

SERVING NEBRASKA, SOUTH DAKOTA, THE KANSAS PLAINS AND SOUTHWEST IOWA



# A UNIFIED FUTURE

Annual Review 2022

[bbb.org](http://bbb.org)



Dear BBB Accredited Businesses,

I am pleased to present the 2022 Annual Review and its theme, “A Unified Future.”

With inflation rising to a level not seen in 40 years, our Bureau recognized how important every dollar is for business owners and consumers alike. In turn, we spent considerable time and resources to improve the ways in which the BBB can better serve the public. Those efforts start with the support of our Accredited Businesses (ABs), who we simply couldn’t enrich our communities without.

During 2022, your BBB: had a central role in numerous scam investigations and reports, assisted businesses and consumers through the complaint resolution process, issued timely alerts and consumer tips across our four-state region, awarded organizations and students for integrity, eased the facilitation of customer reviews and e-quotes for business owners, and educated and protected consumers across our service area. We paved a path toward a unified future, where BBB remains a symbol of trust in a world where honesty is increasingly difficult to distinguish.

This review provides you with important information about your BBB and the work we have done during the past year. I hope you will take advantage of all we have to offer!

On behalf of our Boards of Directors and staff, I want to thank you for your ongoing support.

Best wishes to you and yours for a happy and prosperous New Year!

Sincerely,

Jim Hegarty  
BBB President/CEO

# International Investigative Initiatives

Since September 2017, our BBB has collaborated with an alliance of four other BBBs — Chicago, Dallas, San Francisco and St. Louis — to analyze and report on some of the most pervasive fraud issues that impact American consumers.

In total, 18 in-depth scam studies and several follow-up reports have been released. These studies are conducted to give consumers and business owners a more in-depth understanding of how each specific scam works and how con artists use social engineering to target the emotions of unsuspecting victims. The BBB’s overall goal is to provide you with the knowledge to remain scam free!

In 2022, the following five studies were published:

## Cryptocurrency Scams

The hot new trend in investing is also an industry ripe for fraud and financial loss. BBB reports received about fraudulent activity involving cryptocurrency have tripled in the past three years.

Cryptocurrency is a digital payment system that does not rely upon banks to verify transactions. It is a form of digital money that uses encryption technology that can enable anyone anywhere to send and receive payments. It does not exist in physical form, like paper money; it exists as lines of computer code digitally signed each time it travels from one owner to another.



This study examined digital currencies and the scams that rely upon them. It provided background on key terms and concepts, examined cryptocurrency’s susceptibility for large-scale scams, and provided tips for common investors and others using cryptocurrency as a payment method.

As a payment method, cryptocurrency accounted for the second-highest scam losses reported to the Federal Trade Commission (FTC) in 2021 (\$750 million), only slightly behind bank-to-bank wire transfers.

Cryptocurrency has some key traits that make it attractive to scammers: It is relatively unregulated and difficult to recoup once lost; it is wildly popular, fueled in part by celebrity endorsements; and it is not well understood by the public. The study found that the cryptocurrency market offers new opportunities for tried-and-true investment frauds such as Ponzi schemes and fraudulent Initial Coin

Offerings (ICOs), particularly given the development of new currencies and the lack of protections that government regulation has made available to more traditional investors.

## Government Imposter Scams

An update to the BBB’s 2020 investigative study on government imposter scams found that consumers reported losses of more than \$445 million in 2021, up considerably from the \$175.4 million reported the previous year.

The median loss in government grant scams rose in 2021 from \$800 to \$1,000, making it one of the more expensive and risky scams reported, according to BBB Institute for Marketplace Trust’s 2021 BBB Scam Tracker Risk Report. Scam Tracker reports also showed government imposter scams were the second-most reported scams by business owners in 2021.



In government imposter scams, con artists may spoof a legitimate government agency phone number to call a potential victim. The scammer often threatens arrest if the consumer fails to comply with their requests. Scammers typically request payment in gift cards to rectify the problem. Social Security Administration (SSA) impersonators warn the targeted individual that their identity has been stolen and ask them to verify their social security number and other personal information. Ironically, the individual may then actually become a victim of identity theft. Fake Internal Revenue Service (IRS) callers threaten arrest unless back taxes are paid.

In government grant fraud, scammers contact the consumer using an acquaintance’s hacked social media account. The consumer is told about a lucrative grant program that only costs a small fee to receive. Once the first payment is sent, the scammer continues to add various fees. The consumer ultimately never receives the grant and loses whatever money and personal information they sent to the scammers.

When it comes to government imposter scams, no agency was more popular than SSA. More than two-thirds of the government imposter scams reported to BBB Scam Tracker in 2021 mentioned Social Security.

## Online Shopping Fraud

An update to the BBB’s 2021 study found that shoppers remain susceptible to online retail frauds that entice shoppers with hard-to-find items, promises of low prices and easy delivery, according to reports by consumers to BBB. Emotional purchases, like wedding dresses or pets, can cause consumers to ignore red flags.



Federal Trade Commission (FTC) Consumer Sentinel Network data mirrored BBB’s findings, and if trends continue, financial losses across North America are projected to eclipse \$380 million. In 2022, online retail scams remained one of the most reported frauds to these groups.

Though monetary losses to scams appear down overall, they remain high compared to pre-pandemic years. Nearly 36% of all online retail fraud reports to BBB Scam Tracker

originated through a fake website. Scammers used social media and email to initiate approximately 40% of reported scams.

Fraudsters found the shift to online shopping to be lucrative and convenient, molding their efforts into various forms meant to trick shoppers. Items consumers receive may be completely different or worthless when compared to those advertised. Some scammers impersonate a legitimate company to convince shoppers to send money before they realize they are dealing with a fraud. Or they may target companies themselves, infecting businesses’ website payment portals with e-skimmers that collect credit card information.

## Payday Loan Scams and Predatory Lending

As consumers lost jobs and struggled to make ends meet during the COVID-19 pandemic, many turned to payday loans and other short-term solutions, with an influx of online solutions. This not only allowed predatory lenders to thrive — many borrowers still contend with sky-high interest rates and opaque fees — but also created a fertile environment for scammers.



Payday loan laws are handled on a state-to-state basis among the 32 states in which they are available, and a complicated web of regulations makes the impact of the industry in the U.S. tough to track. The BBB study found one common thread, however, in the triple-digit interest rates that many of these loans carry, camouflaged by interest that is compounded weekly or monthly, rather than annually, along with significant rollover fees.

From 2019 to July 2022, BBB received nearly 3,000 customer complaints about payday loan companies, with a disputed dollar amount nearing \$3 million. Additionally, more than 117,000 complaints were lodged against debt collection companies at BBB. Complainants often said they felt ill-informed about the terms of their loans. Many fell into what consumer advocates call a “debt trap” of stacking interest and fees that can leave customers to pay double the amount they originally borrowed.

Scammers pose as payday loan companies and debt collectors, and arm themselves with stolen information to convince consumers to hand over bank account information and cash, the study found.

## Online Animal Adoption Scams

An update to the BBB’s 2017 investigative study on puppy scams found that while pet scams in North America appeared to be on the decline, consumer losses were expected to exceed \$2 million. Average monetary losses climbed to an average loss of \$850 in 2022, up 60% since 2017.



These scams remain consistently profitable for scammers because their multi-tiered setup allows them to convincingly go back to a consumer several times to ask for money. Consumers said it was easy to be swept up in the emotions of the moment when purchasing a pet and that they often pushed forward despite internal reservations.

BBB Scam Tracker reports showed that those who tried to purchase pets without seeing them in person, used hard-to-track payment methods like third-party payment apps, and accepted extra charges like shipping insurance or special cages were at an increased risk of being scammed.

## MEDIA IMPACT REPORT ON SCAM STUDIES

**Grand Totals from Sept. 2017 - Dec. 2022**

**Media Mentions:** 86,107  
**Audience:** 11,898,972,499  
**Nielsen Audience (TV & Broadcast):** 828,804,323  
**Publicity Value:** \$121,578,305  
**Ad Value:** \$16,619,674  
**Run Time:** 779.1 hours

**Top Media Outlets:** ABC News, Good Morning America, CBS This Morning, Fox News, NBC News, CBS News, USA Today, The Washington Post, The Wall Street Journal

**To increase your scam knowledge, you can read each of the studies at [bbb.org/scamstudies](https://bbb.org/scamstudies).**



# Scam Tracker Update

Whether it's a fake check scam, a phony IRS call, a lottery scam or something else, BBB's online tool Scam Tracker lets the world know about them. Scam Tracker was designed to monitor and track fraudulent activity, both locally and across North America. In November, the BBB partnered with Amazon and Capital One to enhance the capabilities for the BBB Scam Tracker online reporting tool.

New features make it easier for consumers to identify scams and report them while arming partners with more robust data on scammers to better protect consumers. The new and improved Scam Tracker provides an improved customer experience and enhanced data capabilities for partners to collaborate on fighting scams.

By using technology to collect scam reports from consumers and businesses and utilizing the power of the network of Better Business Bureaus working in communities across the United States and Canada, BBB Scam Tracker maximizes our efforts to educate consumers and stop fraudsters.

Go to [bbb.org/scamtracker](http://bbb.org/scamtracker) to report a suspicious offer or to get more information about scams targeting your area.



People have the option of filing a report or learning about scams or suspicious activity other people in the region have reported to us. BBB staff review all submissions to the site in order to watch for patterns of a problem and ensure the submissions are authentic. Since 2015, more than 300,000 scams have been reported to BBB Scam Tracker!

Education is everyone's best defense from scams. Do your part and help others from falling victims by reporting scams on BBB Scam Tracker.

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Scam Tracker!

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# Customer Reviews

## Become a 5-Star BBB Accredited Business

- Customer Review App is free to all BBB Accredited Businesses
- Text your customers' review requests with one click
- Available on mobile devices and computers

Star ratings are one of the most important things consumers use to select a business, so managing your online reputation is more crucial today than ever. Customer Reviews significantly impact your online reputation. Your reputation can affect your bottom line.

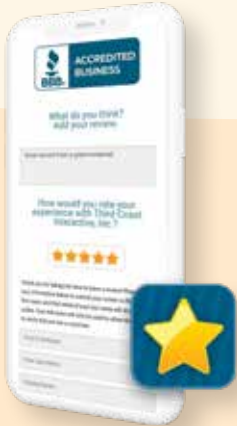
As a BBB Accredited Business, you have exclusive tools that help you manage your online reputation. One is the Review Solution app, a FREE MOBILE APP that can help you get customer reviews from anywhere in just 30 seconds. All reviews on the BBB website are at no cost to you. Additional review sites, important to your company, can be added for a fee.

To learn how to set up your Customer Review account, download the free app, activate and use it, call The Review Solution's Support Team at 888-649-6140 or go to <https://yourcustomerreviews.com>.

## Capture reviews through text.

1. Download and activate the app
2. Enter name
3. Enter mobile number
4. Click send\*\*\*
5. Done

Once your account is set up and after you send a customer a link to submit a review, BBB will contact you to determine whether the reviewer is actually one of your customers. Businesses are also offered the opportunity to respond to customer reviews and have those responses posted online.



# Streampage

BBB has an adaptive communication system called Streampage that sends you emails with content specifically designed to meet the needs of our BBB Accredited Businesses. When you receive an email from Streampage, that means BBB is letting you know about some important information we wish you to know about.

# Accredited Business (AB) Seal

Earning BBB Accreditation is a great achievement, and we want everyone to know that you are part of an elite group of businesses that believe ethics and reliability build a trustworthy marketplace.

If you don't use your BBB Accredited Business Seal, you could be missing out on customer leads and business opportunities. Customers recognize the torch. Make sure you are displaying the most current version of the BBB seal. Show customers who you are!



You are encouraged to use BBB's Accredited Business Seal in all off-line marketing and advertising efforts: newspaper ads, handouts, direct mail, vehicle signage, business cards, annual directories, invoices, phone book ads, TV commercials, etc.

To receive electronic copies of BBB's Accredited Business Seal for your offline marketing, call 800-649-6814 or email [info@bbbinc.org](mailto:info@bbbinc.org).

# Online Dynamic Seal

You can increase the power of your status as an AB by using BBB's Dynamic Seal, the online version of the BBB Accredited Business Seal. By participating in this program, you can display the seal on your company's website or any place you control and conduct business online. The Dynamic Seal links directly to your BBB Business Profile; providing your company the instant reliability consumers are looking for by ensuring your accreditation is legitimate. It will also help increase your website's search engine optimization (SEO).



If you would like to get your customized BBB Dynamic Seal on your website, call 800-649-6814 or email [info@bbbinc.org](mailto:info@bbbinc.org).



# Business Profile

Last year 2,742,212 BBB Business Profiles of organizations in our service area were accessed. When your business comes up in search results on [BBB.org](http://BBB.org), it is important to make sure your BBB Business Profile makes the best impression possible. A complete profile with details about your products and services, customer reviews and your BBB Accreditation all increase your chances of attracting new customers.

## Business Profile Tips

**START BY REVIEWING YOUR BBB BUSINESS PROFILE:** This will ensure all information about your business is correct.

**Use this checklist to update or complete your profile.**

- Products and/or services offered
- Business address and phone number
- Website URL and email address
- Social media URLs
- Business logo
- Photos and videos of products or projects
- Hours of operation
- Return and refund policies

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area were accessed  
”

**KEEP YOUR INFORMATION UP TO DATE:** Accurate information helps customers contact you and ensures BBB can notify you of new customer reviews and complaints.

**RESPOND TO ALL COMPLAINTS:** Quickly responding to and resolving complaints can be an effective way to turn a dissatisfied customer into a loyal supporter, and it shows everyone else reading the complaint that you value and respect your customers.

**ENCOURAGE CUSTOMERS TO LEAVE REVIEWS:** Accurate information helps customers contact you and ensures BBB can notify you of new customer reviews and complaints.

**UPLOAD PICTURES AND VIDEOS:** Images and videos of your products, services, or projects are more engaging and persuasive forms of content than text-only information about your business.

## Need help updating your BBB Business Profile?

Please contact us at 800-649-6814 or [info@bbbinc.org](mailto:info@bbbinc.org) and someone from our Accredited Business Services team will be happy to help.



# BBB’s Foundation Helped Businesses by Bringing Programs and Education to Local Communities!

## Secure Your ID/Document Shredding Event

In 2022, the BBB held two Secure Your ID events. The first was hosted in Sioux Falls on April 17. BBB partnered with Crime Stoppers of the Sioux Empire at three locations. Approximately 101,621 pounds of sensitive paper documents were shredded and over 2,000 vehicles were served. In addition, the event raised \$24,508 to support Crime Stoppers.

The second was held in Wichita on October 8. BBB partnered with KWCH, 104.5 The Fox, Radio Lobo 106.5, KSCW Crew, T95, Today’s KFDI FM 101.3 and Classic Country 92.3 to shred three boxes of sensitive documents per vehicle.

## Cybersecurity Seminar: Supply Chain Risk Management

The BBB hosted a cybersecurity seminar on supply chain risk management, which featured speakers from Hudl and FBI Omaha.

Held at Baxter Arena on October 19, the event drew business and cybersecurity leaders from the region.

## Trendigital Summit

In February, the BBB participated in the annual Trendital Summit, where marketing professionals and executives come together to learn from industry experts about emerging trends in digital marketing. Approximately 200 people attended the event.

## BBB Partners with Sioux Falls Chamber on Cybersecurity Conference

The Sioux Falls Cybersecurity Conference in September drew 175 attendees, who learned about the evolving threat landscape from both a domestic and foreign perspective.

## Localizing Scam Prevention

In December, BBB joined Union Bank & Trust for a presentation on financial literacy and scam prevention to those involved in the Central Plains Center for Services Opportunity Passport program.

## Virtual Programs Presented in 2022

### Cryptocurrency Presentation

In May, BBB presented its findings from the scam study on cryptocurrency to the Retail Gift Card Association for approximately 60 attendees.

### Social Media Basics for Small-Business Owners

As part of National Small Business Week, BBB partnered with our Bureaus to provide general best practices for small-business owners looking to elevate online performance. The webinar drew dozens of attendees.

## Student of Integrity Awards

The BBB Student of Integrity Awards program is sponsored by BBB’s Education Foundation. These awards are not based on ethnicity or grade point average. They recognize students who exemplify integrity, leadership and service.

Twelve \$2,000 scholarships are presented annually to high school seniors who reside in the geographic areas served by the BBB: Metro Omaha/ Southwest Iowa, Metro Lincoln/ Greater Nebraska, South Dakota and the Kansas Plains. The winners are selected by independent panels of judges in Omaha, Lincoln, Sioux Falls and Wichita.

## CONGRATULATIONS! 2022 Student of Integrity Award Winners

### METRO LINCOLN AND GREATER NE



**Delaney Ham**  
Holdrege High School  
Holdrege, NE



**Heather Riensche**  
Norris High School  
Firth, NE



**Joshua (Simon) Janssen**  
Lakeview High School  
Columbus, NE

### KANSAS PLAINS



**Timothy Biggs**  
Seaman High School  
Topeka, KS



**Reece Leiker**  
Hays High School  
Hays, KS



**Julia Meitner**  
Thomas More Prep Marian  
Hays, KS

### SOUTH DAKOTA



**Daysen Titze**  
Stanley County High School  
Fort Pierre, SD



**Halle Fjelland**  
Spearfish High School  
Spearfish, SD



**Matea Gordon**  
Sturgis Brown High School  
Whitewood, SD

### METRO OMAHA AND SOUTHWEST IOWA



**Charles Sams**  
Gretna High School  
Gretna, NE



**Peter Sukstorf**  
Omaha North High School  
Omaha, NE



**Blaire Hilbers**  
Archbishop Bergan High School  
Valley, NE

# BBB Torch Awards for Ethics Return! (formerly the Integrity Awards)

After a two-year hiatus from honoring businesses and charities in our service area because of the COVID-19 pandemic, BBB’s prestigious awards are back with a new name and a simplified process! Formerly called the BBB Integrity Awards, the BBB Torch Awards for Ethics continue to shine a light on organizations that put integrity into action.

These awards honor organizations whose leaders demonstrate a high level of personal character; ensure that the organization’s practices meet the highest standards of ethics and consequently generate trust with its customers/clients and their community. The BBB Torch Awards for Ethics embody BBB’s mission of advancing marketplace trust.

If your business or charity has been operating under the same ownership for three years or more and has an “A” rating with BBB, you are eligible to apply. Independent panels of judges from the business, academic and charitable communities select the award recipients. Unlike other awards, the Torch Awards for Ethics focus on demonstrated ethical business practices, rather than a company’s growth, profitability or popularity.

Additionally, BBB has introduced a new, simplified application. This streamlined form, which is completed online, will make it easier to demonstrate the best of your organization. We believe celebrating the best in our service area makes us all better!

If you have ever considered applying, now is the time! Awards will be presented for businesses and charities located in Metro Omaha/ Southwest Iowa, Lincoln/ Greater Nebraska, South Dakota and the Kansas Plains.

You can start your application today at [www.bbb.org/local/0714/torch-awards.html](http://www.bbb.org/local/0714/torch-awards.html) where you will find more information and the link to the “Official Application Form.”

## Benefits for Award Winners:

- Recognition as an award winner in press releases, blog posts, social media, local advertisements and BBB’s website
- Enhanced customer confidence
- Increased employee pride
- A distinctive Award for display
- Customized promotional materials
- Instructions to advertise the award to your communities and stakeholders
- A Torch Awards winner’s logo that can be used on your website and in marketing efforts
- Winners’ applications from for profit and 501 (c) (6) organizations will be submitted for the International Torch Awards competition

*Note: Only winners’ applications from the charity categories that are BBB Accredited Charities can be entered for the International Torch Awards.*



## Award Categories Include:

- Businesses with 1-4 employees
- Businesses with 5-10 employees
- Businesses with 11-24 employees
- Businesses with 25-99 employees
- Businesses with 100-349 employees
- Businesses with 350-499 employees
- Businesses with 500+ employees
- Charities with 1-24 employees
- Charities with 25+ employees

## 2022 Award Winners

### OMAHA/SOUTHWEST IOWA

**Charities 1-24 employees:** Outlook Enrichment  
**Charities with 25+ employees:** Florence Home  
**Companies with 5-10 employees:** Mr. Car Shipper, LLC, Custom Blinds & Design (Silver Award of Distinction)  
**Companies with 25-99 employees:** Hurrdat, LLC, Nebraska Realty (Silver Award of Distinction)  
**Companies with 100-349 employees:** Burton AC Heating Plumbing & More & North End Teleservices  
**Companies with 500+ employees:** PayPal

### LINCOLN & GREATER NEBRASKA

**Companies with 5-10 employees:** Forney Repair, LLC  
**Companies with 11-24 employees:** Custom Blinds & Design  
**Companies with 25-99 employees:** Epp Foundation Repair

### KANSAS PLAINS

**Category: 1-4 employees:** Farha Home Trends  
**Category: 25-99 employees:** Farha Roofing, LLC  
**Charities with 25+ employees:** Heartspring

### SOUTH DAKOTA

**Category 1-4 employees:** The Plumber Inc.  
**Category 5-10 employees:** JPC IT Solutions  
**Category 25-99 employees:** Click Rain Inc

# BBB Online Directory

Instead of each BBB having its own directory on its website, BBB has a single online directory that combines all BBBs’ databases at [BBB.org](http://BBB.org).

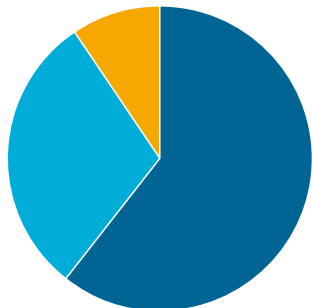
Accredited Businesses (ABs) have their company’s name, address and phone number listed, at no cost, under their main Type of Business (TOB) category in the online directory. Every listing has a link to the company’s BBB Business Profile, and ABs have the BBB Accredited Business Seal prominently displayed, which distinguishes them from non-ABs. Also, if a consumer wants to find only BBB Accredited Businesses, those can be easily accessed by clicking the button “BBB Accredited” at the top of all TOB listing pages in the directory.

Affordable opportunities to advertise are available. For more information about advertising, email [info@bbbinc.org](mailto:info@bbbinc.org).



## INSTANCES OF SERVICE

**Total Business Profiles Accessed on Web: 669,768**



**Total Approved Customer Reviews = 6,424**

- Positive = 4,045
- Negative = 2,320
- Neutral = 59

- Total Business Profiles Given on Office Phones = 13,528
- Agency Referrals = 4,232
- AB Online Dynamic Seals Clicked = 22,284
- eQuotes Sent = 24,640
- Total Ad Reviews & Logo Violations Challenged = 444
- Total Complaints Closed = 11,674
- Dollar Amount Involved in Closed Complaints = \$758,615

### Top 10 Type of Business (TOB) Inquiries

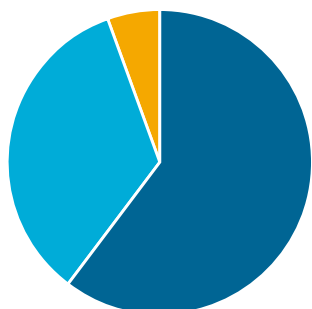
1. Roofing Contractors = 94,791
2. Construction Services = 69,748
3. Plumbers = 43,802
4. General Contractors = 43,310
5. Heating and Air Conditioning = 40,230
6. Electricians = 33,224
7. Concrete Contractors = 29,787
8. Used Car Dealers = 29,720
9. Banks = 29,306
10. Collection Agencies = 28,609

### Top 10 Type of Business (TOB) Complaints

1. Banks = 587
2. Credit Cards and Plans = 570
3. Collection Agencies = 333
4. Extended Warranty Contract Service Companies = 253
5. New Car Dealers = 228
6. Student Loan Services = 207
7. Online Shopping = 199
8. Used Car Dealers = 175
9. Furniture Stores = 145
10. Financial Planning Consultants = 136

## COMMUNICATIONS

**Media Exposure** — January 1, 2022 - December 31, 2022



**Total Media Mentions = 8,472**

- Broadcast = 5,134
- Web = 2,961
- Print = 450

- Average Media Mentions Per Month = 706
- Interviews with Media = 400+

### Social Media Statistics

- @BBBOmaha = 2,949 (+9%)\*
- @BBBOmaha = 3,000 (+3%)\*
- @BBBOmaha = 2,339 (+73%)\*
- @BBBOmaha = 1,051
- @Better Business Bureau, Inc. = 1,390 (+59%)\*
- @Better Business Bureau, Inc. = 1,070 (+21%)\*

*\*Percentage of increase (+) from 2021*