

An advertising supplement created by the Better Business Bureau serving Metro Washington, D.C. and Eastern Pennsylvania.



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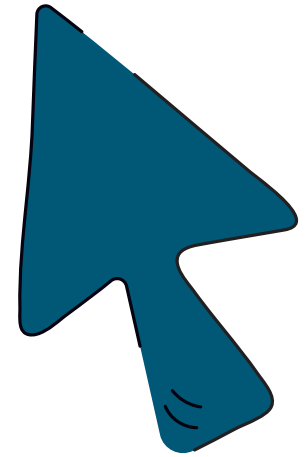
**The Better Business Bureau
serving Metro Washington DC
and Eastern PA**

Consumer Resource Guide

2024



Start Your Search With Trust



Lots of companies say they are trustworthy. Those with the Better Business Bureau Seal have committed to it. So next time you look for a business, find one you can trust.

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1054 Oak Street Scranton, PA 18508

info@mybbb.org | For more information, visit: BBB.org

INTRODUCTION

Our Purpose

For more than 100 years, the Better Business Bureau® (BBB) has been building trust in the marketplace with the purpose of enabling consumers, businesses, and ultimately our communities to thrive. We believe an honest, fair, and equitable marketplace for all benefits, and requires the support of, businesses and consumers alike. In this Consumer Resource Guide, we will outline the many ways BBB works to foster marketplace trust, which enables people to connect with businesses, brands, and charities on which they can rely in their communities.

As a nonprofit organization with community-based offices across North America, BBB sees trust as a function of two primary factors – integrity and performance. Integrity includes respect, ethics, intent, and working toward a diverse, inclusive, and equitable marketplace. 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.



THE VALUE OF A

TRUSTWORTHY MARKETPLACE

Trust is critical for positive, productive marketplace relationships. Unfortunately, trust continues to be low for all sectors including government, commercial, nonprofit, and news media.¹ BBB research indicates 82% of consumers in the United States report that trust sets the foundation for the purchase of goods and services. Yet, only 28% of respondents feel businesses are more trustworthy today than they were in the past, with fewer than half reporting they trust companies in general.²

BBB works to combat scams and dishonest business practices because they undermine trust in the marketplace, distort the level playing field, and siphon money from legitimate transactions that benefit both businesses and consumers, thus impeding economic growth.

A person who has been scammed not only has less money to spend in the market but also may shy away from engaging with new businesses in the future. In addition, a business whose trustworthy brand has been impersonated by scammers may find its customers have a reduced trust in its brand.

There are many trustworthy businesses serving our communities and contributing to society in meaningful ways. The amount of public good an organization does is often correlated with consumer loyalty, employee satisfaction, and the company's overall image.³

Bottom line, consumers value trust, rating the importance of trusting a company when doing business with them at 8.6 out of 10.⁴

¹ [Edelman Trust Barometer \(2021\)](#).

² [BBB Trust Sentiment Index \(2017\)](#).

³ Waters, R.D. and Ott, H.K. (2014). Corporate Social Responsibility and the Nonprofit Sector: Assessing the Thoughts and Practices Across Three Nonprofit Subsectors. *Public Relations Journal*, 8(3).

⁴ [BBB 5 Gestures of TrustSM \(2018\)](#).

Consumers value trust, rating the importance of trusting a company when doing business with them at 8.6 out of 10.



DELIVERING

ON THE

BBB MISSION

The BBB exists for the purpose of helping consumers find trustworthy businesses and make smart buying decisions. In a gray world of what is right or wrong, the BBB provides concrete, objective information. The BBB is a champion for trust, and the BBB Accredited Business Seal is a guiding light that fosters an ethical marketplace for all.

When consumers work with a BBB Accredited Business, they can feel confident that their business's advertising is honest and accurate, and that it is truthfully representing its products and services. BBB Accredited Businesses are required to be open about any policies and procedures which might impact a consumer's decision to purchase from them, and they must honor their contracts and promises. If there is an issue that arises, BBB Accredited Businesses have pledged to address disputes professionally, quickly and in good faith and adhere to the BBB Standards for Trust.

When you work with a BBB Accredited Business, you can have confidence that the company is committed to doing business according to a set of eight BBB standards that are critical for advancing trust in the marketplace, and ensuring the integrity and performance of the business's products or services. More importantly, the BBB holds its members accountable to these standards. BBB Accreditation provides comfort to the consumer and credibility to the business – it's just one of the many ways that the BBB is making the marketplace a better place for all.

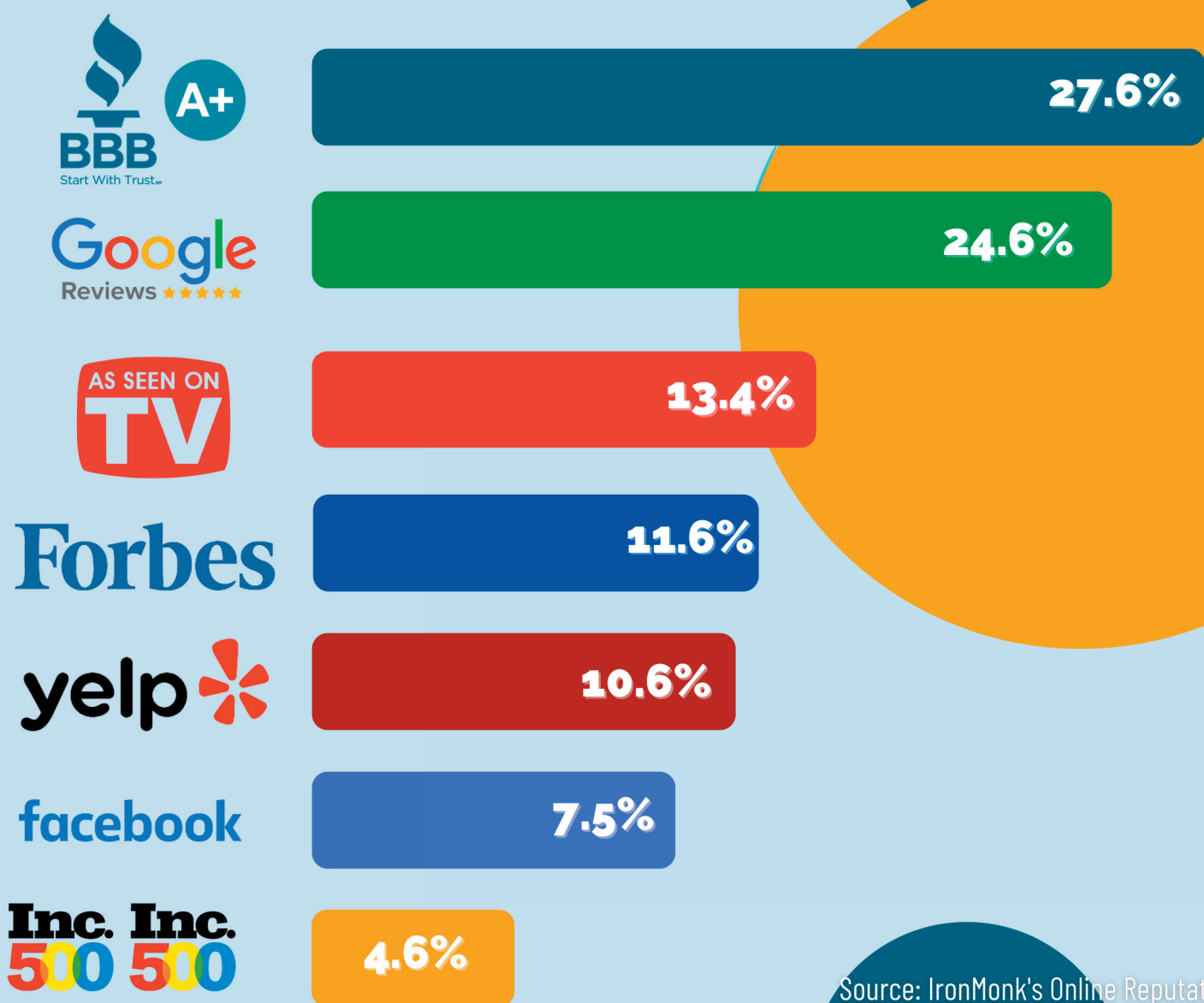
And, it's working. There are thousands of examples of consumers and businesses building solid relationships based on trust every day. The BBB is proudly supported by approximately 8,700 BBB Accredited Businesses in the District of Columbia, and areas of Maryland, Pennsylvania, Virginia and West Virginia. BBB Accredited Businesses are made up of both large corporations and locally owned and operated small to midsize businesses.

Today, the BBB continues to offer businesses and consumers the products and services they have come to expect from the BBB, such as BBB Business Profiles, which allow consumers to check out a business or charity before they decide to work with them; along with customer reviews; and dispute resolution services to help resolve consumer complaints.



Most Valued Ratings/Review Sources

A recent survey found that **Americans value an A+ BBB rating more than a 5-star rating** on other review sites. The Better Business Bureau helps you find businesses that you can trust.



Source: IronMonk's Online Reputation Survey Results

2023 BBB Scam TrackerSM Risk Report

HIGHLIGHTS

Findings from the annual *BBB Scam Tracker Risk Report* can provide timely insights on how you can protect yourself from scammers. Key highlights and tips are provided below, but you can read the full report at BBBMarketplaceTrust.org/RiskReport.

Top 5 riskiest scams reported by consumers

- 1

Investment/cryptocurrency scams
Investment scams prey on the desire to make money without much risk or initial funding. Some scenarios include pressure to purchase, trade, or store digital assets (cryptocurrency) with fraudulent exchanges.
- 2

Employment scams
Job applicants are led to believe they are applying for or have just been hired for a promising new position when instead they have given personal information via a fake application or money to scammers for “training” or “equipment.” In another variation, a person may be “overpaid” with a fake check and asked to transfer the difference to another account.
- 3

Online purchase scams
Scammers offer attractive online deals but, once the payment is made, no product or service is delivered. In some cases, fraudsters send low-quality or counterfeit products.
- 4

Home improvement scams
Door-to-door solicitors offer quick, low-cost repairs and then either take payment without returning, do shoddy work, or “find” issues that dramatically raise the price. These types of schemes often occur after a natural disaster.
- 5

Romance scams
An individual, believing he/she is in a romantic relationship, agrees to send money, personal/financial information, or items of value to the perpetrator.



Key findings:

INVESTMENT/CRYPTOCURRENCY SCAMS

\$3,800

REPORTED
MEDIAN \$ LOSS

High reported median \$ loss and high percentage of reports with a \$ loss (80.4%).

EMPLOYMENT SCAMS

\$1,995

REPORTED
MEDIAN \$ LOSS

Reports of employment scams rose 54.2% from 2022 to 2023.

SCAMS PERPETRATED ONLINE

68.4%

OF ALL SCAMS
REPORTED

More likely to result in a reported \$ loss than were scams perpetrated in person or via phone.

ONLINE PURCHASE SCAMS

41.9%

OF ALL SCAMS
REPORTED

More than 82% reported losing money when targeted by this scam type.

HIGHEST MEDIAN \$ LOSS OF ALL AGE GROUPS

\$155

REPORTED
MEDIAN \$ LOSS

People ages 18 to 24 reported the highest median dollar loss for the second year in a row.

SCAMS PERPETRATED VIA SOCIAL MEDIA

56.7%

INCREASE
FROM 2022

The percentage of **scams perpetrated via social media with a \$ loss** increased from 2022.

U.S. POSTAL SERVICE

Reported to be the **most often impersonated** by scammers in 2023.

ROMANCE SCAMS

\$3,600

REPORTED
MEDIAN \$ LOSS

The percentage of romance scams with a monetary loss **more than quadrupled** from 2022 to 2023.

EMOTIONS FELT AFTER BEING TARGETED

Anxiety/stress
Ages 18–44

Anger
Ages 45+



General tips for avoiding scams

1

Never send money to someone you have not met face-to-face.

Beware of online friends who ask for money or offer investment opportunities, including scenarios involving cryptocurrency.

2

Don't click on links or open attachments in unsolicited email or text messages

If the person claims to be somebody you know or a well-known organization, contact the person directly or go directly to your account to confirm the details.

3

Avoid making quick purchases while browsing social media.

Research the website before paying for a product/service.

4

Don't believe everything you see or read.

Scammers are great at mimicking official seals, fonts, websites, and other details.

5

Beware of offers that seem too good to be true.

Be cautious of perfect job offers, highly reduced prices on products/services, or investment opportunities that claim to be "risk free."

6

Be extremely cautious when dealing with anyone you've met online.

Never share personally identifiable information with someone who has contacted you unsolicited.



7

Don't be pressured to act immediately.

Instead, take the time to do more research or reach out to a third party to discuss the situation.

8

Use secure, traceable transactions when making payments for goods, services, taxes, and debts.

Prepaid/gift cards are intended to be used as gifts, not as payment.

9

Whenever possible, work with businesses that have proper identification, licensing, and insurance.

Research the company first at [BBB.org](https://www.bbb.org).

10

Be cautious about what you share on social media.



Read the full report:
BBBMarketplaceTrust.org/RiskReport

Report a scam: BBB.org/ScamTracker

Boost your scam knowledge: BBB.org/ScamPrevention

Get help if you've experienced a scam: BBB.org/ScamSurvivalKit





2024 Phishing Scams Study

New technologies contribute to record high reports.

In 2023, complaints to BBB® about phishing scams nearly doubled – a record high. With the current year's reports trending up, phishing is clearly on the rise.

Reports across North America (2021-2023)

19,763

BBB Scam
TrackerSM Reports

962,508

FBI Internet Crime
Complaint Center

BBB reports by type

PHISHING

8,346

PHARMING

315

VISHING

7,416

SMISHING

3,486

BUSINESS EMAIL COMPROMISE

200

Phishing attempts come in a variety of forms



Email

- Malicious links or documents attached
- Pretends to be from a well-known company
- Can come from compromised trusted addresses



Text Messages

- Attempts to get you to click on a link
- Preys on people's inherent trust of texts over email
- Fake delivery issue scams often use this method



Voicemails/Calls

- Threatening language to get you to call or stay on line
- Scam numbers on search engines
- Law enforcement or government imposter scams



Malware

- Used to initiate tech support or ransomware scams
- Locks computer and requires you to call a number
- Claims to have recorded webcam videos/photos

Research and find trusted BBB Accredited
Businesses at [BBB.org](https://www.bbb.org)



Phishing Scam Red Flags

- Claims suspicious activity or fraudulent logins
- Describes unexpected problems with an account
- Tries to confirm financial information
- Requests to click a link to make a payment
- Pairs generic message with a logo of a well-known company
- Uses typo-filled and urgent language

How can businesses protect themselves?

- Verify unknown emailed invoices before paying
- Confirm emails from what appears to be trusted sources, before giving information
- Implement multi-factor authentication for all payment processes to vendors
- Train employees on how to spot and avoid phishing scams
- Create best practices policies

For the complete Phishing Scams
Study and more, visit
[BBB.org/scamstudies](https://www.bbb.org/scamstudies)



Scam
Tracker

Report scams on
[BBB.org/scamtracker](https://www.bbb.org/scamtracker)



BBB® Government Impostor Scam Update

A 2022 update to the 2020 BBB Government Impostors Scams Study found losses more than doubled, while frequency slowed since its peak in 2021.

IN 2021

Losses
**\$445
MILLION**

2.5 x more than in 2020
Federal Trade Commission (FTC)

1,392
complaints
involved
cryptocurrency

Losses \$22 MILLION+
(January - October, FTC)



1 in 5

people targeted by
impostor scams lost money
(FTC)

Median Loss

\$3,000
(FTC)

#2 most-reported
scam by businesses
(BBB Scam TrackerSM)

Second most-reported agency to be impersonated:
Medicare. 30,000 reports but only .06% lost money (FTC)

Social Security impostor scams most reported, highest losses

2^{OUT} OF 3 reports by consumers mention Social Security with
losses totaling \$500,000 in 2021. (BBB Scam TrackerSM)



Fake law enforcement officer claims Social Security number used in crime; threatens arrest. Scammer offers a new Social Security number; tells victim to buy gift cards or cryptocurrency to move money to "safe" account.



Social Security Administration (SSA) is the most impersonated agency for past three years.

BBB Tips for Staying Safe

- Government agencies don't call people with threats or promises of money and don't take payment with a gift card, wire transfer or cryptocurrency.
- Scammers spoof legitimate phone numbers. Do not trust the phone numbers or click on any links in a text or email message from a purported government agency. Look up the agency's number online.
- Social Security numbers are never "suspended." The Social Security Administration will never threaten to arrest you because of an identity theft problem.
- The IRS generally makes its first contact with people by regular mail - not by phone - about taxes. Never provide your bank account or personal information to anyone who calls you claiming to be associated with the IRS.

Read 2020 BBB Government Impostors Scams Study:
[BBB.org/ScamStudies](https://www.bbb.org/scamstudies)

Government Grant 8th riskiest scam in 2021

Source: 2021 BBB Scam TrackerSM Risk Report

- Victims receive a social media message describing a large grant offer for a fee.
- The grant is never received but scammers keep the money and personal information.
- **25% of victims lose money** (FTC - 2021)

Report scams on

 **Scam
Tracker**





BBB® Study: Payday loan scams and predatory lending

Better Business Bureau® (BBB) study finds uneven laws and stolen data allow scammers and predatory payday loan companies to thrive.

Payday loans...

- Offer interest rates calculated weekly or biweekly rather than annually, allowing them to hide charges
- Target people desperately in need of cash but who often can't pay back
- Trap borrowers with:
 - stacking fees
 - triple-digit annual interest rates up to 650%
 - short-term repayment schedules
- Can be obtained in 32 states, most of which have different laws with varying interest rate caps
- From companies operating online make tracking the issue more difficult

2019-2021 complaints and reports

2,996 complaints about payday loan companies with \$2.9 million disputed	7,834 BBB Scam Tracker SM reports about loan and debt collection scams with losses of \$4.1 million	117,415 complaints lodged against legal loan and debt collection companies with \$118.7 million disputed
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Better Business Bureau

23,588

reports about payday lending

*Consumer Sentinel Network - administered by the
Federal Trade Commission*

12 million Canadian dollars

lost to advance fee scams

The Canadian Anti-Fraud Centre

How the scam works

Payday loan scammers:

- Steal information about payday loan customers
- Offer fake payday loans or pressure customers into believing they still owe money on debts
- Pose as debt collectors
- Want payment through tough-to-trace sources like gift cards, payment apps and money orders
- Threaten legal consequences if they don't act immediately

Advance fee loan scammers:

- Ask for upfront fee payment on new loans

Be wary of



Unexpected calls to apply for a loan or collect debt



Loan offers asking for a fee in advance of a loan



Handing over any personal information, especially bank account info



Short-term interest rates comparison

Recommendations to regulators

- Cap consumer loans at 36%
- Make more people aware of no-fee extended repayment plans
- Require lenders to test whether consumers can repay loans
- Require Zelle, Venmo, and other payment services to offer refunds in fraud cases



**For the complete study, visit
[BBB.org/scamstudies](https://www.bbb.org/scamstudies)**

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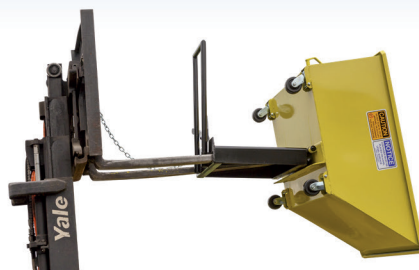


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- Stephen G.

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Charles L - Morrisville, PA

PA Contractor #PA168312 | Philadelphia Contractor #058069 | Philadelphia Electrical Contractor #28454
NJ Contractor #13VH11809100 | NJ Electrical Contractor #34EI01613200

THE SEAL IS A

DIFFERENCE-MAKER

Over 80% of consumers would choose a BBB® Accredited Business over a non-Accredited Business with the same A+ letter rating.



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IABBB Research, 2023



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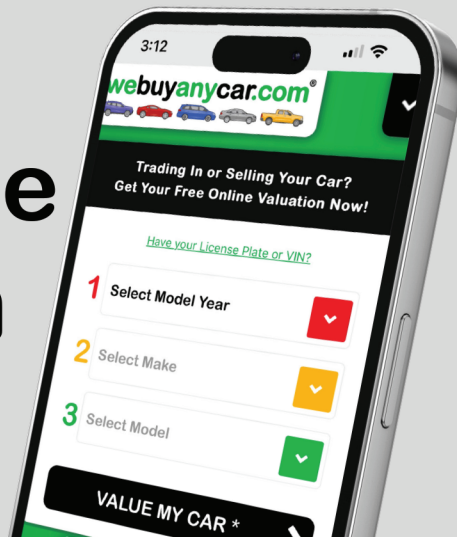
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