“Throughout 2017, BBB continued its commitment to helping BBB Accredited Businesses succeed through innovative strategies and engagement.”

- Carrie A. Hurt, President & CEO
Our BBB experienced another year of advancement, brand development and progress. In 2017, BBB continued promoting marketplace trust in local communities across our 105-county service area. We changed our name to the more inclusive BBB serving the Heart of Texas. Throughout 2017, BBB continued its commitment to helping BBB Accredited Businesses succeed through innovative strategies and engagement.

In June, your BBB headquarters moved into a new state-of-the-art building in Austin, Texas. Our new office provides the space needed to keep growing and be better equipped to continually serve you.

To improve communication with Accredited Businesses, BBB implemented a new communications strategy tailoring content to personal preferences and interests. One example of the more localized communications is Trust Talk Magazine, a regionalized publication exclusively for Accredited Businesses.

Additionally, BBB added even more value to BBB Accreditation with new digital engagement improvements. BBB’s website bbb.org updated to a fresh, new look designed to accommodate a growing mobile audience. Our site’s new features, including the new BBB Search, drive traffic, enhance SEO and provide more exposure for BBB Accredited Businesses.

In 2017, BBB also launched a new consumer-facing digital marketing campaign promoting resources to make buying decisions easier. This campaign expanded BBB brand awareness and drove more people to bbb.org.

BBB also launched Ethics in Action, a program designed to encourage children in grades 5-12 to use critical thinking when facing ethical dilemmas they witness every day. This program develops the ethical business owners of tomorrow.

Also in 2017, BBB serving the Heart of Texas raised over $9,000 from BBBS, employees, and Accredited Businesses all across the country to help those affected by Hurricane Harvey. These funds directly helped 70 families in the Texas Gulf Coast area. Furthermore, with the support of your donations, BBB waived three months of BBB accreditation fees for Accredited Businesses impacted by the storm.

In 2018, your BBB will continue to find creative ways to promote you as a BBB Accredited Business and establish marketplace trust in the communities we serve. On behalf of the BBB Board of Directors, I am proud to present this year’s Annual Report reflecting results of our continued commitment to our BBB Accredited Businesses who support our mission of advancing marketplace trust.

Respectfully Submitted,

Carrie A. Hurt, President & CEO
BBB serving the Heart of Texas
with offices in Austin, Bryan, Corpus Christi, Fort Worth, Midland, San Antonio and Waco
Our Vision
An ethical marketplace where buyers and sellers trust each other.

Our Mission
BBB’s mission is to be the leader in advancing marketplace trust.

BBB accomplishes this mission by:

• Setting standards for marketplace trust.

• Encouraging and supporting best practices by engaging with and educating consumers and businesses.

• Celebrating marketplace role models.

• Calling out and addressing substandard marketplace behavior.

• Creating a community of trustworthy businesses and charities.

BBB offers its national and local consumer services online and in person. Through our efforts, BBB helps millions of people each year.

• BBB sets standards for ethical business behavior and monitors compliance.

• Nearly 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 5.2 million BBB Business Profiles.

• 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 Standards for Trust

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

2. Advertise Honestly
   Adhere to established standards of advertising and selling.

3. Tell the Truth
   Honestly represent products and services, including clear and adequate disclosures of all material terms.

4. Be Transparent
   Openly identify the nature, location and ownership of the business; clearly disclose all policies, guarantees and procedures that bear on a customer’s decision to buy.

5. Honor Promises
   Abide by all written agreements and verbal representations.

6. Be Responsive
   Address marketplace disputes quickly, professionally and in good faith.

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.

8. Embody Integrity
   Approach all business dealings, marketplace transactions and commitments with integrity.
# 2017 Board Officers, Executive Committee and Directors

## OFFICERS

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
<th>Company/Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chair</td>
<td>John Carlson</td>
<td>Braswell Office Systems</td>
</tr>
<tr>
<td>Chair-Elect</td>
<td>Mike Church</td>
<td>Cody Pools, Inc.</td>
</tr>
<tr>
<td>Secretary</td>
<td>Angie Sinkfield</td>
<td>Seigman, Starritt-Burnett and Sinkfield, PLLC</td>
</tr>
<tr>
<td>Treasurer</td>
<td>T. Getterman</td>
<td>Supercuts</td>
</tr>
<tr>
<td>President/CEO</td>
<td>Carrie A. Hurt</td>
<td>BBB serving the Heart of Texas</td>
</tr>
<tr>
<td>Past-Chair</td>
<td>Patti Smith</td>
<td>Smitty’s, Inc.</td>
</tr>
</tbody>
</table>

## EXECUTIVE COMMITTEE

<table>
<thead>
<tr>
<th>Name</th>
<th>Company/Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tom Eastman</td>
<td>Summit Security Company</td>
</tr>
<tr>
<td>Jon Eckert</td>
<td>The Bank of Austin</td>
</tr>
<tr>
<td>Brian Jones</td>
<td>RateGenius</td>
</tr>
<tr>
<td>Randy Brunnemann</td>
<td>Crowne Plaza Hotel Austin</td>
</tr>
<tr>
<td>Alan Cutting</td>
<td>HI-TEX Flags &amp; Advertising Specialties, Inc.</td>
</tr>
<tr>
<td>Doug Davidson</td>
<td>BMC</td>
</tr>
<tr>
<td>Monica Davis</td>
<td>The Davis Group, Inc.</td>
</tr>
<tr>
<td>Jeff Evins</td>
<td>Evins Personnel</td>
</tr>
<tr>
<td>Walter Hinkle</td>
<td>Laser Answering Service</td>
</tr>
<tr>
<td>Josh Hobbs</td>
<td>Dalworth Restoration, Inc.</td>
</tr>
<tr>
<td>Bobby Hoxworth</td>
<td>First National Bank Texas</td>
</tr>
<tr>
<td>Evan Islam</td>
<td>Central Station Marketing, LLC</td>
</tr>
<tr>
<td>Susan Jones</td>
<td>Extraco Banks</td>
</tr>
<tr>
<td>Wade Lombard</td>
<td>Square Cow Moovers</td>
</tr>
<tr>
<td>Glenn Newberry</td>
<td>Sherwood &amp; Myrtie Foster’s Home for Children</td>
</tr>
<tr>
<td>Tim Prater</td>
<td>Coufal-Prater Equipment, Ltd.</td>
</tr>
<tr>
<td>Don Rackler</td>
<td>Jon Wayne Service Company</td>
</tr>
<tr>
<td>Rick Ravel</td>
<td>Karavel Shoes</td>
</tr>
<tr>
<td>Philip Robinson</td>
<td>Covert Auto Group</td>
</tr>
<tr>
<td>Linda Smith</td>
<td>En Su Casa Caregivers</td>
</tr>
<tr>
<td>Nancy Thompson</td>
<td>Bolton Real Estate Services</td>
</tr>
<tr>
<td>Rick Valdez</td>
<td>Corsair USA, LLC</td>
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</tbody>
</table>

## DIRECTORS

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<td>Square Cow Moovers</td>
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</table>
Recognizing Award-Winning Businesses

BBB Torch Awards for Ethics is designed to promote not only the importance of ethical business practices, but also the willingness and efforts made by outstanding businesses that demonstrate a commitment to marketplace trust.

Winners are chosen by a panel of independent volunteer business and community leaders and are judged based on their commitment and communication of ethical marketplace practices.

2017 BBB Torch Award Winners

GoMedigap | Round Rock, TX

Lelands Industries, LLC | Grandview, TX

Sandstone Street Bed & Breakfast | Llano, TX

South Texas Eye Institute | San Antonio, TX
BBB in the Community

Your BBB continues to promote BBB Accredited Businesses and deliver trust to the communities we serve. BBB staff regularly work with the media and public to promote the use of BBB through weekly television segments, press releases, speaking engagements and community events. The BBB Cares program encourages BBB employees to give back through volunteer events and activities. As the nonprofit arm of BBB, the Education Foundation’s mission is to strengthen the community through education, outreach and scam prevention. Various educational efforts help the local community, including leading programs such as Military Line, Shred Day and Laws of Life.
In 2017, your BBB incorporated new and innovative strategies to reinforce its position as a leader in marketplace trust. The impact below is the result of efforts to promote BBB Accredited Businesses.

### A BRAND YOU TRUST

- **Total Accredited Business Locations:** 19,919
- **Renewing Accredited Businesses:** 13,313
- **New Approved Accredited Businesses:** 3,487
- **Revoked Accredited Businesses:** 55
- **Applications for Accreditation Denied:** 145

### STAYING CONNECTED

- **Request-A-Quote Emails Sent:** 3,570
- **Customer Reviews Submitted:** 20,415

### BBB Business Profiles Provided to the Public:

**4,094,292**
RESOLUTION THROUGH BBB

Complaints Handled: 26,096

Resolution Rate: 77.79%

Average Days to Close Disputes: 22 DAYS

Advertising Challenges: 342

Investigations: 102

A COMPETITIVE EDGE

Website Sessions: 3,342,455

Media Mentions: 28,012

Social Media Engagement: 110,403

Website Visits from a Mobile Device: 1,298,962

Value of Earned Media: $3,069,053

Website Page Views: 5,838,164
Awards & Recognition

**Outstanding Better Business Bureau Awards**
*Council of Better Business Bureaus*

**Winner:**
Marshall A. Mott Award for overall excellence in communications

**Winner:**
Charity Review: #GivingTuesday Campaign

**Top Workplaces**
*Austin American Statesman*

Honored as one of the top Small Businesses to work at for 2017

**The Marcom Awards**

- **Platinum Award: Facebook Site**
  Central Texas BBB Facebook

- **Gold Award: Publications - Nonprofit**
  BBB Trust Talk Magazine Fall/Winter 2017

- **Gold Award: Annual Report**
  2017 BBB Annual Report

- **Honorable Mention: Holiday Card**
  BBB Holiday Card

- **Honorable Mention: Blog Writing**
  WatchYourBuck.com Blog

- **Honorable Mention: Video/Film - Nonprofit**
  BBB Charity Profiles

**Davey Awards**

- **Silver Award: Card for Design/Print**
  2016 BBB Holiday Card

- **Silver Award: Copywriting for Design/Print**
  BBB Trust Talk Magazine Spring/Summer 2017

- **Silver Award: Not-for Profit for Online Film/Video**
  BBB Charity Profiles

**W3 Awards**

- **Silver Award: Branded Content, Not-for-Profit**
  BBB Charity Profile Videos

**dotCOMM Awards**

- **Gold Award: Online Video**
  Informational for BBB Military Line Training Video

**Videographer Awards**

- **Award of Excellence:**
  BBB Ethics in Action - Video Production, Nonprofit

- **Award of Distinction:**
  BBB Student Video Contest - Video Production, Games, Contests

**Content Marketing Awards**
*Content Marketing Institute*

- **Finalist:**
  Nonprofit Publication, 2017 BBB Trust Talk Magazine

**The Communicator Awards**
*International Academy of the Visual Arts*

- **Award of Distinction:**
  BBB Trust Talk Spring/Summer 2017

- **Award of Distinction:**
  2016 BBB Digital Marketing Campaign

- **Award of Distinction:**
  CentralTexasBBB Facebook

- **Award of Distinction:**
  Military Line: BBB Marketplace Training Video

**Hermes Creative Awards**
*Association of Marketing and Communication Professionals*

- **Platinum Award: Magazine Category**
  Trust Talk Magazine

**PR News’ Nonprofit PR Awards**
*PR News*

- **Finalist: Blog**
  WatchYourBuck.com

- **Finalist: Media Relations**
  Consumer Education

**Best NonProfits to Work for**
*The NonProfit Times*

Honored as one of the best nonprofits to work for in the United States

**Best Companies to Work in Texas**

Honored as one of best places to work in Texas
In 2017, your BBB expanded its reach through traditional and digital marketing initiatives to promote BBB Accredited Businesses. Phase one of BBB.org’s fresh, more user-friendly design launched along with the new BBB Search. These new features help drive traffic, enhance SEO and improve user experience. Your BBB also spearheaded co-branding campaigns seen throughout our 105-county service area that included regional-specific billboard, newspaper, magazine and web advertisements. These successful campaigns and marketing initiatives drove more traffic to BBB Accredited Businesses.

### 2017 Revenues, Expenditures and Net Assets*

<table>
<thead>
<tr>
<th>Description</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Membership dues</td>
<td>$9,874,355</td>
<td></td>
<td></td>
<td>$9,874,355</td>
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<tr>
<td>Project revenue</td>
<td>$662,445</td>
<td></td>
<td></td>
<td>$662,445</td>
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<td>Building fund donations</td>
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<td>$75,999</td>
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<td>$75,999</td>
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<tr>
<td>Contributions</td>
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<td></td>
<td>$50</td>
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<tr>
<td>Interest</td>
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<td>$4,775</td>
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<tr>
<td>Gain on sale of Assets</td>
<td>$11,135</td>
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<td>$11,135</td>
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<tr>
<td>Other</td>
<td>$174,758</td>
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<td>$174,758</td>
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<tr>
<td>Net assets released from restrictions</td>
<td>$75,999</td>
<td>$(75,999)</td>
<td></td>
<td>$75,999</td>
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<tr>
<td><strong>Total revenues</strong></td>
<td>$10,803,517</td>
<td></td>
<td></td>
<td>$10,803,517</td>
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<tr>
<td><strong>EXPENDITURES</strong></td>
<td></td>
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<tr>
<td>Business and consumer programs</td>
<td>$8,615,242</td>
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<td>$8,615,242</td>
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<tr>
<td>Management and general</td>
<td>$937,083</td>
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<td>$937,083</td>
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<tr>
<td><strong>Total expenditures</strong></td>
<td>$9,552,325</td>
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<td>$9,552,325</td>
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<tr>
<td><strong>CHANGE IN NET ASSETS</strong></td>
<td>$1,251,192</td>
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<td>$1,251,192</td>
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<td><strong>NET ASSETS, BEGINNING OF YEAR</strong></td>
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<td>$4,000</td>
<td>$5,684,414</td>
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<td><strong>NET ASSETS, END OF YEAR</strong></td>
<td>$6,931,606</td>
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<td>$4,000</td>
<td>$6,935,606</td>
</tr>
</tbody>
</table>

*2017 Unaudited Year-end financials
Top 10 Complaints and Inquiries

10 Most Complained about Categories

Camping Equipment .................................................. 1,101
New Car Dealers ....................................................... 911
Prepaid Credit Cards ............................................... 885
Apartments ............................................................. 828
Insurance Companies .............................................. 705
Used Car Dealers .................................................... 573
Roofing Contractors ............................................... 541
Consumer Finance Companies .............................. 491
Video Game Dealers ............................................... 460
Banks ................................................................. 459

10 Most Inquired about Categories

Roofing Contractors ................................................. 289,445
Home Builders ....................................................... 138,916
Construction & Remodeling Services .................... 137,473
Insurance Companies .............................................. 95,368
General Contractors ............................................... 75,713
 Plumbers ............................................................. 75,397
 Used Car Dealers .................................................... 70,573
 Financial Services .................................................. 69,434
 Air Conditioning Contractor ................................. 67,051
 Lawyer .............................................................. 46,811

Corporate Office - Austin
1805 Rutherford Lane
Suite 100
Austin, TX 78754

San Antonio
425 Soledad Street
Suite 500
San Antonio, TX 78205

Permian Basin
306 W. Wall Street
Suite 1350
Midland, TX 79701

Bryan/College Station
1733 Briarcrest Drive
Suite 209
Bryan, TX 77802

Waco/Centroplex
200 W. Hwy 6
Suite 225
Waco, TX 76712

Fort Worth
1300 Summit Avenue
Suite 700
Fort Worth, TX 76102

Corpus Christi
802 North Carancahua Street
Suite 630
Corpus Christi, TX 78401