



2023 BBB
Midwest
Plains

ANNUAL REPORT

EXPLORING NEW HORIZONS:
A YEAR OF REMARKABLE GROWTH



1.800.649.6814



www.bbbinc.org

OMAHA
11811 P St
Omaha, NE 68137

LINCOLN
630 N Cotner Blvd Ste 101
Lincoln, NE 68505

SIOUX FALLS
300 N Phillips Ave Ste 100
Sioux Falls, SD 57104

KANSAS CITY
1000 W 46th St
Kansas City, MO 64112



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MESSAGE FROM THE PRESIDENT



CONNECT WITH JIM

DEAR BBB ACCREDITED BUSINESSES, CONSUMERS AND PARTNERS:

I am honored to present the 2023 Annual Report and its theme, *Exploring New Horizons*.

This theme is an apt description of the past 12 months for our Bureau, a span of time in which we expanded into the Greater Kansas City market and became the fourth largest Bureau in North America. As part of that expansion, our Bureau announced a new name to represent the region we serve — BBB Midwest Plains. Our Bureau now supports nearly 12,000 Accredited Businesses and millions of consumers across Iowa, Kansas, Missouri, Nebraska and South Dakota.

None of this would have been possible without your ongoing support of our shared mission and values. Together, we have elevated our organization to new orbits of achievement. During 2023, your BBB provided vital support to businesses and consumers, delivered timely alerts and insights in a pivotal role in multiple scam investigations, celebrated organizations, students and leaders for their commitment to integrity, streamlined our processes for customer reviews and e-quotes, and continued our mission to educate and safeguard consumers and business owners within our service area. Our efforts have paved the way toward a unified future, where BBB continues to stand as a beacon of trust in an increasingly complex world, making it easier for individuals to distinguish honesty from deception.

As we set our sights on the future, we remain focused on fostering strong relationships, driving positive change, and maintaining the highest ethical standards. We look forward to continuing this journey with you, exploring new frontiers, and reaching for the stars in the years to come.

This annual report presents essential insights about your BBB and the accomplishments we've achieved over the past year. Our Boards of Directors and dedicated staff extend our heartfelt gratitude for your continuous support.

Sincerely,

Jim Hegarty
President & CEO
BBB Midwest Plains



INTERNATIONAL INVESTIGATIONS INITIATIVE

In September 2017, our Bureau formed an alliance with the BBBs in Chicago, Dallas, San Francisco and St. Louis. This consortium was formed to examine and provide detailed insights on prevalent fraud issues that affect consumers and businesses across North America.

Altogether, BBB has published 21 extensive scam investigations and numerous follow-up reports. These comprehensive scam studies aim to offer consumers and business owners a deeper insight into the mechanics of individual scams and the manipulative tactics employed by fraudsters through social engineering to exploit the vulnerabilities of unsuspecting victims. The overarching objective of the BBB is to equip you with the information necessary to protect yourself from scams.

In 2023, the following four studies were published:

DEBT RELIEF & CREDIT REPAIR

As individuals face the challenge of managing trillions of dollars in debt, many seek assistance from firms offering debt reduction, consolidation, and credit repair services. However, some of these companies make grandiose promises that often remain unfulfilled, ultimately exacerbating individuals' financial burdens.

This study delved into the landscape of debt relief, debt consolidation, and credit repair industries, uncovering a recurring pattern of exorbitant fees and exaggerated claims made by unscrupulous firms. BBB has documented over 11,000 complaints and 1,000 negative reviews related to debt and credit assistance, shedding light on a prevalent issue of deceptive and at times fraudulent practices, particularly among companies based in the western United States.

Debt, in and of itself, is not inherently negative. However, millions of Americans can find themselves overwhelmed as monthly obligations and interest accumulate. When unexpected financial emergencies occur or regular income falls short, missed payments lead to late fees, credit score deterioration and further economic hardship.

EMPLOYMENT SCAMS

An update to the BBB's 2020 investigative study on job scams, which saw a significant rise during the pandemic, reveals concerning findings for the first three months of 2023. According to reports received by BBB's Scam Tracker, losses amounted to nearly \$840,000 during this period, marking a staggering increase of over 250% compared to the same timeframe in the previous year. Job seekers, with a median loss of over \$1,500, are bearing a severe financial burden.

Similar to many fraudulent schemes, those behind employment scams have two primary objectives when targeting their victims: financial gain or obtaining personal and financial information. Since legitimate employers routinely require access to both, individuals often lower their guard when pursuing job opportunities.

In some instances, scammers swiftly extract personal information upon initial contact, while in others, they methodically employ deception over weeks or months to gradually siphon money from unsuspecting victims.

This study underscores the importance for job seekers to remain vigilant when evaluating new employment prospects.

GIFT CARD SCAMS

An update to the BBB's 2021 study on gift card payment scams, found that consumers should be extra alert to these types of scams. More people reported gift card fraud to BBB Scam Tracker in 2023, with a 50% increase compared to 2022. Online shoppers were hit the hardest.

Since the original study was released, scammers have doubled down on gift cards as a method to steal money from consumers while the public embraces digital versions of the cards.

For years, scammers preferred a gift card as payment because it's treated like cash. If a victim is convinced to hand over the 16-digit code and PIN, the money is instantly in the scammers' pockets. With the introduction of mobile wallets and virtual gift card compatibility over the years, gift cards are more convenient, allowing money to be shuttled across the world in a matter of seconds.

TIMESHARE & VACATION CLUB

Timeshares and vacation clubs are frequently associated with aggressive sales tactics. When vacationers are basking in the sun and letting their guard down, they can quickly find themselves committed to a long-term arrangement, and these contracts, while easy to enter into, prove exceedingly challenging to exit.

This investigative study dived into the recurrent patterns of customer complaints, financial losses, customer feedback, associated scams, and more.

For nearly five years, BBB has been vigilant in monitoring deceptive practices within the timeshare industry and cautioning consumers about timeshare exit companies. Nevertheless, adept salespeople continue to persuade buyers into unfavorable agreements, which often worsen when distressed investors seek relief through the timeshare exit industry.

BBB strongly encourages the timeshare-related sectors to implement self-regulation by adopting and adhering to ethical sales methods. Companies across the spectrum of timeshare offerings should discontinue the use of high-pressure sales tactics during presentations and should facilitate the process for long-standing, non-delinquent customers seeking to cancel their timeshares.



MEDIA IMPACT REPORT ON SCAM STUDIES

GRAND TOTALS FROM SEPTEMBER 2017 - DECEMBER 2023

MEDIA MENTIONS

139,000+

AUDIENCE EXPOSURES

15 BILLION+

CALCULATED PUBLICITY VALUE

\$150 MILLION+

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

MEDIA EXPOSURE JANUARY 1, 2023 - DECEMBER 31, 2023

Total Business Profiles on Web.....	3,079,129
Total Website Link Clicks on BBB Business Profiles	260,879
Total Charity Profile Inquiries.....	469
Total Customer Reviews Approved	9,107
Total Request A Quote Requests.....	44,087
Total Accredited Businesses	11,607
Agency Referrals	4,195
AB Online Dynamic Seals Clicked	39,318
Total Ad Reviews	61
Total Complaints Closed.....	11,980
Total Investigations Closed.....	28

TOP 10 TYPE OF BUSINESS (TOB) INQUIRIES

Roofing Contractors	154,942
Construction Services	89,830
Heating and Air Conditioning.....	71,230
General Contractors.....	69,867
Collection Agencies	61,481
Insurance Companies.....	60,083
Plumbers.....	59,413
Used Car Dealers	50,568
Electrician	46,399
Painting Contractors.....	44,470

SOCIAL MEDIA STATISTICS

Facebook: @BBBMidwestPlains	3,211 (+8.7%)*
Instagram: @BBBMidwestPlains	2,778 (+18.8%)*
LinkedIn: @BBBMidwestPlains	1,583 (+13.8%)*
Threads: @BBBMidwestPlains	261 (new acct)
TikTok: @BBBMidwestPlains.....	1,066 (+1.4%)*
X: @BBBMidwestPlain	3,037 (+1.3%)*
YouTube: @BetterBusinessBureauInc	1,160 (+8.4%)*

*Percentage of increase (+) from 2022

TOTAL MEDIA MENTIONS 8,380

AVERAGE MEDIA MENTIONS PER MONTH 698

INTERVIEWS WITH MEDIA 500+

TOP 10 TYPE OF BUSINESS (TOB) COMPLAINTS

Collection Agencies	1,856
Banks.....	972
Tax Return Preparers	962
Credit Cards and Plans	692
Student Loan Services	587
New Car Dealers	433
Used Car Dealers	283
Variety Stores.....	221
Security System Monitors.....	214
Property Managers.....	203



BBB TORCH AWARDS LUNCHEON TAKES FLIGHT!

There were numerous changes in 2023 for the BBB Torch Awards for Ethics program. BBB Midwest Plains moved the event to a new venue with a new caterer, introduced a new registration and check-in process, opened the event up to be regionwide, condensed the event to fit within 1.5 hours, hired a local speaker, produced the event creative materials in house, started a Passing the Torch program where past winners handed out awards, introduced sponsor and BBB booths at the event and added an event takeaway bag, among other updates.

Around 650 attendees and 48 sponsors took part in the 26th annual BBB Torch Awards luncheon, which recognized 28 organizations, three business leaders and 12 students for putting integrity into action.

The BBB Torch Awards for Ethics is an annual celebration to honor exceptional businesses and nonprofits in the community. The Torch Awards program recognizes local organizations' outstanding ethical practices and commitment to character, culture, customers and community.

If your business or nonprofit has been operating under the same ownership for three years or more and has a "B" 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 BBB 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 in recent years. 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, the Kansas Plains, Kansas City & Western Missouri.



BENEFITS FOR AWARD WINNERS

- Torch Award recipient media kit
- Torch Award recipient trophy for display
- Torch Award winner logo to use on website and in marketing efforts
- Recognition as an award winner in press releases, blog posts, social media, local advertisements and BBB's website
- Enhanced customer confidence
- Increased employee pride
- Instructions to advertise the award to your communities and stakeholders
- 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 nonprofit categories that are BBB Accredited Charities can be entered for the International Torch Awards.

AWARD CATEGORIES:

- Businesses with 1-4 employees
- Businesses with 5-10 employees
- Businesses with 11-24 employees
- Businesses with 25-99 employees
- Businesses with 100-249 employees
- Businesses with 250-499 employees
- Businesses with 500+ employees
- Nonprofits with 1-24 employees
- Nonprofits with 25+ employees



BBB TORCH AWARDS 2023 WINNERS

OMAHA & SOUTHWEST IOWA

Nonprofits with 1-24 employees:

- Santa Monica, Inc.

Nonprofits with 25+ employees:

- Legal Aid of Nebraska
- Lutheran Family Services
- YMCA of Greater Omaha

Businesses with 1-4 employees:

- Monarch Siding & Windows

Businesses with 5-10 employees:

- Custom Blinds & Design

Businesses with 11-24 employees:

- Koenig | Dunne

Businesses with 25-99 employees:

- Visiting Nurse Association

Businesses with 100-249 employees:

- Carson Wealth*
- Thrasher Foundation Repair

Businesses with 250-499 employees:

- Cobalt Credit Union

Businesses with 500+ employees:

- American National Bank
- Buildertrend
- Fusion Medical Staffing
- Signature Performance

*Carson Wealth was also a finalist for the BBB International Torch Awards!



KANSAS PLAINS

Businesses with 1-4 employees:

- Art of Estates

Businesses with 11-24 employees:

- Lifetime Dental Care

Businesses with 25-99 employees:

- Thrasher Foundation Repair

Businesses with 250-499 employees:

- Marriott Customer Engagement Center

Businesses with 500+ employees:

- Cox Communications

SOUTH DAKOTA

Businesses with 250-499 employees:

- First Insurance Group

LINCOLN & GREATER NEBRASKA

Nonprofits with 1-24 employees:

- Cause Collective
- Matt Talbot Kitchen & Outreach

Nonprofits with 25+ employees:

- Cedars
- Lutheran Family Services

Businesses with 1-4 employees:

- 86 Bar Staffing
- SuperGlass Windshield Repair

Businesses with 5-10 employees:

- Quick Connect Computer Services

Businesses with 11-24 employees:

- Thrasher Foundation Repair

Businesses with 25-99 employees:

- American National Bank

Businesses with 100-249 employees:

- AmanaCare, LLC

Businesses with 250-499 employees:

- First Insurance Group

Businesses with 500+ employees:

- Union Bank & Trust

Thrasher Foundation Repair is the first organization to win across three different service areas in a single year!

BBB SPARK AWARDS

At the heart of a trustworthy marketplace are entrepreneurs creating businesses that will transform and enhance the communities they serve. The BBB Spark Award is an international award that honors eligible social entrepreneurs, startup founders and new business owners that embody and cultivate the Three C's of Trust: Character, Culture and Community. These individuals are the future of a trusted marketplace.

This award was started in 2023 by BBB Midwest Plains.

Applicants must be under the age of 45 before the day of the application deadline and operate a business within BBB Midwest Plains' service area.



2023 BBB SPARK AWARDS WINNERS



OMAHA & SW IOWA

- Rebecca Deterding
- Matthew Gottsch



LINCOLN & GREATER NEBRASKA

- Nina Burkey



BBB ACCREDITATION

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.



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 (such as Facebook or email; 2,000 likes required on Facebook for seal to appear). 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.

BBB@HOME

BBB@Home is your personal gateway to a network of dependable businesses right in your region. We understand that making decisions about your home's future can be daunting. That's where we step in. With BBB@Home, you can confidently navigate the world of home improvement, repairs, and renovations, knowing that you're connecting with businesses that share our commitment to trustworthiness.



BUSINESS PROFILE

Last year, more than 3,000,000 BBB Business Profiles of organizations in our service area were accessed. When your business comes up in search results on 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.

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.

RESPOND TO CUSTOMER REVIEWS: A key differentiator in giving your business a competitive edge is making sure you respond to customer reviews, both negative and positive.

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 and someone from our Accredited Business Services team will be happy to help.

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

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.

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.

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.

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 a desktop app

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

- ☒ Download and activate the app
- ☒ Enter name
- ☒ Enter mobile number
- ☒ Click send***
- ☒ 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. BBB does post reviews from non-customers who can verify that they had a marketplace interaction with the organization. Businesses are also offered the opportunity to respond to customer reviews and have those responses posted online.



BBB'S EDUCATION FOUNDATION STRENGTHENS COMMUNITY RELATIONSHIPS AND LAUNCHES ESSENTIAL PROGRAMMING THROUGHOUT REGION

In 2023, BBB directed its efforts toward broadening its strategic collaborations with universities, businesses and nonprofit entities. These partnerships are integral to our vision of a marketplace where buyers and sellers can trust each other and thrive.

All told, BBB partnered with more than 250 organizations across its service area on external programming initiatives that reached thousands of consumers. Some of those programs are included below.



Cybersecurity Seminar: Deepfake Technology

BBB partnered with the Greater Omaha Chamber of Commerce and Business Ethics Alliance to host its annual cybersecurity seminar. The 2023 seminar focused on how to protect your business or personal accounts from deepfake technology, and featured speakers from FBI Omaha and the state of Nebraska's cybersecurity department. Held virtually on October 19, the event drew business and cybersecurity leaders from around the region.

BBB ignites 'The More You Know' series

BBB partnered with the Nebraska chapter of Alzheimer's Association on a first-of-its-kind three-part virtual series called 'The More You Know,' which focused on the 10 warning signs of fraud and the 10 red flags of fraud.

BBB teams up with AARP, Nebraska Alzheimer's Association on wellness event

BBB partnered with AARP Nebraska and the Nebraska chapter of the Alzheimer's Association on an in-person holistic wellness event that equipped Nebraskans with new tools to help both their brains and bank accounts. The event featured speakers from BBB, University of Nebraska Medical Center, University of Nebraska-Lincoln's Center for Brain, Biology and Behavior and Aging Partners.

Local Scam Prevention

Throughout the year, BBB joined Union Bank & Trust for presentations on financial literacy and scam prevention, including outreach specific to those involved in the Central Plains Center for Services Opportunity Passport program.



BBB featured at numerous local seminars and panels:

- **Savvy Seniors Seminar:** Consumer protection in home ownership, featuring Aging Partners, Nebraska Realty and the Nebraska Attorney General's Office
- **Elder Justice Training:** BBB was proud to sponsor and speak at the event, which was attended in person and virtually by some 800 Nebraska residents, featuring Adult Protective Services, Disability Rights Nebraska, Legal Aid of Nebraska, Lincoln Police Department, Nebraska Attorney General's Office, Nebraska Department of Banking and Finance, UNMC, UNO Department of Gerontology
- **Fighting Consumer Fraud panel:** Consumer protection in Kansas, featuring AARP Kansas, FTC, Kansas Attorney General's Office and Kansas Legal Services
- **Pacific Life panel on Artificial Intelligence**

COMMUNITY PARTNERS IN 2023:

- | | | |
|----------------------------|---|---------------------------------|
| • AARP | • Dakota State University | • Nebraska Realtors Association |
| • Aging Partners | • Department of Health and Human Services | • Pacific Life |
| • Alzheimer's Association | • Department of Homeland Security | • PRSA |
| • American Red Cross | • Federal Bureau of Investigation | • Senior Medicare Patrol |
| • Attorneys General | • Federal Trade Commission | • Union Bank & Trust |
| • Business Ethics Alliance | | • UNMC |
| • Cause Collective | | • UNL |
| • Crime Stoppers | | • UNO |



STUDENT OF INTEGRITY SCHOLARSHIP PROGRAM



**Students
of Integrity
Scholarship**

The BBB Student of Integrity Scholarship 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!

2023 STUDENT OF INTEGRITY SCHOLARSHIP RECIPIENTS

METRO LINCOLN & GREATER NEBRASKA



Trinity Houchin
Minden High School -
Concordia University
Axtell, NE



Anthony Nguyen
Lincoln Pius X High School -
University of Nebraska at Lincoln
Lincoln, NE



Kailyn Paul
Meridian High School -
Concordia University
Daykin, NE

KANSAS PLAINS



Jane Letourneau
St. John's High School -
Benedictine College
Beloit, KS

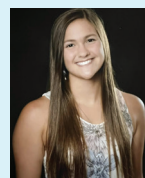


Sydney Puetz
Garden Plain High School -
Johnson County Community College
Cheney, KS



Cassandra Zimmerman
Colby High School -
Wichita State University
Colby, KS

SOUTH DAKOTA



Taylor Even
Burke High School -
South Dakota State University
Burke, SD



Ava Gooch
Spearfish High School -
Utah Tech University
Spearfish, SD



Gavin Sannes
Webster Area High School -
South Dakota State University
Webster, SD

METRO OMAHA & SOUTHWEST IOWA



Nina Marie Kudlacz
Ralston High School -
University of Nebraska at Lincoln
Ralston, NE



Trista Swain
Griswold High School -
University of Nebraska at Omaha
Griswold, IA



Megan Wells
East Mills High School -
University of Nebraska at Kearney
Malvern, IA



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