blossomed! It was one of the BEST business decisions I ever fought for us to have and I owe it all to you in making it “Doable” for us - Thanks A Billion!!”

“I can personally say that in this economy, I can think of no other lead source that a small or even large business can use to effectively reach new customers more, than by utilizing the BBB Google program.”