

BETTER BUSINESS BUREAU

START WITH TRUST

1912 NATIONAL VIOLANCE COMMITTEE IN ASSISTANCE TO CONSUMER
FIRST BBB OPENS
 IN PHOENIX, ARIZONA

1915
ARTHAUD'S MODEL
 THE FIRST MODEL OF A BUSINESSMAN'S OBLIGATIONS TO HIS CUSTOMERS

1921 NATIONAL ASSOCIATION OF BETTER BUSINESS BUREAUS
1921 NATIONAL ASSOCIATION OF BETTER BUSINESS BUREAUS
1946 ASSOCIATION OF BETTER BUSINESS BUREAUS
1928 THE FIRST INTERNATIONAL

1930 ASSOCIATION OF BBBs DEVELOPS TRUTH IN ADVERTISING STANDARDS

1945
 NATIONAL CHARITY REVIEW
 CHILDREN'S ADVERTISING REVIEW UNIT

1994
BBB GOES TO THE WEB
 THE FIRST BBB WEBSITE

1996
BBB LAUNCHES ITS FLAGSHIP BRAND MARK PROGRAM
 TO PROMOTE TRUST AND CONFIDENCE IN THE MARKETPLACE

1991 BBB WEB PRIVACY PROGRAMS LAUNCHED
2000 CODE OF ONLINE BUSINESS PRACTICES
2003 REVISED CHARITY ACCOUNTABILITY STANDARDS
2006 CHILDREN'S FOOD AND BEVERAGE ADVERTISING

1950
 THE FIRST INTERNATIONAL...
 THEY HAVE NOT MET...

1951
 THE COUNCIL OF BETTER BUSINESS BUREAUS...

COUNCIL OF BETTER BUSINESS BUREAUS

1971 NATIONAL CHARITY REVIEW
 CHILDREN'S ADVERTISING REVIEW UNIT

1973
 HONOR FORD IS SOLICITS BUSINESS SUPPORT FOR THE COUNCIL OF BETTER BUSINESS BUREAUS
 "TO RESTORE THE CONFIDENCE OF THE PUBLIC IN THE MARKETPLACE"

2004
BBB SUPPORTS THE ARMED FORCES WITH BBB MILITARY LINE

2007 BBB UPDATES ITS BRAND
2010
 4 MILLION BUSINESS REVIEWS
 1 MILLION COMPLAINTS RESOLVED
 85,947,276

2011
116 BBBs IN THE NATIONAL MARKETPLACE
BBB SCAM SOURCE
2011
BBB APP RELEASED
 LET BBB HELP YOU FIND BUSINESSES, BRANDS AND CHARITIES YOU CAN TRUST

1-877-877-8777
 48 HOURS A DAY

1978 BBB AUTO LINE ESTABLISHED
TO RESOLVE AUTO MANUFACTURER WARRANTY DISPUTES
1981
 THE FIRST INTERNATIONAL...

1987
 THE FIRST INTERNATIONAL...

1987
BBB EXPANDS ITS ARBITRATION PROGRAM
 TO INCLUDE...
 TO INCLUDE...

1990
 THE FIRST INTERNATIONAL...

OVER
 100
 YEARS
 OF
 TRUST



Over 100 Years Of Trust

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BBB—Making History for Over a Century

THE BIRTH of the organization whose work product has been called the “gold standard” for marketplace self-regulation occurred at a time of great economic and social upheaval in the United States and Canada. In several important ways, North America’s Better Business Bureau has influenced—and been profoundly affected by—the consumer movement, the emergence of businesses’ social responsibility, and the interlocking relationships among and between government, business, and the buying public.

Born out of the “truth in advertising” movement in the early 1900s, BBB began building processes that would ultimately evolve into three interdependent pillars of industry self-regulation and marketplace trust:

- **Meaningful, credible standards for building and maintaining marketplace trust;**
- **Effective, non-judicial methods to measure performance against those high standards and to resolve relevant disputes;**
- **Mechanisms to assist the public in both identifying trustworthy organizations and also avoiding those whose practices and performance are unworthy of trust.**

Today, most North Americans continue to believe that a marketplace with appropriate and limited restrictions operates to their advantage and that most organizations conduct themselves with integrity. One hundred years ago that was not the case. Abuses were rampant, and trust was vanishing. Fortunately, where many threw up their hands, there were other, more intrepid souls, who rolled up their sleeves. It was they who made Better Business Bureaus work, and through their efforts, changed the face of the American marketplace.



Your BBB—Serving Central, Coastal, Southwest Texas and the Permian Basin

THE AUSTIN CHAMBER OF COMMERCE founded this BBB in late 1950 to meet the local need for a business reporting organization. By 1951, BBB had 110 members.

TIMELINE

1969 A disgruntled local business owner committed arson against BBB office in the Littlefield Building in downtown Austin.

1992 BBB began developing the Centroplex area and formed a steering committee by 1993.

2002 BBB began partnership discussions with Waco BBB and completed acquisition in January 2003.

2003 BBB began partnership discussions with San Antonio BBB and completed acquisition in July 2004.

2005 BBB purchased Austin BBB headquarters building.

2006 BBB began partnership discussions with Corpus Christi BBB and completed acquisition in August 2008.

2007 BBB acquired Gillespie County BBB.

2011 BBB completed acquisition of Permian Basin BBB in April.

2012–2013 Local BBB CEO also served as CBBB CEO.

2013 Austin BBB hosted BBB International Assembly of BBBs.



Who We Are

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 sees trust as a function of two primary factors—integrity and performance. Integrity includes respect, ethics, and intent. Performance speaks to a business's track record of delivering results in accordance with BBB standards and/or addressing customer concerns in a timely, satisfactory manner.

BBB ensures that high standards for trust are set and maintained. We exist so consumers and businesses alike have an unbiased source to guide them on matters of trust. We provide educational information and expert advice that is free of charge and easily accessible.

BBB Accreditation is an honor—and not every company is eligible. Businesses that meet our high standards are invited to join BBB. Businesses meeting BBB standards are presented to local Boards of Directors (or designees) for review and acceptance as a BBB Accredited Business.

All BBB accredited businesses have agreed to live up to our Standards for Trust. Our Standards for Trust are a comprehensive set of policies, procedures, and best practices focused on how businesses should treat the public—fairly and honestly in all circumstances.

BBB does not compare businesses against each other, but rather evaluates businesses against our standards—and our standards clearly speak to the character and competence of an organization.

BBB Helps People Find and Recommend Businesses, Brands, and Charities They Can Trust.

PEOPLE TODAY are overwhelmed with choices—and often unsure about where to find verified, unbiased information. There are more than 30 million businesses in North America alone; and hundreds of thousands of sites around the world where people shop online. There are thousands of free and subscription websites that offer a range of information, including reviews, reports, directories, listings, and gripe sites. BBB is the one place you can find it all.

For over 100 years, BBB has helped people make smarter decisions and is evolving to meet fast changing marketplace needs.

- **BBB sets standards for ethical business behavior and monitors compliance.**
Almost 400,000 Accredited Businesses meet and commit to our high standards.
- **BBB helps consumers identify trustworthy businesses, and those that aren't, through more than 4 million BBB Business Reviews.**
- **BBB sets standards for and evaluates thousands of advertisements each year to ensure that people can trust what advertisers say**
- **BBB sets standards for and evaluates the practices of thousands of charities so that donors know where their money is going.**
- **BBB coaches businesses on ethical behavior and how to build stronger, more trusting relationships with their customers.**



BBB offers its national and local consumer services online and in person. Through our efforts, BBB helps millions of people each year. The Council of Better Business Bureaus (CBBB) is the network hub for BBBs in the US and Canada. Like BBBs, CBBB is dedicated to fostering honest and responsive relationships between businesses and consumers—instilling consumer confidence and advancing a trustworthy marketplace for all.

About BBB Accreditation

IF A BUSINESS has been accredited by BBB, it means BBB has determined that the business meets accreditation standards, which include a commitment to make a good faith effort to resolve any consumer complaints. BBB accredited businesses pay a fee for accreditation review and monitoring for continued compliance and for support of BBB services to the public.

BBB Code of Business Practices represents standards for business accreditation by BBB. Businesses based in the United States and Canada that meet these standards and complete all application procedures will be accredited by BBB. The Code is built on BBB Standards for Trust, eight principles that summarize important elements of creating and maintaining trust in business.

BBB accreditation does not mean that the business's products or services have been evaluated or endorsed by BBB, or that BBB has made a determination as to the business's product quality or competency in performing services.

Businesses are under no obligation to seek BBB accreditation, and some businesses are not accredited because they have not sought BBB accreditation.



BBB Standards for Trust

BBB STANDARDS FOR TRUST are eight principles that summarize important elements of creating and maintaining trust in business. Our BBB Code of Business Practices is built on these 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 Business Review

WE OFFER free reviews on businesses that include background, licensing, consumer experience, and other information such as governmental actions that is known to BBB. These reviews are provided for businesses that are BBB accredited and also for businesses that are not BBB accredited. You can find out more about the types of products and services the business offers. In a BBB Business Review, you will also find a business's BBB Rating and BBB accreditation status.

BBB RATINGS

BBB letter grades represent the BBB's opinion of the business. A BBB grade is based on BBB file information about the business. In some cases, a business's grade may be lowered if the BBB does not have sufficient information about the business despite BBB requests for that information from the business.

BBB assigns letter grades from A+ (highest) to F (lowest). In some cases, BBB will not grade the business (indicated by an NR, or "No Rating") for reasons that include insufficient information about a business or ongoing review/update of the business's file.

BBB Business Reviews generally explain the most significant factors that raised or lowered a business's grade. BBB grades are not a guarantee of a business's reliability or performance, and BBB recommends that consumers consider a business's grade in addition to all other available information about the business.

BBB grades are based on information in BBB files with respect to the following factors:

- **Business complaint history with BBB**
- **Type of business**
- **Time in business**
- **Background information on business in BBB files**
- **Failure to honor commitments to BBB**
- **Licensing and government actions known to BBB**
- **Advertising issues known to BBB**



BBB Advertising Review

BBB HELPS IDENTIFY cases of misleading, deceptive or untruthful advertisements appearing in the media. BBB Advertising Review was developed to encourage integrity in the marketplace for both consumers and businesses.

HOW DOES IT WORK?

Our advertising review program monitors a wide range of advertisements (print, television, radio, and Internet) based on BBB's Code of Advertising. The program initiates communication with the company whose advertising is being reviewed, and encourages the company to voluntarily substantiate or modify claims of the advertisement in question.

WHAT ADVERTISEMENTS ARE CHALLENGED?

Any advertisement that is misleading, untrue, deceptive, fraudulent, falsely disparaging of competitors or makes insincere offers to sell a product can be investigated by the BBB. An advertisement may be misleading although every sentence separately considered is literally true. Misrepresentation may result not only from direct statements but also by withholding or omitting a material fact.

WHAT ARE THE BENEFITS OF ADVERTISING REVIEW?

This program offers an opportunity for businesses to compete in an environment where everyone is representing their products/services fairly and accurately. Our Advertising Review program protects the marketplace by encouraging self-regulation and fair competition.



BBB Charity Review

BBB Wise Giving Alliance Standards for Charity Accountability were developed to assist donors in making sound giving decisions and to foster public confidence in charitable organizations. The standards seek to encourage fair and honest solicitation practices, to promote ethical conduct by charitable organizations, and to advance support of philanthropy.

The Standards for Charity Accountability were developed with professional and technical assistance from representatives of small and large charitable organizations, the accounting profession, grant making foundations, corporate contributions officers, regulatory agencies, research organizations, and the BBBs. BBB Wise Giving Alliance also commissioned significant independent research on donor expectations to ensure that the views of the general public were reflected in the standards. The generous support of the Charles Stewart Mott Foundation, the Surdna Foundation, and Sony Corporation of America helped underwrite the development of these standards and related research.

Organizations that comply with these accountability standards have provided documentation that they meet basic standards:

- **In how they govern their organization**
- **In the ways they spend their money**
- **In the truthfulness of their representations**
- **In their willingness to disclose basic information to the public**



These standards apply to publicly soliciting organizations that are tax exempt under section 501(c)(3) of the Internal Revenue Code and to other organizations conducting charitable solicitations. The standards are not intended to apply to private foundations, as they do not solicit contributions from the public.

The overarching principle of BBB Wise Giving Alliance Standards for Charity Accountability is full disclosure to donors and potential donors at the time of solicitation and thereafter. However, where indicated, the standards recommend ethical practices beyond the act of disclosure in order to ensure public confidence and encourage giving. As voluntary standards, they also go beyond the requirements of local, state and federal laws and regulations.

BBB Dispute Resolution

BBB HELPS RESOLVE buyer/seller disputes with businesses by means of conciliation, mediation, and arbitration, as appropriate.

BBB may offer the following dispute resolution options:

CONCILIATION

BBB helps the consumer and business communicate so they can resolve their dispute informally.

MEDIATION

A professionally-trained mediator meets with the parties and guides them in working out their own mutually agreeable solutions.

ARBITRATION

The parties state their views at an arbitration hearing, offer evidence, and let an impartial third party from the our pool of certified arbitrators make a decision, ending the dispute.



1912

FIRST BBB OPENS IN MINNEAPOLIS, MINNESOTA

FOLLOWED BY CLEVELAND AND SALT LAKE CITY IN 1913



1928



BBB GOES INTERNATIONAL

OPENS A BBB LOCATION IN MONTREAL

1930

ASSOCIATION OF BBBs DEVELOPS TRUTH IN ADVERTISING STANDARDS

which underpin Federal Trade Commission advertising rules.

1945

*New ad slogan:
"Before You Invest, Investigate,"*

BBBs warned of swindlers. National BBB dedicates a division to protect servicemembers from con artists.



1978



BBB AUTO LINE®

ESTABLISHED

LARGEST CONSUMER ARBITRATION PROGRAM IN U.S. HISTORY

1987

Down through the years Better Business Bureaus have resolutely stayed the course, showing themselves to be the best friends American consumers have ever had.

—Ronald Reagan



1994

BBB GOES TO THE WEB

One of the first non-profits online



2007



BBB UPDATES ITS BRAND



2011

BBB APP RELEASED



2012

BBB *celebrates 100 years!*



START WITH TRUST

1912 NATIONAL GUARANTEE COMPANY IS INCORPORATED IN ILLINOIS
FIRST BBB OPENS
The first BBB office opens in Chicago, Illinois.

1,432,228
1916 **ARTIST MESSIAH**
The first BBB office in New York City opens. The artist Messiah is a cartoon character who helps consumers understand their rights.

1921 NATIONAL ASSOCIATION OF GUARANTEE COMPANIES IS INCORPORATED IN ILLINOIS
1927 NATIONAL ASSOCIATION OF BETTER BUSINESS BUREAUS, INC.
1946 NATIONAL ASSOCIATION OF BETTER BUSINESS BUREAUS, INC.

1930 ASSOCIATION OF BBBs DEVELOPS TRUTH IN ADVERTISING STANDARDS
which outlines Federal Trade Commission advertising rules.

1945
The artist Messiah is a cartoon character who helps consumers understand their rights.

1994 **BBB GOES TO THE WEB**
The first BBB website is launched.

1996 **BBB LAUNCHES THE CLASSIC 300-TRUNK PROGRAM**
The artist Messiah is a cartoon character who helps consumers understand their rights.

1991 BBB WEB PRIVACY PROGRAMS LAUNCHED
2000 CODE OF ONLINE BUSINESS PRACTICES
2003 REVISED CHARITY ACCOUNTABILITY STANDARDS
2006 CHILDREN'S FOOD AND BEVERAGE ADVERTISING

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The artist Messiah is a cartoon character who helps consumers understand their rights.

1951
The artist Messiah is a cartoon character who helps consumers understand their rights.

COUNCIL OF BETTER BUSINESS BUREAUS

1971 NATIONAL CHARITY REVIEW
CHILDREN'S ADVERTISING REVIEW UNIT

1973
HENRY FORD II SOLICITS BUSINESS SUPPORT FOR THE COUNCIL OF BETTER BUSINESS BUREAUS
"TO RESTORE THE CONFIDENCE OF THE PUBLIC IN THE MARKETPLACE"

1978 **BBB AUTO LINE® ESTABLISHED**
TO RESOLVE AUTO MANUFACTURER WARRANTY DISPUTES

1981
The artist Messiah is a cartoon character who helps consumers understand their rights.

1987
The artist Messiah is a cartoon character who helps consumers understand their rights.

1990
Over the years, Arthur Andersen Business Service offers a variety of services to help businesses grow and succeed in the marketplace.

2004 **BBB SUPPORTS THE ARMED FORCES WITH BBB MILITARY LINE®**

2007 **BBB UPDATES ITS BRAND**
2010
4 MILLION BUSINESS REVIEWS
1 MILLION CONSUMER COMPLAINTS RESOLVED

2011 **116 BBBs** ON THE GO
2011 **BBB APP RELEASED**
GET BBB HELP YOU'VE ALWAYS SEARCHED AND CHASED YOU CAN TRUST

1-800-BBB-1011
The artist Messiah is a cartoon character who helps consumers understand their rights.

OVER 100 YEARS OF TRUST