A Letter from the President and CEO

In 2015, BBB® serving Central, Coastal, Southwest Texas and the Permian Basin celebrated a milestone and became the largest BBB with a total of 11,361 Accredited Businesses. This is great news; you are now a part of the most expansive network of trustworthy businesses in North America.

Your BBB launched several campaigns and marketing initiatives to promote you, our BBB Accredited Businesses. BBB spearheaded billboard campaigns seen by tens of thousands of commuters in Midland, Corpus Christi and Central Texas. BBB also executed digital marketing campaigns and expanded BBB’s exposure to a new generation of BBB loyal users. This campaign generated more than 29 million impressions resulting in a 182 percent increase in website traffic. These successful campaigns and marketing initiatives also drove more traffic to BBB Accredited Businesses. BBB revamped its Customer Reviews Toolkit to empower businesses with the resources to ask for customer reviews.

BBB launched BBB Analytics which provides BBB Accredited Businesses with comprehensive insights to help you make better, fact-based marketing decisions. BBB also hosted its Annual Torch Awards for Ethics program designed to celebrate and recognize marketplace role models. BBB Scam Tracker was launched to provide the public with a real-time, interactive hub for finding and reporting scams and fraudulent behaviors to better protect the marketplace.

In 2016, your BBB will continue to incorporate innovative strategies to reinforce its position as a leader in advancing marketplace trust.

Respectfully Submitted,

Carrie A. Hurt, President/CEO
BBB serving Central, Coastal, Southwest Texas and the Permian Basin

2015 Officers, Executive Committee and Directors

Officers

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Chair-Elect: Patti Smith | KVUE-TV, Inc.
Secretary: John Carlson | Braswell Office Systems
Treasurer: T. Getterman | Super Cuts
President/CEO: Carrie A. Hurt | BBB
Past-Chair: Bobby Hoxworth | First National Bank Texas

Executive Committee

Jon Eckert | Comerica Bank
Angie Sinkfield | Seigman, Starritt-Burnett and Sinkfield, PLLC
Nancy Thompson | Bolton Real Estate Services

Directors

Martin Bomba | Window World of San Antonio
Randy Brunemann | Crowne Plaza Hotel Austin
Mike Church | Cody Pools, Inc.
Alan Cutting | HI-TEX Flags & Advertising Specialties, Inc.
Monica Davis | The Davis Group, Inc.
Holly Dunham | Waco Hyundai
Jeff Evins | Evins Personnel
Laurens Fish III | Weed-Corley-Fish Funeral Home
Bobby Jenkins | ABC Home & Commercial Services
Susan Jones | Extraco Banks

Heather Ladge | Austin Business Journal
Wade Lombard | Square Cow Moovers
Rick Ravel | Karavel Shoes
Philip Robinson | Covert Auto Group
Darrell Sander | Frost Bank
Cecily Shull | Shull Properties, LTD.
Lorrie Schultz | Dell, Inc.
Linda Smith | En Su Casa Caregivers
Rick Valdez | Corsair USA, LLC
BBB Mission, Vision and Values

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:
- 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.
- Over 385,000 Accredited Businesses meet and commit to our high standards.
- BBB helps consumers identify trustworthy businesses, and those that aren’t, through more than 6.6 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 STANDARDS FOR TRUST:

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
Honesty represents 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.

Brand Reach
Your BBB focused on innovative and effective strategies to bring attention to trustworthy businesses through social media outreach, a cooperative billboard campaign and digital initiatives. Our digital marketing campaign served over 29 million impressions in a 3-month period from April - July 2015. This campaign successfully increased traffic to our site by 182 percent overall and performed significantly higher than the industry standard.
Awards and Recognition

Outstanding Better Business Bureau Awards
Winner of Marshall A. Mott Award for Overall Excellence in Communications
Winner in Accreditation Support
Winner in three areas of New Accredited Business Development

Austin American-Statesman
2015 Top Workplaces
Top 10 Social Media Accounts in and around Austin

Best Companies to Work for in Texas
Small Employer Category (15-99 Employees)

The Communicator Awards
Award of Distinction: BBB Annual Report
Award of Distinction: BBB Trust Talk

Hermes Creative Awards
Gold Award: Publications/Annual Report - Annual Report

2015 Torch Awards for Ethics Winners

BBB Torch Awards is designed to promote not only the importance of ethical business practices, but also the efforts made by outstanding businesses that demonstrate a solid commitment to marketplace trust. Winners are chosen by a panel of independent volunteer business and community leaders and are judged based on a business’s relationship with its customers, employees, vendors and community.

1-10 Employees
Austin Real Estate Partners

11-49 Employees
Dyezz Surveillance and Security, Inc.

50-99 Employees
Abacus School of Austin

BBB in the Community

BBB continues to engage local communities to expand the BBB brand. BBB staff are regularly featured in news media outlets, local community events and as keynote speakers throughout its 79-county service area. The BBB Cares program encourages BBB employees to give back to their local communities.

Miguel Segura, Regional Director - San Antonio, attending a ribbon cutting ceremony

Heather Massey, Regional Director - Permian Basin, at Riders for Fighters Event in Midland

Staff volunteering at Hays County Flood Relief Food Drive

The Marcom Awards
Platinum Award: Digital Marketing Campaign - 2015 Digital Ad Campaign
Gold Award: Facebook Site - CentralTexasBBB; Website Element/Blog - watchyourbuck.com; Newsletter - Nonprofit - Trust Talk Honorable Mention: Vine - CentralTexasBBB; News Release - It’s a Shark-Eat-Shark World When it Comes to Finding a Loan; Holiday Card - 2014 BBB Holiday Card; Annual Report - 2015 BBB Annual Report

Round Rock Independent School District
Partner of the Year

Videographer Awards
Award of Distinction: BBB Video News
Honorable Mention: CentralTexasBBB YouTube

2015 Top Workplaces

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2015 Revenues, Expenditures and Assets

<table>
<thead>
<tr>
<th>REVENUES</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
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<td>Membership dues</td>
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<td>$5,917,002</td>
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<tr>
<td>Project revenue</td>
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<td>$627,273</td>
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<td>Building fund donations</td>
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<td>Contributions</td>
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<tr>
<td>Interest</td>
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<td>Other</td>
<td>$96,863</td>
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<td>Net assets released from restrictions</td>
<td>$61,122</td>
<td>$(61,122)</td>
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<tr>
<td>Total revenues</td>
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<td>$6,709,848</td>
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<th>EXPENDITURES</th>
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<td>Business and consumer programs</td>
<td>$5,860,915</td>
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<td>$5,860,915</td>
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<tr>
<td>Management and general</td>
<td>$637,627</td>
<td>-</td>
<td>-</td>
<td>$637,627</td>
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<tr>
<td>Total expenditures</td>
<td>$6,498,542</td>
<td>-</td>
<td>-</td>
<td>$6,498,542</td>
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</table>

<table>
<thead>
<tr>
<th>CHANGE IN NET ASSETS</th>
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<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
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<td>$211,307</td>
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<table>
<thead>
<tr>
<th>NET ASSETS, BEGINNING OF YEAR</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
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<tbody>
<tr>
<td>$2,411,280</td>
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<td>$4,000</td>
<td>$2,415,280</td>
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<table>
<thead>
<tr>
<th>NET ASSETS, END OF YEAR</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,622,587</td>
<td>-</td>
<td>-</td>
<td>$4,000</td>
<td>$2,626,587</td>
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</tbody>
</table>

*2015 unaudited year-end financials

BBB by the Numbers

<table>
<thead>
<tr>
<th>BBB Business Reviews Provided to the Public</th>
<th>Website Page Views</th>
<th>Accredited Business Directory Page Views</th>
<th>Total Accredited Business Locations</th>
<th>Media Mentions</th>
<th>Value of Earned Media</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>2,983,176</td>
<td>10,513,613</td>
<td>1,026,779</td>
<td>13,206</td>
<td>$3,489,328</td>
</tr>
<tr>
<td>2014</td>
<td>2,737,246</td>
<td>4,695,650</td>
<td>236,571</td>
<td>12,431</td>
<td>$2,636,354</td>
</tr>
<tr>
<td>2013</td>
<td>2,579,538</td>
<td>4,901,476</td>
<td>580,198</td>
<td>12,151</td>
<td>$1,852,568</td>
</tr>
</tbody>
</table>

2015 Activity

- Website Sessions – 2,939,834
- Number of Visits from a Mobile Device – 1,087,226
- Social Media Engagement – 156,749
- Renewing Accredited Businesses – 8,986
- New Approved Accredited Businesses – 3,030
- Applications for Accreditation Denied – 190
- Revoked Accredited Businesses – 34
- Disputes Handled – 20,024
- Dispute Resolution Rate – 79.67%

Average Days to Close Disputes – 25
Mediations and Arbitrations – 112
Advertising Challenges – 192
Investigations – 126
Total Phone Calls Handled – 75,070
Request-a-Quote Emails Sent – 4,105
BBB Dynamic Seal Clicks – 206,775
Customer Reviews Submitted – 7,918
Top 10 Complaints and Inquiries

10 Most Complained about Categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepaid Debit/Credit Cards</td>
<td>1,301</td>
</tr>
<tr>
<td>Apartments</td>
<td>699</td>
</tr>
<tr>
<td>Auto Dealers - New Cars</td>
<td>602</td>
</tr>
<tr>
<td>Insurance Companies</td>
<td>542</td>
</tr>
<tr>
<td>Sporting Goods - Retail</td>
<td>500</td>
</tr>
<tr>
<td>Auto Dealers - Used Cars</td>
<td>413</td>
</tr>
<tr>
<td>Furniture - Retail</td>
<td>385</td>
</tr>
<tr>
<td>Property Management</td>
<td>365</td>
</tr>
<tr>
<td>Banks</td>
<td>354</td>
</tr>
<tr>
<td>Television - Cable, CATV &amp; Satellite</td>
<td>341</td>
</tr>
</tbody>
</table>

10 Most Inquired about Categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Inquiries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepaid Debit/Credit Cards</td>
<td>113,334</td>
</tr>
<tr>
<td>Roofing Contractors</td>
<td>109,780</td>
</tr>
<tr>
<td>Home Builders</td>
<td>80,335</td>
</tr>
<tr>
<td>Construction &amp; Remodeling Services</td>
<td>60,370</td>
</tr>
<tr>
<td>Auto Dealers - Used Cars</td>
<td>59,744</td>
</tr>
<tr>
<td>Air Conditioning Contractors &amp; Systems</td>
<td>57,525</td>
</tr>
<tr>
<td>Plumbers</td>
<td>50,678</td>
</tr>
<tr>
<td>Attorneys &amp; Lawyers</td>
<td>46,293</td>
</tr>
<tr>
<td>Contractors - General</td>
<td>41,987</td>
</tr>
<tr>
<td>Auto Repair &amp; Service</td>
<td>38,921</td>
</tr>
</tbody>
</table>

Corporate Office - Austin
1005 La Posada Drive
Austin, TX 78752
Phone: 512.445.4748
Email: info@austin.bbb.org

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Email: info@sanantonio.bbb.org

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Email: info@centraltx.bbb.org

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San Antonio, TX 78205
Phone: 210.828.9441
Email: info@sanantonio.bbb.org

Permian Basin
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Midland, TX 79701
Phone: 432.563.1880
Email: info@permianbasin.bbb.org

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Email: info@corpuschristi.bbb.org

Start With Trust®

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