

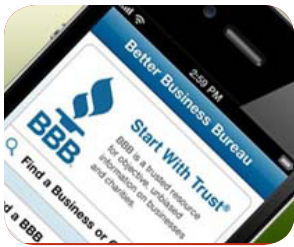


2013 YEAR IN REVIEW

Start
With Trust



BBB
Business
Reviews



Dispute
Resolution



Online
Privacy and
Security



Scam
Stopper



Better Business Bureau®
Serving West Florida

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(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



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Florida Construction's House Doctor*

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BBB of West Florida, Inc.



Better Business Bureau® Serving West Florida

By promoting trust in the marketplace, 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 113 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.

OUR VISION:

An ethical marketplace where buyers and sellers can trust each other.

OUR MISSION:

BBB's mission is to be the leader in advancing marketplace trust. BBB accomplishes this mission by:

- *Creating a community of trustworthy businesses*
- *Setting standards for marketplace trust*
- *Encouraging and supporting best practices*
- *Celebrating marketplace role models*
- *Denouncing substandard marketplace behavior*



BBB Standards for Trust

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 customers regarding the use of their information.

EMBODY INTEGRITY: Approach all business dealings, marketplace transactions and commitments with integrity.



LOCAL MARKETPLACE IMPACT

More than ever, people are overwhelmed with choices and often unsure where to find reliable, unbiased information - BBB is that source. In 2013, BBB's relevance continued to grow in leaps and bounds. Most notable being the number of Business Reviews requested and Type of Business Rosters provided to consumers and businesses alike.

In addition to Business Reviews, BBB provides consumer tips, media reports, timely scam alerts, and offers help in bringing businesses and consumers together when problems arise. As a result, thousands of consumers and businesses are building solid relationships based on trust.

Facts about BBB Serving West Florida



Most Complained About Industries

- 1) Furniture Retailers
- 2) Air Conditioning Companies
- 3) New Car Dealerships
- 4) Collection Agencies
- 5) Used Car Dealerships
- 6) Travel Agencies
- 7) Health Diet Retailers
- 8) Movers
- 9) Skin Care Suppliers
- 10) Apartment Complexes

Most Inquired About Industries

- 1) Air Conditioning Companies
- 2) Insurance Companies
- 3) Roofers
- 4) Furniture Retailers
- 5) Video Conferencing Services
- 6) Collection Agencies
- 7) Used Car Dealerships
- 8) Swimming Pool Contractors
- 9) Movers
- 10) Auto Repair Services

bbb.org

BBB Accredited Business Directory
Screened. Approved. Monitored.

West Florida Home
Accredited Business Directory



Swimming Pool Contractors,



Window Companies



Attorneys



Property Management

Search For: Business Name, Type [e.g., "Plumbers"], URL, Phone In: (City and State or Postal Code)

BBB Accredited

DISPUTE RESOLUTION *Helping Consumers and Businesses*

A leader in the industry, BBB incorporates the best practices for dispute resolution (e.g. transparency, accessibility, fairness and due process). As indicated below, there is a relatively low percentage of disputes not resolved through voluntary mediation and conciliation. BBB’s focus is on reaching mutually agreeable settlements for both consumers and customer focused companies - a preferred method for resolution over arbitration hearings. BBB arbitrators provide the final word for the relatively few cases not resolved through voluntary mediation and conciliation.



Complaints • Mediation • Arbitration

25,773	Total Complaints Handled
23	Average Days to Settle Complaints
93.3 %	Accredited Business Resolve Rate
74.8 %	Non-Accredited Business Resolve Rate
1,740	Informal Mediations via Telephone
108	Arbitrations & Formal Mediations

BBB AUTO LINE®, started in 1981, is the longest running and largest automotive dispute resolution program. Its mission is to help businesses and consumers resolve automotive warranty or lemon law disputes in a timely manner that complies with all applicable laws and regulations.

In the most recent annual audit submitted to the Federal Trade Commission (FTC) for BBB AUTO LINE, 92 percent of consumers using the program would recommend BBB AUTO LINE to a friend or family member experiencing automotive problems.

IS YOUR CAR A LEMON?

BBB AUTO LINE®
Fast. Free. Fair.

CAR PROBLEMS? LET US HELP YOU.

(800) 955-5100



OUR JOB? *Helping You Find Businesses You Can Trust*

Advertising Review

BBB regularly monitors local advertising to foster truth and transparency in advertising claims. The self-regulatory review process seeks advertiser compliance in order to increase public trust in the credibility of advertising and to maintain a level playing field for settling disputes among competing advertisers.

146
Ad Review Cases

Investigations into Business Practices

Once BBB is made aware of a business whose practices are called into question, we contact the business itself, their consumers and in many cases state and local agencies to gather information. Depending on the outcome of the investigation, we forward our findings and collaborate with local law enforcement to expand the investigation. BBB also issues press releases and adds custom text to BBB Business Reviews to alert the members of our community.

288
Investigations

Media

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

1,059
Media Mentions



**Better
Business
Bureau®**



There are more than 30 million
businesses in North America.

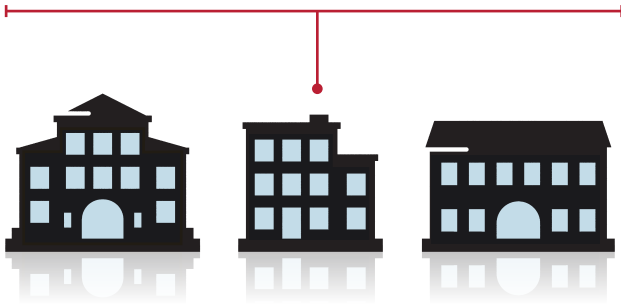
Our Job?

To help you find the ones you can trust.

NATIONAL IMPACT

400,000

Accredited Businesses strong



100 MILLION

Unique website visitors per year



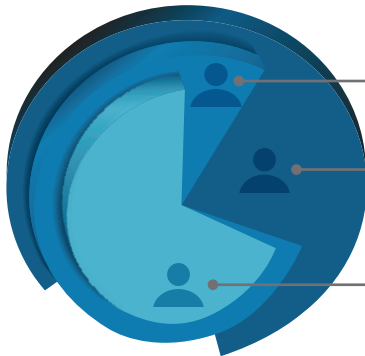
BBB.org on average receives

8 MILLION

Unique website visitors per month



BBB leads as the preferred resource of choice for hiring a contractor and online shopping



77 out of 100 CONSUMERS are familiar with BBB

84 out of 100 CONSUMERS likely to consult BBB would consult it for contractor purchases

71 out of 100 CONSUMERS likely to consult BBB would consult for in-person purchases in a business or store

Rating sources are among the **TOP FIVE INFLUENCERS** on decision to purchase



For more than 100 years, BBB has helped millions of consumers find and recommend businesses they can trust. Is your business BBB Accredited? Visit us at bbb.org.

Data collected from the Nielsen Company (2012), Alexa (2013) and CBBB (2013)



Top Scams of 2013

Medical Alert Scam



A new twist on an old scam targets seniors with promises of a "free" medical alert system. But scammers ask for bank info and then charge a monthly fee, without delivering anything.

Auction Reseller Scam



Scammers fool online auction sellers into shipping expensive goods without advanced payment by claiming an "emergency." Sellers get PayPal receipts, but may not notice they are fake until it's too late.

Arrest Warrant Scam



Scammers change the Caller ID to look as if they are calling from a sheriff or police department with a warrant for your arrest. Pay their fine or be arrested! It's a scary fake.

Invisible Home Improvements



Home improvement scams often mean shoddy workmanship from unlicensed or untrained workers. The hardest to detect are repairs to places that you can't see: roofs, chimneys, air ducts and crawl space. Check bbb.org first.

Casting Call Scam



Popular television talent shows have inspired scammers to pose as agents or talent scouts, but would-be actors, singers, models, and reality show contestants end up paying for auditions or parts that don't really exist.

Foreign Currency Scam



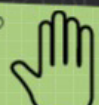
Scammers call foreign currency a low risk investment. When governments revalue their currency, holders of Iraqi Dinar, Vietnamese Dong or Egyptian Pounds can cash in. The money may be real, but the payoff isn't.

Scam Texts



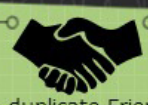
With online and mobile banking skyrocketing, scam texting – "smishing" – is on the rise. It looks like a text alert from your bank asking you to confirm info or "reactivate your debit card."

Do Not Call Scams



Do Not Call lists offer a free way to reduce telemarketing calls but scammers, pretending to be from the government, call to sign you up. Sharing personal info can lead to identity theft.

Fake Friend Scam



A duplicate Friend Request on Facebook could be from a scammer who has stolen your real friend's pictures and identity. If you accept, the scam artist has access to your personal information, list of friends, etc.

Top Scam of the Year: Affordable Care Act Scam



Scammers had a field day with the Affordable Care Act ("Obamacare"), using it as a way to fool Americans into sharing personal information. It's just a variation on the longstanding Medicare scam.