A Report from the President

Better Business Bureau® (BBB) is a standards-based organization that has been helping people find and recommend businesses, brands, and charities they can trust for over one hundred years.

In this era of uncertainty people are looking for reliable, unbiased information to help make their purchase decisions. This is reflected in the record number of inquiries to BBBs all over North America. Consumers viewed BBB online Business Profiles more than 165 million times in 2017. BBB provides information on 6.7 million businesses and represents a community of about 400,000 BBB Accredited Businesses that meet BBB’s high standards of ethical business behavior.

We are proud to report that Better Business Bureau Serving Metropolitan New York served our community in a number of productive ways in 2017.

Some of BBB Serving Metropolitan New York key accomplishments in 2017:

- Received record 5.6 million inquiries for information about businesses.
- Handled over 43,500 complaints filed with us and reported over 35,600 complaints from consumers about businesses.
- Provided information and promoted transparency by processing close to 17,000 Customer Reviews from consumers.
- Developed and launched several new programs to benefit BBB Accredited Businesses, businesses in general and consumers in 2017.
- Participated in more than 20 consumer and business media stories on TV (network and cable, national and local), print and online, helping consumers and businesses protect themselves from scams, and providing much needed information about giving to trustworthy charities.

We are committed to BBB’s mission of advancing marketplace trust by fostering honest and responsible relationships between businesses, charities and consumers. Thank you for your support of this vision. I look forward to our continued work together.

Sincerely,

Claire Rosenzweig, CAE
President and CEO
BBB Serving Metro NY
BBB Serving Metropolitan New York: Mission

Better Business Bureau (BBB) Serving Metropolitan New York, Long Island, and the Mid-Hudson Region is one of 103 independently incorporated BBBS across North America. BBB is a private, nonprofit, non-governmental organization that helps businesses and consumers by providing objective information, evaluation and education.

BBB Serving Metropolitan New York reviews applications of those companies that apply for BBB accreditation and about 6,500 have met our standards and have been invited into accredited businesses status. This BBBs Accredited Businesses are from the five boroughs of New York City, Nassau and Suffolk County on Long Island and seven lower Hudson Valley counties including Westchester, Putnam, Dutchess, Orange, Ulster, Sullivan, and Rockland.

BBB is a key resource for consumers looking for information about the reliability and trustworthiness of businesses. Our mission lies as much with supporting good business as it does with protecting consumers. The two go hand-in-hand: responsible business practices increase consumer trust, which in turn strengthens the business marketplace.

**BBB Mission**

*Be the leader in advancing marketplace trust*

**BBB Vision**

*An ethical marketplace where buyers and sellers can trust each other*

In support of our mission, BBB takes the following steps:

- Publishes objective information on Metro New York area businesses at no cost to consumers
- Offers educational services and resources to businesses and consumers
- Organizes and participates in numerous events in the service of good business management
- Conducts robust consumer services through which resolutions for customer complaints are sought through our mediation and arbitration programs
- Investigates business practices and reviews business advertising in relation to BBB standards
- Serves as an expert source of proactive fraud prevention information for consumers and media
- Supports a community of BBB Accredited Businesses through our voluntary accreditation program for businesses that meet the BBB Standards for Trust

Please read further to learn about these and other exciting programs and services delivered by Your BBB in 2017.
BBB Serving Metropolitan New York: Programs

✓ A Community of Trusted Businesses

Developing and supporting a community of Accredited Businesses that meet its high standards is at the core of the BBB mission. BBB Serving Metro New York’s Accredited Business community is comprised of businesses from a broad array of industries, ranging in size from one- or two-person ventures to Fortune 500 companies.

BBB Accreditation is only available to companies that meet its high standards for business and customer service. BBB Accredited Businesses must pledge to uphold the eight BBB Standards for Trust:

- Build Trust
- Advertise Honestly
- Tell the Truth
- Be Transparent
- Honor Promises
- Be Responsive
- Safeguard Privacy
- Embody Integrity

Not every business that applies for accreditation is eligible. After an in-depth review, only those businesses that meet our standards are offered BBB Accreditation, for which they are assessed an annual BBB Accreditation Fee.

BBB Business Accreditation works to inspire confidence among the consumers, government agencies, media, and within the business community by verifying a business’ commitment to uphold the ethical business standards that advance marketplace trust.

Win-Win: How BBB Accreditation Benefits Businesses

Companies that are accredited by BBB can highlight their reputation for reliability by displaying the BBB Accredited Business Seal at their place of business, in their advertising, promotional materials, business cards and on their website. Given the faith the public has in BBB as a trusted, preferred source of information about business reliability, the seal symbolizes integrity to potential customers.
Accredited businesses are also eligible for special BBB programs, information, and dispute resolution services, including:

**Heightened visibility** on the BBB Metro New York website and through special advertising campaigns and sponsorship opportunities

**Free or discounted attendance** at BBB networking and educational events, in addition to invitations to periodic Accredited Business Only networking meetings

**Employee seminars** on consumer issues and business leadership, which are tailored to each firm’s specific needs and presented at the company’s business location

**E-newsletter, Hot Topics, Streampage Intelligence Reports** which keeps Accredited Businesses informed about subjects of interests and offers them insight into how the BBB can assist them and their employees in order to make the most of their investment in BBB Accreditation

**The BBB Accredited Business Hotline**, a special phone number that Accredited Businesses can call to get expedited help with questions about the marketplace or charities, filing complaints, challenging a competitor’s advertising, or getting advice on business practices

### 2017 Accredited Business Start With Trust® Ad Campaign

The annual BBB *Start With Trust®* ad campaign serves accredited businesses by providing them with increased visibility in the marketplace and in connection with the BBB brand. By participating in the ad campaign, businesses can publicly demonstrate their commitment to good business practices. Ads run in major print news media sources including *The New York Times*, *NewYorkTimes.com*, the *New York Law Journal*, the *New York Daily News*, *El Diario* (in Spanish), and *Newsday* in Long Island. BBB also offers an interactive web-based listing, the “BBB Accredited Business Buyer’s Guide,” which gives participants the opportunity to advertise in a special BBB online directory.

In 2017, 88 accredited businesses participated in the New York City print and digital ads, 222 participated in the Long Island ads, and 243 Accredited Businesses from all three offices participated in the online Buyer’s Guide directory.
Accredited Business Only Networking Meetings

The Business Development and Relationships department regularly conducts special networking breakfast meetings, which cater to small groups in each region. These meetings provide the opportunity for accredited business leaders to meet, network, find out how best to leverage their BBB Accreditation and learn about business issues including customer relations, best advertising practices, cybersecurity and data protection.

Accredited Business Networking Breakfast & Briefing, Mid-Hudson

Business-Building Sponsorship Opportunities

Accredited businesses can take advantage of a variety of BBB sponsorship opportunities which accommodate a wide range of budgets. These include media packages, co-op advertising, seminar and accredited business event support, sponsored listings, website banner ads and newsletter sponsorship. There are also sponsorship opportunities available through the BBB Education and Research Foundation programs, including the BBB Charity Effectiveness Symposium and workshop series, the BBB Forum on Corporate Responsibility, and additional events and educational programs for businesses and consumers.

Other Activities

 Throughout the year, the Business Development and Relationships department participates in a variety of business activities that increase brand and accredited business visibility and promote good practices.

In 2017 these included meetings with leading New York businesses to foster stronger corporate partnerships and the annual NYXPO for Business, one of the largest business trade shows in the Northeast, in which BBB participated as an Event Sponsor for the eighth straight year. BBB provided information about BBB Accreditation at NYXPO on November 7, 2017. Thirteen Accredited Businesses attended as exhibitors.
BBB Serving Metropolitan New York: Programs

✓ Provides Independent, Unbiased Information and Services for Consumers and Businesses

In 2017, BBB Serving Metro New York logged over 5.6 million requests for information about business reliability on our website and by mail, e-mail, and telephone. BBB Serving Metro NY’s database of Business Profiles on over 141,000 metropolitan area companies is continually updated with feedback, complaints, and data it gets from customers for future reference.

In total, across the 103 BBBs in North America that make up our system, consumers accessed business reliability information more than 165 million times in 2017. These numbers suggest that consumers are being more cautious than ever about where and how they spend their money, and are looking for trustworthy information that can help them make informed buying and selling decisions.

Better Business Bureau’s standards, processes, and rating formula ensures that our business profiles are objective and as per our criteria are current and comprehensive as possible. BBB’s business rating algorithm takes into account 7 key elements:

1. Business’s consumer service history with BBB including consumer reviews and complaints
2. Type of Business
3. Time in Business
4. Transparent Business Practices
5. Honoring commitments to BBB
6. Licensing and government actions known to BBB
7. Advertising issues known to BBB

Businesses are rated against the above elements regardless of accreditation status.
Network of Trust Services

Telephone Assistance

BBB’s Consumer Help Line is available between 10 a.m. and 4 p.m. during business days. BBB Consumer Advisors answer calls according to BBB policy. Consumer advisors provide callers with information on BBB’s business profiles, inform individuals on how to file a complaint, offer guidance on specific marketplace issues and problems, and provide referrals to government agencies, associations and out-of-area BBBs that can give additional service to inquirers. BBB answered over 25,500 consumer phone calls in 2017.

Customer Service - Online Consumer Assistance

Visitors to BBB’s websites at www.bbb.org or www.newyork.bbb.org can file a complaint online, find and read business reviews, and browse a resource library of financial and business guidance, advice, and news.

Customer Service - Resolving Disputes

BBB is a destination for people seeking marketplace resolutions. We provide information to help their pre-purchase decisions and successfully resolve consumer disputes ranging from those dealing with inexpensive mail order products to costly home improvement projects. BBB’s Resolution programs bring businesses and their customers together to reach fair and amicable solutions regarding marketplace issues according to BBB system-wide policy.

In 2017, over 74,000 customers contacted BBB Serving Metro New York to file complaints and consumer reviews about businesses. This number is calculated by adding the total number of complaints and customer reviews opened in 2017. The BBB Resolution team assists consumers with resolving their issues, helps businesses to maintain the goodwill and continued patronage of their customers, and makes sure that both sides have an option to mediate and solve problems without resorting to the costly and burdensome alternative of legal action.

The majority of complaints filed with the BBB each year are resolved by working with the consumer and the business to settle the problem.

Every year, the Dispute Resolution team at BBB Serving Metropolitan New York helps thousands of people obtain restitution from businesses, ranging from reshipment of their ordered products to credit

“"The company finally resolved my issue, after I informed them of my pending complaint with your organization. I truly appreciate the good work the Better Business Bureau does. Just the mention of your organization finally got my dispute resolved after almost a year! Thank you.”

-Consumer from Larchmont, NY

"I want to thank the New York Better Business Bureau for all of your help. It’s nice to have people that follow thru.”

-Consumer from Baltimore, MD
adjustments to full refunds of their purchases. In those cases where BBB was able to communicate with the business, 75% of reportable complaints were closed as resolved in 2017.

Another important function of the BBB is to analyze complaints for patterns or unusual problems that need to be brought to a company’s or industry’s attention. By providing companies with valuable feedback about their customers’ complaints, BBB helps them identify the underlying causes of the problems and provides them with an opportunity to strengthen their customer service. Closed complaint information is covered in the company’s BBB Business Profile to alert prospective customers. Failure to resolve the underlying pattern or problem can also affect the BBB Business Profile letter grade. Under certain circumstances, the BBB cooperates with government agencies to help with investigations and uncover scams.

BBB Serving Metropolitan New York published more than 17,000 Customer Reviews in 2017. The BBB Business Profile provides a place for feedback regarding the customer experience, including positive comments in addition to complaints. This type of feedback is something customers have told us is important to them when they research companies. Accredited Businesses have also asked for this valuable feature.

The Arbitration Phase

When disputes cannot be resolved through mediation, BBB may offer arbitration. With the agreement of both parties, an independent, trained BBB Arbitrator hears each side’s position and renders a decision resolving the dispute. Through arbitration, BBB provides businesses and consumers a fast and fair way to resolve disputes and helps them to avoid the costs associated with going to court.

"Thank you for settling my dispute so quickly. You've really made my Christmas season very merry indeed.”
-Consumer from Evansville, IN

"Thank you BBB for your actions I feel if it wasn't for you I would still have no resolution to this situation. A+ for the BBB.”
-Consumer from Waverly, TN

The automotive industry has made a commitment to resolving customer disputes through BBB arbitration. In 2017, thirty-five car manufacturers participated in a national BBB program called AUTO LINE. Founded in 1978, BBB AUTO LINE is the nation’s oldest and most respected auto warranty dispute resolution program. The AUTO LINE program enables customers to have their vehicle problems resolved by a BBB arbitrator at no cost to the consumer. BBB Serving Metro NY arbitrated 26 cases in 2017: 24 AUTO LINE cases and 2 Verizon cases.
Marketplace Resolution Services and Complaint Detail Publishing Staff

From left to right: Shenika Zephyr, Navneet Kaur, Ryan Prasad, Maximiliana Pachecho work to analyze complaints and help resolve consumer/business disputes.

2017 Service Statistics from
BBB serving Metropolitan New York,
Long Island and the Mid-Hudson Region

5,652,883
Consumer Inquiries
about Business Profiles in our database

4,016,464
Users Visited
newyork.bbb.org

2,908
General Assistance

7,573
Counselings

9,334,148
Pageviews on newyork.bbb.org

43,500 Complaints Filed
75% Dispute Resolution Rate

11,914 Mediations, Arbitrations & Dispute Resolution Hearings
Financial Services topped the 2017 Complaint Categories list with 6,015 complaints in 2017

17,000 Customer Reviews
24 AUTO LINE Arbitrations

265 Advertising Reviews
141 Investigations
34 Press Releases Issued, Including 27 that warned of substandard business practices

In 2016, BBB received 5,243 complaints concerning Financial Services, the most complained-about category last year. Businesses in this category include banks and banking services, collection agencies, credit cards, insurance companies, and loan providers. Rounding out the top three categories are Telecommunications and Online Retailers. Telecommunications complaints focused on cable television service, and cellular and traditional telephone service providers. Most Online Retailer complaints focused on companies engaged in retail from an e-commerce platform.


Investigations

In the past several years, BBB Serving Metro New York’s Information and Investigations Department has helped to uncover cases of deceptive or fraudulent business activities.

In 2017, your BBB served as a source of information for multiple government investigations by providing information about complaints related to more than 66 investigations and enforcement actions brought by agencies such as the New York City Department of Consumer Affairs, New York State Department of Financial Services, New York Office of the Attorney General, as well as Attorney Generals from a number of other states, the U.S. Department of Justice, the Federal Trade Commission and the U.S. Postal Inspection Service. BBB also performs its own investigations and informs the public about the results on its website and through press releases. In 2017, Metro NY BBB conducted 141 investigations about substandard or fraudulent business practices.

By investigating deceptive practices and challenging false advertising, BBB’s Investigations Department exposes companies that attempt to profit at the expense of responsible businesses and the public and warns consumers about them. When advertising or other standards-based issues are found, BBB first alerts management at the company in question and tries to work with them to help meet BBB Standards. In this way, responsible firms may resolve their problems and maintain the confidence of their customers. When companies fail to address problematic practices or advertising, the incidents are summarized in BBB Business Profiles and, when appropriate, referred to government agencies and the media. BBB also releases advisories on scams and deceptive practices throughout the year on its website and to the media.

Scam of the Year:

The Top Scam reported in the Metro NY BBB area was Phishing Scams. This scam involves communication impersonating a trustworthy entity, such as a bank or mortgage company, intended to mislead the recipient into providing personal information or passwords. Perhaps the reason for the top spot was the prevalence of a scam, dubbed “Can you hear me?,” for the opening line that was extremely common early in the year. According to BBB’s 2017 Scam Tracker Annual Risk Report, virtually none of those reporting could point to an actual monetary loss due to the calls.

Scam Tracker SM:

In 2017, Metro NY BBB received 3,416 submissions to the Scam Tracker SM, BBB’s free interactive tool that provides consumers across North America with a place to report scams and fraud, and to warn others of malicious or suspicious activities. All BBBS operating in Canada and the United States are collecting information from consumers, which is shared with law enforcement agencies for use in identifying and prosecuting scammers.

Of these 3,419 submissions, 1,779 were published as Scams, and 1,403 were determined to be consumer disputes or reviews against legitimate businesses. In those cases, the consumers were referred to file a complaint or customer review. The remaining entries were de-activated because of incomplete submissions or are under review pending additional research.

The top three scams submitted to Metro NY BBB in 2017 were Phishing (nearly 28% of submissions), Online Purchases (about 11% of submissions), and Tax Collection (about 10% of submissions).
Metro NY BBB uses the information in Scam Tracker to track trends, begin investigations, develop reports, and issue consumer alerts as needed.

**Advertising Review**

BBB conducts an Advertising Review program in order to foster business self-regulation. In 2017, BBB Serving Metro New York performed 272 ad reviews. The BBB Code of Advertising calls for businesses to avoid using misleading, deceptive, and false advertising. It guides BBB’s efforts to protect consumers and assist businesses in promoting their products in a clear and transparent way. BBB regularly monitors websites and local newspapers for misleading advertising. When BBB believes that an advertisement may confuse or deceive consumers, it forwards the ad to the business in question and requests voluntary modification or substantiation of the ad’s claims. Questionable advertising practices that BBB investigates include deceptive claims of results for products or services, false claims of lowest pricing, products advertised as being free and guarantee or warranty offers without disclosure of the applicable terms and conditions. About one-third of the BBB ad review challenges resulted in adequate substantiation or revised ads.

**BBB and Media Relations**

BBB Serving Metro New York cultivates relationships with the media channels and journalists as part of our ongoing effort to educate consumers. BBB helps reporters by offering assistance in investigations, acting as liaison with consumers or fraud victims who may want to share their stories, providing access to knowledgeable BBB executive staff for interviews, and serving as a source for general business and consumer-related information. By working together with the media, BBB seeks to share useful information with consumers in order to assist them in making educated purchasing decisions while promoting good business practices and trust in the marketplace.

In 2017, BBB Serving Metro New York assisted television, print, online and radio media for a variety of stories. These stories reached consumers locally, regionally and nationally. The topics ranged from specific scams targeting the unemployed to how to choose a trustworthy charity to support.

A BBB Serving Metro New York spokesperson appeared in over twenty news stories in 2017 and we assisted with many others. A small sample of coverage in 2017 includes:
Television

| CBS 2 Local | • Negative Beauty Options  
| | • Hurricane Harvey  
| Fox 5 News | • 2nd Time Around  
| | • Hurricane Harvey  
| News 12 Westchester | • Free WiFi Scams  
| NY1 | • Can You Hear Me  
| | • Tax Scams  
| ABC 7 | • Guzu  
| | • National Consumer Protection Week  
| | • Holiday Shipping Scams  
| Telemundo | • National Consumer Protection Week  
| | • Mercari  
| Fios News | • Hurricane Harvey  
| Univision 41 | • National Consumer Protection Week  

Radio

| Bloomberg Radio | • Small Business Scams  

Metro NY BBB CEO Claire Rosenzweig films an interview with ABC 7 New York.

Univision’s Berenice Gartner reports live from Metro NY BBB for BBB Live on November 15, 2017.

Metro NY BBB CEO Claire Rosenzweig presenting at the NY IRS office for National Tax Security Awareness Week on November 29, 2017.
**BBB Volunteers**

BBB Serving Metro New York welcomes members of the New York community who support our mission and wish to volunteer their time. Volunteers participate in our dispute resolution department, where they help consumers and businesses to resolve disputes amicably. Volunteers in BBB Dispute Resolution undergo a training process that helps them become knowledgeable and skillful complaint analysts. Additional volunteers participate in BBB Foundation programs.

BBB volunteers include professionals and retirees. Many commit substantial time to your BBB each week and have volunteered for many years, while others stay for shorter periods of time, sometimes simply offering one-time assistance and expertise for special events and programs.

**Mid-Hudson and Long Island BBB Offices**

In addition to the Headquarter office in Manhattan, BBB Serving Metropolitan New York includes two offices; one in the Mid-Hudson region of New York State and the other in Long Island. These offices serve the mission of BBB and carry on BBB core activities including monitoring and reporting on local businesses, reviewing businesses for BBB Accreditation and providing local complaint and mediation services. They work with local media, government, bar associations, educational facilities, business and nonprofit communities to promote high standards for marketplace trust and to conduct relevant educational programs in their respective regions for businesses and the public on good practices.

**Events and Regional Outreach**

In 2017, the Mid-Hudson and Long Island BBB offices participated in, presented and/or sponsored numerous educational or business-related events and programs, in collaboration with the New York City headquarters office of the Metro NY BBB and with Metro New York’s independent but affiliated BBB Education and Research Foundation. For example:

**MID-HUDSON**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>1/13/17</td>
<td>MHBBB/NYBBB representation at Westchester County press conference re: elder financial abuse/empowerment &amp; senior fraud awareness</td>
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<tr>
<td>3/2/17</td>
<td>Networking Breakfast &amp; BBB Briefing Program - Advertising Hazards-Pitfalls to Avoid</td>
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<tr>
<td>4/24/17</td>
<td>New York Small Business Development Center Annual Staff Training Conference: NYBBB as remote co-sponsor with Upstate BBB</td>
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<tr>
<td>4/30 – 5/2/17</td>
<td>Representation (on behalf of NYBBB) at BBB Tri-Regional Meeting</td>
</tr>
<tr>
<td>5/1/17</td>
<td>Not-for-Profit Leadership Summit XV: MHBBB/NYBBB representation/table</td>
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<tr>
<td>5/25/17</td>
<td>Networking Breakfast &amp; BBB Briefing Program</td>
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<tr>
<td>6/15/17</td>
<td>Annual Conference, Association for Conflict Resolution-Greater NY -</td>
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<tr>
<td>Date</td>
<td>Event Description</td>
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<tr>
<td>6/21/17</td>
<td>Presented business community program: Cyber Security for the Small Business (NYC)</td>
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<tr>
<td>6/25/17</td>
<td>Media coverage/mention re: Cyber Security program (Newsday This Week column)</td>
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<tr>
<td>7/20/17</td>
<td>Networking Breakfast &amp; BBB Briefing Program - Social Media for the Small Business: Pitfalls to Avoid</td>
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<tr>
<td>8/16/17</td>
<td>Public Affairs: Meeting with Westchester County Department of Consumer Protection</td>
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<tr>
<td>9/12/17</td>
<td>Presented program: Scam Prevention/Senior Scam and Identity Theft Avoidance (LI)</td>
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<tr>
<td>9/26/17</td>
<td>Networking Breakfast &amp; BBB Briefing Program</td>
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<tr>
<td>9/27/17</td>
<td>Media Outreach: Free Wi-Fi Scams (News 12)</td>
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<tr>
<td>10/17</td>
<td>Media Outreach: Can You Hear Me? Scam Calls (News 12)</td>
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<tr>
<td>10/4/17</td>
<td>Presented corporate program: Customer service/reputation management (NYC)</td>
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<tr>
<td>10/18/17</td>
<td>Mediation Settlement Day kickoff event-New York Law School - NYBBB as co-sponsor/table representation</td>
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<tr>
<td>11/7/17</td>
<td>NY Business Expo &amp; Conference: NYBBB/MHBBB representation</td>
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<tr>
<td>11/29/17</td>
<td>Networking Breakfast &amp; BBB Briefing Program - Cyber Security &amp; holiday breakfast</td>
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<tr>
<td>Ongoing</td>
<td>Brian Rauer continued service on Westchester County Citizen’s Consumer Advisory Council</td>
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**LONG ISLAND**

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<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>02/16/17</td>
<td>HIA Summit</td>
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<tr>
<td>02/24/17</td>
<td>Attended Trade Show – Hyatt Regency</td>
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<tr>
<td>03/18/17</td>
<td>Trade Show – Long Island Business Expo</td>
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<tr>
<td>03/21/17</td>
<td>LIBBB Network and Briefing Breakfast</td>
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<tr>
<td>04/13/17</td>
<td>Hiring Our Heroes Event</td>
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<td>05/03/17</td>
<td>L.I. Business Expo Trade Show</td>
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<tr>
<td>05/11/17</td>
<td>LIBBB Network and Briefing Breakfast</td>
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<tr>
<td>05/25/17</td>
<td>Attended the Hauppauge Industrial Association (HIA) Trade Show – Suffolk County</td>
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<tr>
<td>06/06/17</td>
<td>Presented the Virginia “Ginny” Gerardi Memorial Scholarship – Levittown HS</td>
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<tr>
<td>09/19/17</td>
<td>LIBBB Network and Briefing Breakfast</td>
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<tr>
<td>10/20/17</td>
<td>Veteran Career Fair Trade Show</td>
</tr>
<tr>
<td>11/09/17</td>
<td>LIBBB Network and Briefing Breakfast</td>
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BBB Education and Research Foundation

✓ Provides accountability information on charities and educational programs for charities, businesses, consumers and professionals who are at the early stages of their careers.

Metro New York BBB’s Foundation: Affiliate and Collaborator

BBB Serving Metropolitan New York shares office space and works closely with the separately incorporated and independently governed Education and Research Foundation of the Better Business Bureau of Metropolitan New York, a 501(c)(3) charity.

The Foundation’s work is generously supported in part by voluntary donations contributed above accreditation fees, by Accredited Businesses. We thank the BBB Accredited Businesses that participate in the Foundation’s efforts by providing valued contributions. A complete annual report for the BBB Foundation is available on request or can be viewed online at www.newyork.bbb.org.

The Foundation’s principal activities are:

- The Charity Accountability Program, which includes preparation of BBB Charity Reports
- Educational events and outreach programs for businesses, charities, and consumers in English – and whenever possible, in Spanish
- The Skill-Building Volunteer Intern Program, which provides volunteers with access to business skills and career talks with prominent leaders

The BBB Foundation’s Charity Accountability Program evaluates charity practices and reports on locally soliciting charities, works to promote accountability in the nonprofit sector and manages the BBB Accredited Charity Seal Program for qualifying charities that have first met all of the 20 BBB Standards for Charity Accountability. The Metro New York Charity Accountability Program is one of the largest local BBB charity reporting services in the country. Donors can view BBB charity information any time at www.ny.give.org.
Unaudited BBB 2017 Financials

Better Business Bureau
Serving Metropolitan New York, Inc.

Statements of Activities

| Revenues and public support:                             | Year Ended December 31, |
|                                                        | 2017          | 2016          |
| Accreditation fees                                      |               |               |
| Renewals                                                | $ 2,483,208   | $ 2,450,399   |
| New Accredited Businesses                               | 1,079,461     | 974,796       |
| Arbitration programs                                    | 15,275        | 6,800         |
| Interest income                                         | 241           | 243           |
| Advertising campaign & other income, net of direct expenses | 257,798      | 308,565       |
| Program administration income                           | 175,916       | 152,691       |
| Donated services                                        | 5,351         | 10,740        |
| **Total revenues and public support**                   | 4,017,250     | 3,904,234     |

| Expenses:                                               |               |               |
| Program services:                                       |               |               |
| Dispute resolution                                      | 1,152,424     | 1,050,263     |
| Investigation and dissemination of information          | 1,353,276     | 1,246,423     |
| **Total program services**                              | 2,505,700     | 2,296,686     |

| Support Services:                                       |               |               |
| Management and general                                  | 591,560       | 527,784       |
| Membership development                                  | 1,053,412     | 991,663       |
| **Total support services**                              | 1,644,972     | 1,519,447     |
| **Total expenses**                                      | 4,150,672     | 3,816,133     |

| Increase in unrestricted net assets                     | (133,422)     | 88,101        |
| Unrestricted net assets - January 1                     | 2,094,859     | 2,006,758     |

| Unrestricted Net assets - December 31                    | $ 1,961,437   | $ 2,094,859   |
2017 BBB Board of Directors

Lawren Briscoe  
(01/2017-04/2017)  
Senior Director – Fair Employment Practice  
Ralph Lauren Corporation

Cara Oleksa  
Director of Installation & Maintenance Verizon Communications

John Simone (Vice-Chair)  
Director, Global Sustainability & Social Responsibility  
Colgate-Palmolive Co.

Michael Brizel (Treasurer)  
Executive Vice President & General Counsel  
FreshDirect

Michael Portegello (Board Chair)  
Partner, Assurance Services, Northeast Growth Markets Leader  
Ernst & Young LLP

Eric Solomon (Vice-Chair)  
Senior Vice President, Planning & Precision  
Nielsen

Joel Goldberg  
Of Counsel  
Stroock & Stroock & Lavan LLP

Kevin Rooney  
Chief Executive Officer  
Oil Heat Institute of Long Island

Sheila Sullivan (Vice-Chair)  
Director of Global Consumer Affairs  
Coty Inc.

Kerri D. Holloway (Vice-Chair)  
Vice President, CRA Investments and Administration  
BNY Mellon

Claire Rosenzweig, CAE (ex-officio, non-voting)  
President & Chief Executive Officer  
Better Business Bureau Serving Metropolitan New York

Edward Weber (Treasurer)  
Executive Vice President and Chief Financial Officer  
MLB Advanced Media, L.P.

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Synapse Group, Inc., A Time Inc. Company

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New York Daily News

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Coty, Inc.

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Your questions and feedback will be welcome. Please don’t hesitate to contact us using the information below.

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Fax: 914.333.7519  
MHInquiries@newyork.bbb.org

Consumer advisors are available 10 a.m. to 4 p.m., Monday through Friday, except holidays.