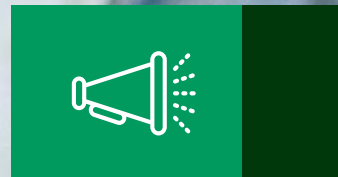




Welcome

to the **BBB® Community of Trustworthy Businesses**



Welcome to the BBB community.



Now more than ever, consumers need businesses that they can trust. Congratulations on earning BBB Accreditation and welcome to our community of trustworthy businesses! Better Business Bureau® serving Metro Washington DC and Eastern PA is proud to have businesses with integrity and high ethical standards like yours stand with BBB and support our mission to advance marketplace trust.

As a BBB Accredited Business, you help support the programs and services the BBB provides to consumers and businesses. From helping people find businesses and charities they can trust

to sharing best practices in advertising, customer service, and ethics with businesses, your support in the BBB's mission does it all.

We are committed to helping your business take full advantage of all the benefits that come with BBB Accreditation. This guide covers key programs and resources for Accredited Businesses, including managing your BBB Business Profile, promoting your BBB Accreditation, and building your reputation with BBB. If you have questions or if there is anything we can do to assist you, please do not hesitate to contact us.

Thank you for your support as a BBB Accredited Business. We look forward to working with you and building a more trustworthy and prosperous marketplace for consumers and businesses.

How to Use this Guide

Your Welcome Guide is divided into three sections to help you get the most out of your Accreditation:



KNOWLEDGE

Standards and best practices to build trust and a positive marketplace reputation




TIPS

Tools and information to help you get the most value from your BBB Accreditation



RESOURCES

Support for Accredited Businesses and BBB programs for advancing marketplace trust

 If you have questions about your Accredited Business account or need help, please contact us at 202-393-8015 (Metro DC businesses), 215-893-9235 (PA businesses) or info@mybbb.org.



KNOWLEDGE

Learn more about BBB Accreditation, including BBB Accreditation Standards, the value and benefits of Accreditation, and best practices to build trust and a positive marketplace reputation.

3 **BBB Standards for Trust**

5 **The Value of BBB Accreditation**

7 **Building Your Reputation with BBB**

BBB Standards for Trust

The BBB Standards for Trust consist of eight principles covering business practices that help build and maintain trust, credibility, and a good reputation. These standards serve as the foundation for the BBB Accreditation Standards that Accredited Businesses are required to meet and maintain in order to remain BBB Accredited.

1 Build Trust

Establish and maintain a positive track record in the marketplace.

Accredited Businesses agree to fulfill all licensing and bonding requirements, be free from government action that reflects a failure to support BBB principles for ethical business behavior, maintain a BBB Rating of “B” or higher, and honor any settlements or agreements reached as an outcome of a BBB dispute resolution process.

2 Advertise Honestly

Adhere to established standards of advertising and selling.

Accredited Businesses agree to follow all federal, state/provincial, and local advertising laws, including not misleading customers about products or services, abiding by the BBB Code of Advertising and using the BBB brand and logos in accordance with BBB policy.

3 Tell The Truth

Honestly represent products and services, including clear and adequate disclosures of all material terms.

Accredited Businesses agree to clearly, accurately, and completely disclose all material facts in written and verbal commitments, and not hide relevant facts by omitting or obscuring information.

4 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.

Accredited Businesses agree to provide BBB with all information required to evaluate compliance with BBB Standards and to provide customers with clear and complete information on all terms and policies, including contract terms, product guarantees or warranties, return and refund policies, and total transaction costs.



5
Honor
Promises

Abide by all written agreements and verbal representations.

Accredited Businesses agree to fulfill all signed contracts and agreements reached, and will honor any implied promises by correcting mistakes as quickly as possible.

6
Be
Responsive

Address marketplace disputes quickly, professionally, and in good faith.

Accredited Businesses agree to respond to all BBB complaints and make a good faith effort to resolve disputes by working directly with the customer, exploring alternative options like mediation and arbitration if necessary, and complying with any settlements or decisions reached through a BBB dispute resolution process.

7
Safeguard
Privacy

Protect any data collected against mishandling and fraud, collect personal information only as needed, and respect the preferences of customers regarding the use of their information.

Accredited Businesses agree to respect customers' privacy by clearly disclosing data collection and sharing policies, respecting customer preferences for being contacted by phone or e-mail, and complying with industry standards for protecting and disposing of all sensitive data.

8
Embody
Integrity

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

Accredited Businesses agree to avoid involvement in activities that would reflect negatively on BBB or its Accredited Businesses.

For a complete description of the **BBB Accreditation Standards**, please visit: bbb.org/bbb-accreditation-standards.



The Value of BBB Accreditation

BBB Accredited Businesses are a select group of businesses committed to high standards and best practices in customer service, sales, advertising, data privacy, and ethics. Not every company is eligible to become BBB Accredited, but those that meet BBB Accreditation Standards and make it through the rigorous evaluation process have the honor of joining one of the most respected and well-known business communities in the country.

In addition to supporting the BBB mission and helping advance trustworthy business practices, BBB Accreditation can have a positive impact on your business. Accredited Businesses across the U.S. and Canada told us the most important reasons why they remain accredited (see right).



84%
Builds trust
with customers



83%
Increases credibility
of my business



69%
Shows that we care
about our customers



58%
Adds prestige
to my business



51%
Supports BBB's
mission of advancing
marketplace trust



SOURCE: Council of Better Business Bureaus, 2018 survey of Accredited Businesses in the U.S. and Canada

As a BBB Accredited Business, you have access to programs, tools, and resources to help grow and protect your business.

Use of BBB Accredited Business Seal

Accredited Businesses earn the right to use the BBB Accredited Business Seal, a widely recognized symbol of trust, to distinguish themselves as trustworthy companies. The BBB Accredited Business Seal can be used on your website, place of business, company vehicles, and in advertising and marketing materials.

BBB Business Profile

People looked up business profiles on BBB.org more than 183 million times last year. Enhance your BBB Business Profile with images, videos, and other information to maximize the impact of your profile.

Advertising Review Services BBB monitors local print and digital advertisements, and challenges unfair or unsubstantiated claims. We provide advertising review services for Accredited Businesses to help ensure your ads comply with all relevant advertising rules and guidelines.

BBB Trust Monitoring

Receive detailed reports that empower your business to understand how customers are seeing you online. BBB Trust Monitors check for things like spelling mistakes and broken links on your company website; your SSL certificate status; inconsistencies across your social media channels; and help monitor customer reviews across major review sites.

Marketing and Sponsorship Programs

Enhance your marketing efforts with sponsorship programs exclusively available to Accredited Businesses to increase your visibility as a reputable, trustworthy business.

BBB Accredited Business Discount Programs

Programs provide valuable savings on merchant credit card processing, shipping, NSF recovery and other key business services.

Monthly Activity Report

BBB sends Accredited Businesses a monthly email highlighting the analytics of your business on BBB.org. See the number of times your business was found in search results on BBB.org, and more.

Mediation and Arbitration Services

BBB offers Accredited Businesses mediation and arbitration services with unbiased, trained professionals to help settle disputes without costly litigation or negative publicity.

Request-a-Quote Program

Gives consumers a way to get price quotes from BBB Accredited Businesses directly from the BBB website for free.



Building Your Reputation with BBB

Reputation is essential to the success of your business. In a competitive marketplace, reputation is often the key reason people choose one business over another. But how can your business earn the trust and respect that contribute to a great reputation? How can your business prove it is dependable, honest, and trustworthy?

Becoming BBB Accredited is a great way to build your business reputation. The trust and integrity of the BBB brand can help enhance your credibility with customers. But your reputation is the result of consistent behavior and performance over time, which you can strengthen by following the BBB Accreditation Standards, providing excellent customer service, delivering on promises, and adopting other best practices like:

BE RESPONSIVE

Follow up on all customer interactions as quickly as possible, whether it is responding to a quote request or a complaint. A rapid response shows you care about customer service, and it can make the difference in winning new business and converting an unhappy customer into a loyal customer.

TAKE RESPONSIBILITY

Quickly acknowledge any mistakes, do not make excuses, and work to resolve the issue—even if the customer is at fault. Taking ownership of the problem and doing everything in your power to fix it demonstrates integrity and shows your commitment to customer satisfaction.

SHOW RESPECT

Never argue online with customers. Reviews, complaints, and social media posts are visible to all your future customers, and how you respond can impact their decision to do business with you. Treat everyone like they are your most important customer to win them over as loyal supporters who recommend your business.

EMPOWER EMPLOYEES

Great customer service comes from employees who feel valued, respected, and empowered to solve problems. Recognize and reward employees who go above and beyond to create outstanding customer experiences.

SHARE EXPERTISE


Write articles or record videos to share your knowledge with prospective customers. It will establish you as an authority, and when these people are ready to buy the products or services you offer, your business will be the one they call.

SUPPORT THE COMMUNITY

Show customers you are part of the local community, and the community will show support for your business. This can include volunteering your time to local associations, donating products or services for charity events, or sponsoring a kids' sports team.

By consistently demonstrating your business is knowledgeable, responsive, and trustworthy, you will build a strong and positive reputation in the marketplace. This can lead to repeat customers, referral business, and requires less spending on advertising to attract new customers.





BBB surveyed more than 1,000 people to find out what qualities make them trust a company. Below are some of the most important things people look for in a business.



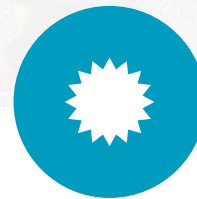
Good Reviews
80%



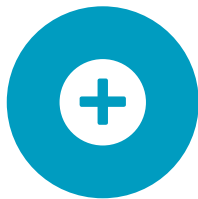
Good to Employees
79%



High Rating with BBB
76%



Accredited with BBB
74%



Creates Jobs
71%



Good Reviews by Family/Friends
70%



Environmentally Conscious
64%



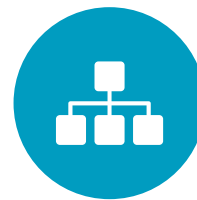
Gives Back to the Community
63%



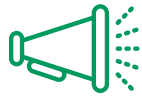
In Business for a Long Time
60%



Friends/Family Know Business
52%



Have a Nice-Looking Website
52%



TIPS

Discover tools and information to help you get the most out of BBB Accreditation, including tips for optimizing your BBB Business Profile and ideas for promoting your BBB Accreditation.

Managing Your BBB Business Profile 10

Promoting Your BBB Accreditation 12



Managing Your BBB Business Profile

Last year people looked up business profiles on BBB.org nearly 170 million times. When your business comes up in search results on the BBB website, 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, positive reviews from customers, and your BBB Accreditation all increase your chances of winning new customers.

BBB Business Profile CHECKLIST

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

Start by reviewing your BBB Business Profile to ensure all the information about your business is accurate. Use the checklist on the left to update or complete your profile.

Additional BBB Business Profile Tips

KEEP YOUR INFORMATION UP TO DATE

Accurate information helps customers contact you and ensures BBB is able to 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

Positive reviews can have a strong influence on potential customers and can help you win new business.

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 **202-393-8015** (Metro DC businesses), **215-893-9235** (PA businesses) or **info@mybbb.org** and someone from our Accredited Business membership team will be happy to help.

Business Profile Page Overview

The screenshot shows a BBB Business Profile page for "George Brazil Air Conditioning & Heating". The page is annotated with numbered callouts 1 through 10, highlighting key sections:

- 1 Business Overview:** Business name, logo, and description.
- 2 Business Contact Information:** Business address, website, email address, phone number, and hours of operation.
- 3 Accredited Business Seal:** Exclusive seal to designate a business has earned BBB Accreditation.
- 4 BBB Rating:** Letter grade based on information BBB is able to obtain about the business, including advertising issues, business practices, and customer complaints.
- 5 Customer Reviews:** Reviews verified by BBB to ensure person submitting the review is an actual customer.
- 6 Request a Quote:** Messaging tool for prospective customers to request information about products and services.
- 7 Products and Services Overview:** Description of the business's products and services, including photos and videos.
- 8 Complaints:** Customer reports of negative marketplace experiences and requests for resolution of disputes and company responses.
- 9 Business Details:** Additional business information including years in business, type of business, and business owner(s).
- 10 Business Categories:** Categories assigned by BBB to describe the business and which search terms it is relevant for.

1 Business Overview

Business name, logo, and description

2 Business Contact Information

Business address, website, email address, phone number, and hours of operation

3 Accredited Business Seal

Exclusive seal to designate a business has earned BBB Accreditation

4 BBB Rating

Letter grade based on information BBB is able to obtain about the business, including advertising issues, business practices, and customer complaints

5 Customer Reviews

Reviews verified by BBB to ensure person submitting the review is an actual customer

6 Request a Quote

Messaging tool for prospective customers to request information about products and services

7 Products and Services Overview

Description of the business's products and services, including photos and videos

8 Complaints

Customer reports of negative marketplace experiences and requests for resolution of disputes and company responses

9 Business Details

Additional business information including years in business, type of business, and business owner(s)

10 Business Categories

Categories assigned by BBB to describe the business and which search terms it is relevant for



Promoting Your BBB Accreditation

Congratulations on earning BBB Accreditation! Now it is time to start telling everyone that you are part of our exclusive community of trustworthy businesses.

As an Accredited Business, you have earned the right to use the BBB Accredited Business Seal—one of the most respected and trusted symbols in business. When customers see the BBB Accredited Business Seal, they know your business is committed to the highest standards of ethical business practices. Stand out from the competition and enhance your credibility by referencing your accreditation and using the BBB Accredited Business Seal wherever you promote your business.

You can download copies of the Accredited Business Seal for print and digital use from the Accredited Business Portal. Visit go.bbb.org/login to access your account.

Website

Place the BBB Accredited Business Dynamic Seal on your website and link back to your BBB Business Profile.

Email Signature

Insert “BBB Accredited Business” after the contact details in your business email signature.

Business Location

Place an authorized BBB Accredited Business decal on your front door or in a highly visible location.

Social Media

Put the BBB Accredited Business Seal on all of your company’s social media profiles.

Business Directory Sites

Upload the BBB Accredited Business Seal to all the business profiles your company has on online directories.

Company Vehicles

Stick BBB Accredited Business Seal decals on the company vehicles employees drive around town.

Print and Digital Ads Include the BBB Accredited Business Seal in all of your print and digital ads.

Business Cards and Invoices

Include the BBB Accredited Business Seal on your business cards, invoices, and estimates.

Videos

Reference your BBB Accreditation in videos promoting your business or showcasing your products and services - display the BBB Accredited Business Seal.

Radio Ads

Mention your BBB Accreditation in radio ads.

Get free decals, plaques, and more by emailing info@mybbb.org.

Guidelines for Using the Accredited Business Seal

You can download copies of the Accredited Business Seal for print and digital use from the Accredited Business Portal. Visit go.bbb.org/login to access your account. For more information on accessing the portal and managing your account, please see the Support section of this guide.



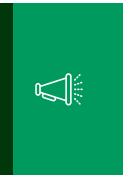
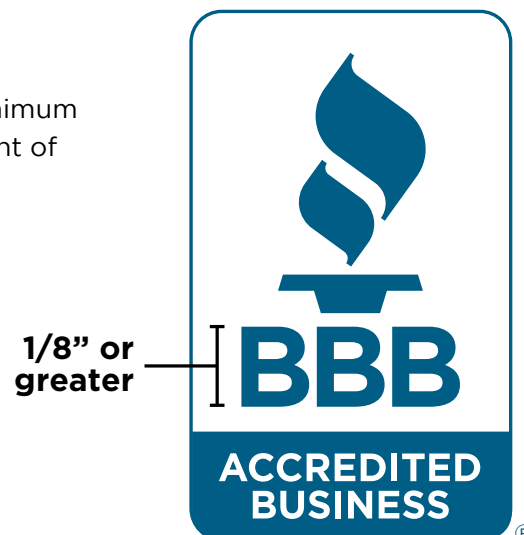
APPROVED COLORS

PMS 7469	CMYK: 100/31/8/38	RGB: 0, 90, 120	HEX CODE: #005A78
PRINT Pantone Ink Number	PRINT Four-Color Process	DIGITAL Monitor Color Space	DIGITAL Web Color Equivalent

The Seal may also be reproduced in black for such applications as newspapers or flyers. Although reproduction in color is preferred, you may reproduce the Seal in black when the color option is unavailable or impractical.

MINIMUM SIZE REQUIREMENT

To maintain legibility in print format, the minimum size to reproduce the Seal must have the height of the "BBB" no smaller than 1/8" tall.





SUPPORT

Explore BBB programs for consumers and businesses and support for Accredited Businesses, including information on accessing your Accredited Business account and contacting your local BBB for assistance.

15 **BBB Programs & Resources**

16 **Accessing Your Accredited Business Account & Connecting with BBB**

BBB Programs and Resources

As an Accredited Business, your support makes it possible for BBB to provide valuable programs and resources to protect consumers and empower businesses in the local community.

For Consumers

BBB Scam TrackerSM

Interactive tool to report scams and fraud and find real-time information about scams happening in the area.

bbb.org/scamtracker

BBB Military Line[®]

Financial education resources for military service members and their families and programs to protect them from scams targeting military members and veterans.

bbbmarketplacetrust.org

BBB AUTO LINE[®]

Dispute resolution service to help consumers resolve automotive warranty issues and Lemon Law complaints without a lawyer.

bbb.org/autoline

BBB Wise Giving Alliance[®]

Charity evaluation and reports to help donors make informed giving decisions and to promote high standards of conduct among organizations that solicit contributions from the public.

give.org

Consumer Newsletter

Consumers can sign up to receive the BBB's monthly email newsletter to get practical tips to help them spend smarter and avoid scams.

For Businesses

BBB Learning

BBB Learning offers hundreds of on-demand, mobile-friendly courses that can advance your skills and elevate the professional development needs of you and your employees. Courses also qualify for continuing education credits for industry recertification: bbb.org/learning.

Request a Quote

Tool to connect prospective customers with BBB Accredited Businesses for estimates or information about products or services. BBB emails all information provided in the request directly to you, including the service(s) requested, the person's contact information, and preferred contact method.

Customer Reviews

Button for your website to make it easy for customers to leave a review on your BBB Business Profile and help build your company's reputation. Unlike reviews on other sites, all reviews submitted to BBB are verified to confirm that the person posting the review is actually a customer of the business.

BBB Monthly Activity Report

BBB sends Accredited Businesses a monthly email highlighting the analytics of your business on BBB.org. See the number of times your business was found in search results on BBB.org, and more.



Accessing Your Accredited Business Account

Visit go.bbb.org/login.

Enter your email address and BBB password.

You can request your password on the login screen if needed.

Once you are logged in, you can access information, resources, and tools, including:

- Manage Your BBB Business Profile
- View statistics about your BBB Business Profile
- Download BBB Accredited Business Seals (digital and print formats)
- Install a Request a Quote button on your website
- Install a Submit a Review button on your website
- View and pay your invoice
- Upload photos and videos
- Update your account information



If you have questions about your Accredited Business account or need help, please contact us at 202-393-8015 (Metro DC businesses) or 215-893-9235 (PA businesses) or info@mybbb.org.

Connect with BBB

Stay connected with Better Business Bureau serving Metro Washington DC and Eastern PA for up-to-date information on programs and services for Accredited Businesses.

- ▶ Better Business Bureau serving Metro Washington DC and Eastern PA
- ▶ 1411 K Street NW Suite 1000 Washington, DC 20005
- ▶ 1880 John F. Kennedy Blvd., Suite 1330 Philadelphia, PA 19103
- ▶ bbb.org/dc-easternpa
- ▶ 202-393-8015 or 215-893-9235
- ▶ info@mybbb.org
- ▶ facebook.com/BBB-servingMetroDCandEasternPA
- ▶ twitter.com/bbb_dcpa
- ▶ linkedin.com/company/bbbdcpa

Thank you again for your support as a BBB Accredited Business. Please contact us if there is anything we can do to be of service.



The BBB Accreditation Standards represent standards for business accreditation by BBBs in North America.

These standards are based on BBB's determination of the attributes of a better business. They incorporate not only lawful business practices, but also BBB's experience with ethical advertising, selling and customer experiences. For a business to qualify for BBB Accreditation, it must continually meet these standards. Not all businesses will qualify for BBB Accreditation.

BBB charges a fee for BBB Accreditation. This fee supports BBB's efforts to fulfill its mission of advancing marketplace trust. BBB accreditation fees are based on several factors, including the size of business.

To be accredited by BBB, a business or organization affirms that it meets and will abide by the following standards:

1. Build Trust **Establish and maintain a positive track record in the marketplace.**

- A. Be actively selling products or services for a least six months prior to application or have previously operated a similar business with an eligible business performance track record.
- B. Fulfill all competency and trade licensing requirements.

C. Be free from government action that demonstrates a significant failure to support BBB ethical principles. BBB evaluates the action and makes a determination on adherence to this standard based on the nature of the violation and the extent of harm it caused or is alleged to have caused, whether it was caused or condoned by management, and actions taken to resolve underlying issues that led to the government action.

D. Maintain at least a B rating at the local office and its headquarters.

2. Advertise Honestly **Follow established legal and ethical advertising and selling practices, including, but not limited to, the BBB Code of Advertising.**

- A. Work with BBB and agree to modify, substantiate or discontinue advertising and selling practices when recommended.
- B. Use the BBB trademark and BBB affiliation statements under license and as outlined in usage policies then in effect.

3. Tell the Truth

- A. Honestly represent products and services, including clear and prominent disclosures of all material terms.
- B. Be clear in all written and verbal representations and include all relevant facts in all transactions.

4. Be Transparent

Openly identify the nature, location, and ownership of the business, and clearly and prominently disclose all material facts that bear on a customer's decision to buy.

- A. Upon request, promptly provide BBB with all information requested to ensure adherence to BBB standards.
- B. Clearly and prominently provide to customers:
 - direct and effective means to contact the business;
 - the business' return/refund policy;
 - any recurring commitment into which the customer may be entering, including automatic renewals, payments or other financial commitments;
 - total cost of the transaction, including tax, shipping and handling, and other related charges prior to completion of the transaction;
 - any known delays or shortages of stock; and
 - a receipt summarizing the transaction after the purchase.

5. Honor Promises

Fulfill all contracts, commitments and representations.

6. Be Responsive

Address disputes forwarded by BBB quickly and in good faith.

A. Provide a response to each complaint that:

- Is professional;
- addresses all significant issues raised by the complainant;
- includes appropriate evidence and documents supporting the business' position; and
- explains why any relief sought by the complainant cannot or should not be granted.

B. Participate in mediation, arbitration or other dispute resolution services as requested by BBB.

C. Honor any settlements, agreements or decisions reached as an outcome of a dispute resolution process.

D. Cooperate with BBB in efforts to eliminate the underlying cause of patterns of customer complaints that are identified by BBB.

7. Safeguard Privacy

Protect any data collected against unauthorized disclosure and fraud, collect personal information only as needed, and respect the preferences of customers regarding the use of their information.

A. Disclose handling practices for personal information, including but not limited to:

- what information is collected;
- how it is used;
- with whom it is shared;
- how it can be corrected;
- how it is secured;
- how policy changes will be communicated; and
- how to address concerns over misuse of personal data.

B. Ensure sensitive data (credit card, bank account numbers, Social Security/ Social Insurance number, salary or other personal financial or health information) is collected and transmitted via secure means. Businesses will comply with applicable legal requirements and industry standards for the protection and proper disposal of all sensitive data, both online and offline.

C. Respect customer preferences regarding contact by telephone and e-mail, and remedy the underlying cause of any failure to do so.

8. Embody Integrity

Approach all business dealings, marketplace transactions and commitments with integrity, good faith and intent to do what is reasonably expected.

A. Avoid involvement, by the business or its principals, in activities that reflect unfavorably on, or otherwise adversely affect the public image of, BBB or its accredited businesses.





Arbitration Service

For many years BBB arbitration has been a widely recognized way of formally resolving disputes that arise from the marketplace. Businesses from the largest auto manufacturers in the U.S. to the smallest neighborhood retailers have, time and time again, selected BBB arbitration as their preferred third-party dispute settlement program. Recognizing the value of arbitration as a fast, fair and cost effective alternative to litigation, many Accredited Businesses use the BBB's arbitration clause in their contracts as a pre-dispute binding measure to solve potential disputes that may arise with their customers.

Arbitration is also available, on a fee basis, for matters that fall outside the scope of normal customer relations issues, i.e., labor disputes, landlord-tenant disputes, etc.

The BBB arbitration clause must:

- Be separated from other contract language by either a box, highlighting or larger type;
- Identify the types of disputes that are covered by the arbitration clause;
- Identify the BBB as the arbitration forum and provide the telephone number so that a consumer can obtain additional information;
- Clearly disclose the nature and amounts of fees, if any, consumers may have to pay in connection with the filing. Accredited Businesses and their customers are provided two arbitrations annually at no charge. Accredited Businesses who wish to use additional services will be required to pay \$225 per arbitration. Should the clause be used by a non- BBB Accredited Business

(a business that does not renew, is suspended, or otherwise lacks BBB accreditation) the business will be required to pay \$325 per case;

- Identify the standard that will be used as the basis for the arbitrator's decision, e.g., application of law and/or fairness;
- Advise consumer that the clause affects important legal rights and that the right to go to court will be waived once the clause is executed by the consumer;
- Have a separate signature or acknowledgment line below the clause for the consumer to execute agreement to the terms; and
- Contain a statement that the consumer will not be committed to arbitrate if they do not execute the agreement and that consent to arbitrate must be obtained if they elect not to agree to arbitrate.

APPROVED BBB ARBITRATION CLAUSE

Any controversy or claim arising out of or relating to this contract or breach thereof shall be settled by arbitration in accordance with the BBB Rules of Binding Arbitration for Disputes Subject to Pre-Dispute Binding Arbitration Clauses, and the judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Disputes alleging criminal or statutory violations are precluded from arbitration proceedings. Decisions reached by the arbitrator(s) will be based on standards of fairness and/or application of the law. This Agreement to Arbitrate effects important legal rights, such as filing suit, and unless this arbitration clause is executed by customer initial or signature, the Agreement to Arbitrate is not mandated and therefore consent to arbitrate must be obtained prior to seeking resolution to any dispute. There will be no cost to the customer or the business for use of this service if the business is a BBB Accredited Business. If the business is not a BBB Accredited Business, the business alone will be responsible for associated costs of this service. Further information about the arbitration process can be obtained by contacting the BBB at (insert local BBB phone number.)

Signed: Consumer

Dated: XXXX



Statement of Policy Use of the BBB® Name, Logo & Rating

The BBB's name and logo are held as federally registered trademarks by our national organization, the International Association of Better Business Bureaus. The name and logos are provided to Accredited Businesses through specific licenses between the national organization and local BBB's and may be used *only* as set out in this section.

You can let your customers know of your BBB Accreditation by proudly displaying BBB Accreditation plaques and decals at your place of business, trade shows and on your business-owned vehicle(s). Also, the BBB advises potential customers who contact the BBB for a report on your business about your BBB Accreditation.

During the term of their Accredited Business status, a business may also use **ONLY** the logos enclosed in this package under the title "Logos Permitted for BBB Accredited Businesses" under the following policies:

- In the opinion of the BBB, the business is in compliance with all provisions of the BBB Accreditation Standards. Non-profit soliciting organizations such as charities and lobbying groups are ineligible for use of BBB Accredited Business logos.
- An Accredited Business shall not use the logo accompanied by any other language, alteration, addition or subtraction regarding the BBB or the Accredited Business' affiliation with the BBB.
- An Accredited Business may place its BBB Rating in advertisements as long as the advertisement can be immediately changed to reflect any rating changes. Ratings may not be used in any directory such as the Yellow Pages.
- An Accredited Business shall limit the approved logo's use to newspaper, Yellow Page directories*, other directories, direct mail, business cards, stationery, fax cover sheets, invoices, business documents/

contracts, periodicals, posters, billboards, flyers, TV and radio.

* Yellow Page advertising will require that the business provide proof of BBB Accreditation to the publisher. The publisher may call the BBB to verify the accreditation status or the business may request a letter of authorization from the BBB. BBB Accreditation dues and fees must be paid in full to coincide with the dates and time frame specified on the directory publication.

- You may also choose to display your BBB Accreditation and Rating in your email signature block, on your Web site, on Web sites where you advertise, or in the signature block of your email so long as the seal dynamically links to your BBB Business Review. Please log in to our website, go.bbb.org/login, and follow the instructions to obtain the dynamic BBB seal.

- Printed logos may be used in the following areas:

District of Columbia

Maryland

Counties of Calvert, Charles, Montgomery, Prince George's, and St. Mary's

Virginia

Counties of Arlington, Clarke, Fairfax, Frederick, Loudon, Page, Prince William, Shenandoah, and Warren

West Virginia

Counties of Berkeley, Morgan, and Jefferson

Pennsylvania

Counties of Adams, Berks, Bucks, Bradford, Carbon, Chester, Clinton, Columbia, Cumberland, Dauphin, Delaware, Franklin, Fulton, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming and York.

Use of the logo outside of these areas is permitted only where the Accredited Business maintains its only office location(s) in the counties listed above. If the business maintains physical locations outside of the enumerated counties, and you wish to have these offices accredited, a BBB multi-service area agreement must be in place between BBBs. Please contact the Director of Membership for more information.

Use of the logo requires a minimum height for the "BBB" of 1/8 inch.

BBB logos may be modified from time to time and Business agrees to modify its use of the BBB logos accordingly.

The license to use the logo is non-exclusive, non-assignable, and non-transferable. If the business is merged, acquired or

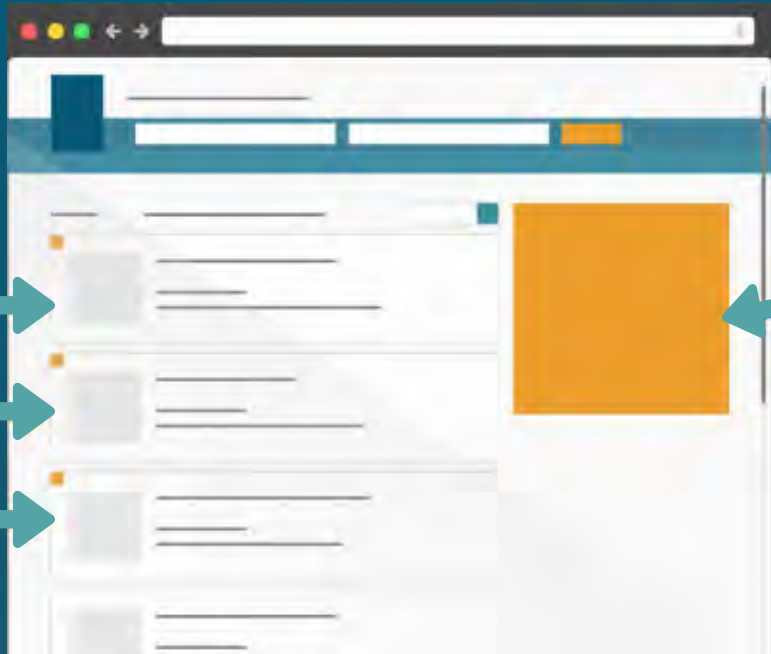
consolidated with another company, it must inform the BBB and resubmit for BBB Accreditation. The successor company must cease logo usage.

Business agrees to cooperate and take all steps necessary as deemed by the BBB to assure proper use and protection of the marks. Business further agrees to cease all use of logos in the event its BBB Accreditation ceases and shall destroy all materials bearing BBB logos and marks.

Permitted use of the logo or marks confers no endorsement or approval of the business's products or services, but is intended solely to convey BBB Accreditation and the business's commitment to the BBB Accreditation Standards.

BBB.org Enhanced Listings

Increase your Accredited Business' exposure to the highly qualified consumers visiting BBB.org.



BENEFITS

- Targeted Ad Placements
- Top Placements on Business Searches
- Whole Site Targeting
- Display and Video Ads

12-Month Sponsorship

Top & Featured Placements

\$500 - \$4,000

.....

HD Video Commercial

\$599

Community Sponsorship

Leverage your accreditation to decision-making consumers visiting BBB.org.

INCLUDES

- Logo Placement on Pages throughout BBB.org - Including Homepage and Targeted, Industry Search Results
- Links Back to Your Website
- For a full list of pages, visit: go.bbb.org/getnoticed

\$250

Per Month

Google Display Ads

Drive people searching Google for the services you offer directly to you!

INCLUDES

- Banner Listings on Google's Display Network for Individual Accredited Businesses
- Ads are Seen Only by Consumers Whose Search History Shows an Interest in the Products or Services Your Company Offers
- Traffic Goes Straight to Your BBB Business Profile or Your Website

\$299

Per Month



A BBB Accredited Business Benefit

Electronic Collection of Your NSF Checks

As a BBB Accredited Business you may sign up for a service that will enable you to collect non-sufficient fund (NSF) checks more quickly and reliably with far less effort and cost.

Through the BBB's agreement with FEDChex, Accredited Businesses who sign up for this service can take advantage of federal laws that allow for electronic re-presentment of checks returned for insufficient funds. Here are just a few of the benefits:

- ✓ Receive 100% Face Value of Checks
- ✓ Eliminate Bank NSF Return Fees
- ✓ Collection Ratios Exceeding 85%
- ✓ Double Your Recovery Odds
- ✓ First Claim To Available Funds
- ✓ Improve Customer Relationships
- ✓ Bad Check Writers Pay For Service

What's The Cost To You?

FEDChex is now offering BBB Accredited Businesses FREE enrollment. This applies whether FEDChex collects one check or 1,000 checks for you. This service is paid for by the bad check writer, and you receive 100% of the face value of your checks.

How Do You Sign Up?

The sign-up process is quick and easy. Just call 1.800.361.8585.

Other Services Available Include:

- ✓ Remote Deposit Capture
- ✓ Credit Card Processing
- ✓ Electronic Check Conversion
- ✓ Lockbox

Contact FEDChex today to find out how their services can accommodate your specific needs.



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Office DEPOT

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Print Services

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rely on for service and stability.



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Take full advantage of your membership benefits with The Better Business Bureau of Metro Washington DC & Eastern PA. Serving merchants for more than 30 years, TSYS Merchant Solutions offers a payment processing program tailored to your business needs.

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- Superior service and support
- A+ Customer Satisfaction Rating from the Better Business Bureau

The logo for Total System Services (TSYS), consisting of the letters "TSYS" in a bold, sans-serif font with a vertical line through the "S".



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Company _____

Contact _____ Title _____

Address _____

City _____ State _____ Zip _____

Phone _____ Association **The BBB of Metro Washington DC & Eastern PA**

Email _____

Better Business Bureau®

Start With Trust.®

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Metro Washington DC and Eastern PA**



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