Start Your Search With Trust

Lots of companies say they are trustworthy. Those with the Better Business Bureau Seal have committed to it. So next time you look for a business, find one you can trust.
Celebrate 100 Years of Trust in the Marketplace

The Better Business Bureau proudly marks 100 years of helping businesses and consumers across the Mid-Atlantic region. A lot has changed since the BBB got its start at the beginning of the twentieth century. Long gone are the days when an unknown merchant rolled into town, set up a sign, shouted praises of their wares, and drew crowds on a busy street corner. Over the past century, the BBB has remained steadfast in its mission to call out charlatans and companies with poor performance while lifting up many, many honest and trustworthy businesses.

Our story is enduring and our mission is just as relevant today as it was 100 years ago. Please enjoy this description of our history, and learn about our commitment to making the marketplace a “Better” place where we can all live, work and prosper.

At the turn of the twentieth century, the business marketplace experienced a much different environment than what we have today. The late 1800s and the early 1900s were marked by a lack of consumer protection. These were the days of “snake oil,” shoddy products, and service promises that were rife with bait and switch ploys. False and misleading advertising was abundant and it was an accepted business practice to exaggerate in advertising.

It was around this time that the consumer movement started to form. In answer to cries from the public, the U.S. Government began to pass laws aimed at providing protection to consumers. In 1890, the Sherman Antitrust Act was enacted to put a curb on business monopolies. In 1914, Congress enacted the Federal Trade Commission Act, which created the Federal Trade Commission. However, the private business sector also answered the call for help.

Understanding that a lack of trust in the marketplace might serve to restrict the free flow of goods and capital in the free enterprise system, vigilance committees were formed to monitor advertising. Advertising Clubs of the American Advertising Federation originally formed the vigilance committees.

The first BBB was founded in 1912 as an extension of these advertising vigilance committees. Over the next few years in cities across America, the BBB movement continued its growth. Then, in 1920, a group of local business leaders formed a chapter of the Better Business Bureau in order to bring its much needed services to our area.

The purpose of these early efforts transcends to today’s BBB mission: to foster public confidence and trust. The BBB is synonymous with honesty and integrity in business practices, and the founders of the BBB understood that in order for the legitimate business community to gain the trust of the public, they needed to show not only that they cared, but also their willingness to do something about it.

From the time the first BBB started it did not take long for the public to become aware of what the few dedicated BBB volunteers, employees and business members were doing to help the community. The BBB movement grew rapidly and the public began to rely more heavily on the BBB for requests for service outside of the area of advertising. The public began to contact the BBB to determine the reputation of firms they intended to do business with, or to tell the BBB of a bad experience they had with a particular company. Other times, the consumer would contact the BBB to seek assistance in resolving a marketplace dispute, or to seek advice.

With these additions to its mission, the BBB also added the responsibility to set and uphold standards for ethical business behavior. This is the foundation that the local Better Business Bureau was built upon. As a standards based organization, the BBB has always relied on certain salient principles to guide it.

The BBB Standards for Trust define the BBB’s beliefs. Chief among these is the long standing commitment to treat those they serve with dignity and respect. The BBB has always stood in solidarity with matters of fairness, ethics and integrity. It is one of its hallmarks and the grounding principle of the organization. It also serves as a beacon for society and the marketplace as a whole.

The BBB exists for the purpose - and always has - to help consumers find trustworthy businesses and make smart buying decisions. In a grey world of what is right or wrong, the BBB provides concrete, objective information. The BBB is a champion for trust, and the BBB Accredited Business Seal is a guiding light that fosters an ethical marketplace for all.
Consumers today have access to more information than ever before, and interactions between a buyer and seller have changed more than anyone could have ever imagined 100 years ago. eBay and Craigslist are a far cry from the marketplace a century ago! However, despite these changes – and others – the need for an honest, ethical marketplace has remained a constant. In fact, some may argue that trust is more important now than ever before.

The BBB's services are used by consumers who can be classified as “Buyers of the Best,” a trend identified and defined by the research firm Nielsen. Frustrated by an overwhelming number of marketing and media messages, today’s “Buyers of the Best” value authenticity, honesty, integrity, and trust, and they expect these same values in the companies with which they choose to do business. Their lifestyle is one of hard work, family, common sense and community. These are people who value “quality” and take pride in making smart decisions. These consumers are doing their homework – and want to make sure they are working with businesses that value the same things they do.

BBB Accredited Businesses are those businesses. When consumers work with a BBB Accredited Business, they can be assured that their business’s advertising is honest and accurate, and that it is truthfully representing its products and services. BBB Accredited Businesses are required to be open about any policies and procedures which might impact a consumer’s decision to purchase from them, and they honor their contracts and promises. If there is an issue that arises, BBB Accredited Businesses have pledged to address disputes professionally, quickly and in good faith. When you work with a BBB Accredited Business, you can have confidence that the company is committed to doing business according to a set of eight BBB standards that are critical for advancing trust in the marketplace, and ensuring the integrity and performance of the business’s products or services. More importantly, the BBB holds its members accountable to these standards. BBB accreditation provides comfort to the consumer and credibility to the business – it’s just one of the many ways that the BBB is making the marketplace a better place for all.

And, it’s working. There are thousands of examples of consumers and businesses building solid relationships based on trust every day. The BBB is proudly supported by approximately 9,100 BBB Accredited Businesses in the District of Columbia, and areas of Maryland, Pennsylvania, Virginia and West Virginia. BBB Accredited Businesses are made up of both large corporations and locally owned and operated small to mid-sized businesses.

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

These core services are only part of the overall reach of the BBB. In addition, the BBB monitors issues stemming from the thousands of scam reports submitted to the BBB's Scam Tracker program every month - all so that the BBB can help protect consumers and businesses. The BBB also regularly provides consumer and business research, studies and education on a variety of topics like the BBB Trust Index, BBB Investigative Studies, and the BBB Scam Tracker Risk Report. The BBB also investigates unscrupulous marketplace behavior and works with the media and government agencies to expose them. And, yes, the BBB continues the work that started it all by reviewing and challenging sub-par advertising practices in the marketplace. The BBB is committed to listening to businesses and consumers, and to working with them to find solutions to what challenges them most.

Over the past decade alone, nationwide demand for the BBB's free consumer services has continued to soar. In 2019, the BBB fielded more than 935,000 complaints and serviced more than 183.8 million inquiries from the public. The BBB mission to help consumers find businesses, brands and charities that they can trust has and always will carry the marketplace forward. The BBB has its members (BBB Accredited Businesses) to thank for their dedication to the BBB mission and for upholding the BBB Standards for Trust.

A century later the BBB is one of the largest, most well-known, self-regulatory consumer and business advocacy groups in the world. It is also home to the single largest group of trustworthy businesses in North America. The BBB’s legacy and unwavering commitment to core values and principles is why today the vast majority of the public knows of the BBB. And, according to a Nielsen survey, 8 out of 10 consumers prefer to do business with a company that is BBB Accredited.

The century-old respect and value the marketplace places on the BBB is due to one simple fact: the BBB starts with trust.
BBB’s Mission and Vision
The BBB’s mission is to be the leader in advancing marketplace trust. The 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 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 Code of Business Practices 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.
The BBB's Top 10 Complaints and Inquiries*

**TOP 10 COMPLAINTS**

1. Online Retailers 36,990
2. Cell Phone Supplies 27,956
3. New Car Dealers 24,511
4. Cable TV 21,695
5. Long Distance Phone Service 17,059
6. Collection Agencies 15,593
7. Furniture Stores 14,650
8. Used Car Dealers 14,449
9. Telephones 13,906
10. Internet Service 13,405

**TOP 10 INQUIRIES**

1. Roofing Contractors 5,896,021
2. General Contractors 4,557,221
3. Online Retailers 4,421,231
4. Collection Agencies 2,991,40
5. Construction Services 2,818,890
6. Used Car Dealers 2,725,902
7. Plumbers 2,684,083
9. Home Builders 2,251,589
10. Property Management 1,966,441

*Statistics represent national BBB inquiries and complaints from 2019.

BBB.ORG

The BBB’s services to consumers are free of charge. The BBB provides objective advice, BBB Business Profiles on more than 5.3 million companies, 11,000 charity reviews, dispute resolution services, alerts and educational information on topics affecting marketplace trust.
BBB INDUSTRY PROGRAMS
The International Association of Better Business Bureaus (IABBB) and BBB National Programs (BBBNP) are recognized leaders in developing and administering dispute resolution, industry self-regulation and online privacy programs.

CHILDREN’S FOOD AND BEVERAGE ADVERTISING INITIATIVE (CFBAI)
The Children’s Food and Beverage Advertising Initiative continues to be a trusted voice in the conversation about childhood obesity. The initiative, created by BBB in 2006, is transforming the children’s food advertising landscape by requiring that foods advertised to children under age 12 be healthier or better for-you foods. CFBAI is designed as a way for responsible advertisers to be a part of the solution to childhood obesity, which affects about one-third of young people in the U.S.

BBB MILITARY LINE
As a partner in the U.S. Department of Defense (DoD) Financial Readiness Campaign, BBB Military Line® brings BBB services to military personnel (including Reservists and National Guard), retirees, DoD Civilians and their families. Through Memoranda of Understanding with the Army, Air Force, Navy and Marine Corps, and through status as a Coast Guard Qualified Organization, BBB Military Line offers a variety of free services and consumer education to the military via local BBB outreach as well as on the Web.

RESOURCES WE OFFER FOR BUSINESSES AND CONSUMERS
BBB provides a wide range of services, all of which are designed to assist the consuming public and in doing so help maintain confidence in the marketplace. BBB’s consumer services are offered free to everyone and are available locally, nationally, online and in-person.

BBB BUSINESS PROFILES AND CHARITY REPORTS
The BBB has become a primary resource for anyone seeking detailed background information on businesses and charities. The BBB offers free business information on more than 53 million businesses across North America. Our Business Profiles provide information that can alert the consumer to a history of unanswered or unsettled complaints, customer reviews, law enforcement actions, and/or advertising violations. Trust BBB ratings and reviews to help you make informed buying and donating decisions.

BBB EU PRIVACY SHIELD
The U.S. Department of Commerce - in consultation with the European Commission and the Swiss Data Protection Commissioner - has developed a “Privacy Shield” framework to allow U.S. businesses to receive and process personal data from the EU countries and Switzerland provided that they put in place certain privacy protections. Many companies participating in the Privacy Shield framework have chosen the dispute resolution program operated by BBB to help resolve issues that arise with consumers. This program, BBB EU Privacy Shield, provides free privacy dispute resolution services for eligible complaints about BBB EU Privacy Shield Participating Businesses.

BBB WISE GIVING ALLIANCE
BBB Wise Giving Alliance (WGA) helps donors make informed giving decisions and advances high standards of conduct among organizations that solicit contributions from the public. WGA produces in-depth evaluative reports on national charities based on comprehensive Standards for Charity Accountability, and publishes a quarterly magazine, The Wise Giving Guide.

CHILDREN’S ADVERTISING REVIEW UNIT (CARU)
CARU’s mission is to protect children under 12 and encourage responsible advertising. CARU’s primary activities are the review and evaluation of child-directed media and online privacy practices as they affect children.

NATIONAL ADVERTISING DIVISION (NAD)
Established in 1971. NAD’s mission is to focus on assuring that advertising does not deceive or mislead consumers. NAD’s decisions represent the single largest body of self-regulatory decisions related to truth and accuracy in the U.S.

BBB ACCREDITATION
BBB Accreditation is an honor – and not every business is eligible. Businesses that meet our high standards are invited to seek BBB accreditation. BBB Accredited Businesses have agreed to live up to our Standards of Trust, a comprehensive set of best practices for how businesses should treat the public in a fair and honest manner.

BBB SCAM TRACKER
The latest tool in BBB’s fight against scams and fraud, BBB Scam Tracker collects information from consumers on scams and displays trends in real time on an interactive map. Find and report scams to BBB Scam Tracker: bbb.org/scamtracker.

DISPUTE RESOLUTION
BBB provides dispute resolution services to help resolve complaints between customers and local businesses. The dispute process is an alternative to going to court – it’s informal and user-friendly and helps resolve about a million complaints each year.
New Risks and Emerging Technologies
2019 BBB Scam Tracker Risk Report

**37,283**
SCAMS REPORTED IN 2019

**THE 5 Riskiest Scams**

1. **Employment Scams**
   A job offer comes with high pay, options to work remotely, and flexible hours. To get the job, a candidate must complete forms that require personal and/or sensitive information and may be required to “purchase equipment” with part of the proceeds of what turns out to be a fake check.

2. **Cryptocurrency Scams**
   Cryptocurrency is purchased from, traded by, or stored with a person or exchange site that turns out to be fraudulent. Sometimes these digital assets are purchased as part of a fraudulent Initial Coin Offering (ICO), in which investors are scammed into paying money or trading digital assets for a company or product that never materializes.

3. **Online Purchase Scams**
   A buyer makes a purchase online from an individual seller or company, but the item never arrives. Or, in other scenarios, a person sells an item online, but the check received for payment is fake.

4. **Fake Check/Money Order Scams**
   A check is sent to a consumer that contains an “accidental overpayment” or some other overage. The consumer is asked to wire back the excess money. The check appears real and “clears,” so the consumer thinks it is okay to withdraw funds, but weeks later the bank discovers the check is phony. The consumer now owes the withdrawn funds to the bank plus penalties and fees.

5. **Advance Fee Loan Scams**
   A loan is “guaranteed,” but comes with upfront charges, including taxes or “processing fees.” When the charges are paid, the loan never materializes and the applicant is left with larger debts.

**BBB Scam Tracker helped save consumers $42 MILLION in 2019.**

**HIGHLIGHTS BY AGE**

<table>
<thead>
<tr>
<th>Riskiest Scam Types by Age</th>
<th>SUSCEPTIBILITY</th>
<th>MEDIAN $ LOSS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment 18-54</td>
<td>45.3%</td>
<td>$100</td>
</tr>
<tr>
<td>Employment 25-34</td>
<td>43.5%</td>
<td>$111</td>
</tr>
<tr>
<td>Employment 35-44</td>
<td>44.4%</td>
<td>$140</td>
</tr>
<tr>
<td>Employment 45-64</td>
<td>36.6%</td>
<td>$136</td>
</tr>
<tr>
<td>Employment 55-64</td>
<td>32.2%</td>
<td>$198</td>
</tr>
<tr>
<td>Employment 65+</td>
<td>23.0%</td>
<td>$350</td>
</tr>
</tbody>
</table>

**HIGHLIGHTS BY GENDER**

Gender differences in susceptibility are small, but the dollar losses reported are much higher for men.

<table>
<thead>
<tr>
<th>GENDER</th>
<th>MEDIAN DOLLAR LOSS</th>
<th>% SUSCEPTIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEN</td>
<td>$239</td>
<td>35.5%</td>
</tr>
<tr>
<td>WOMEN</td>
<td>$130</td>
<td>35.7%</td>
</tr>
</tbody>
</table>

*Estimate based on 1.2 million unique visitors to BBB Scam Tracker x $140 median USD loss to scams in 2019 x 21.8 percent of unique visitors that stated in a 2020 survey of the tool that BBB Scam Tracker helped them avoid being scammed.

BBB.org/ScamTracker
BBB INVESTIGATIVE STUDIES

As part of the Better Business Bureau’s ongoing effort to educate the consuming public, the BBB has conducted international research studies on prevalent scams using the data driven from the BBB Scam Tracker and international agencies and associations. We are pleased to include snippets from these studies as follows.

Rental Fraud Pervasive Among Home, Vacation Property Listings, Better Business Bureau Study Shows

An in-depth investigative study by Better Business Bureau (BBB) finds that fraud is widespread in the online rental home and vacation rental market, with 43% of online shoppers encountering a fake listing and more than 5 million consumers losing money to such scams.

The investigative study — Is That Rental Listing Real? A BBB Study of Rental Scams Involving Apartments, Houses and Vacation Properties — notes that 85% of consumers encountering fake rental listings do not fall for them. However, these figures suggest that the volume of rental scams lurking on the internet is staggering.

According to the study, rental scams can take several forms, but perhaps most commonly, fraudsters simply copy the photo and description of a property, post it online with their own contact information and try to get a deposit and first month’s rent from the victim. The fraudster may communicate only by email or text message and may claim to be out of the country and unavailable to show the property. Once the victim sends money, the fraudster disappears.

“While an advertised rental that meets your needs at a great price might be tempting, it also may be a scam,” said BBB serving Metro Washington DC and Eastern PA President and CEO Edward Johnson. “Consumers shouldn’t rush into paying upfront fees for renting housing sight-unseen. Instead, take time to verify the details of listings.”

BBB Scam Tracker has received more than 1,300 reports of rental fraud from 2016 to 2019, while the FBI’s Internet Crime Complaint Center (IC3) reports more than $37 million from January 1, 2019, through October 20, 2019, in losses associated with complaints that mention the word “rent.”

Many consumers look for rental listings on free classified listing sites like Craigslist and Facebook Marketplace. They also check websites such as Apartments.com, Zillow, Realtor.com and Homes.com. Fake listings turn up frequently on these sites, despite the companies’ efforts to keep scam listings off their sites and warn consumers about potential fraud. The study finds that while the most fraud reports come from the largest metropolitan areas, no geographic area in North America appears to be safe from it.

Scams also frequently appear on vacation rental websites such as Airbnb, VRBO and HomeAway.com. They follow the same pattern, preying on vacationers’ inability to check out a listing before paying money for it. Cases also have been noted of scammers luring a renter away from Airbnb to deal with the “landlord” directly or spoofing Airbnb’s site to impersonate the landlord and the company’s payment portal. These companies likewise have warned consumers about potential fraud and taken steps against fake listings.

Rental fraud often is committed by Nigerian criminal gangs that participate in other types of fraud. Law enforcement efforts have targeted perpetrators of a variety of rental fraud. The Federal Trade Commission (FTC) took action against a company that fraudulently sold credit monitoring that allegedly was required before a consumer could tour a rental property, while another company selling a fake directory of “pre-foreclosure” homes was successfully prosecuted in federal court.
In addition to warning consumers of red flags that may signal apartment or vacation rental scams, the report recommends:

- Rental unit owners should watermark photos used for rental postings, which will make it more difficult for scammers to copy photos of other properties posted online.
- Website platforms that list houses, apartments and vacation properties should make extra effort to screen for bogus listings, and they should explore ways to allow consumers to easily report scam listings.
- Police should encourage victims to report not only to the rental platform, but also to the FTC, BBB, IC3.

**What to do if you are the victim of a rental scam:**

- File a report with local police.
- Go to BBB.org to view a business’ BBB Business Profile, including complaints and reviews, or to file a complaint or report a scam on Scam Tracker.
- Contact the Federal Trade Commission at ftc.gov/complaint or by calling 877-FTC-HELP.
- File a complaint with the Internet Crime Complaint Center.

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**THE CONSUMER JOURNEY**

**How informed consumers make purchasing decisions**

- **Consumers Base Their Purchasing Decisions on BBB’s Trustmarks**
  - 81% familiar with the BBB Ratings are more likely to purchase if a business has a high BBB letter grade.
  - 68% familiar with the BBB and the Accreditation Seal have greater confidence to purchase sooner, rather than later, when a business displays BBB Accreditation Seal.

- **How Trusted is BBB Compared to Other Review Sites?**
  - 67% for BBB
  - 54% for Yelp
  - 57% for Angi’s List

- **What the accreditation seal symbolizes to consumers**
  - Good Business Standing: 74%
  - Reputable: 64%
  - Legitimate: 57%
  - Trustworthy: 57%
  - Quality: 36%

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Visit bbb.org and start your next consumer journey with trust.

Source: Nielsen, 2016
BBB Study: Sophisticated Scheme Helps Tech Support Scammers Bilk Millions from U.S. Victims

A report by the BBB says it’s not a matter of if you will become a target of computer technical support scammers, but when these scammers will try to victimize you. Thieves, most of whom are located in India, are using sophisticated advertising and carefully crafted sales techniques to scare consumers into buying phony fixes for their home and business computers.

The report – “Pop-Ups and Impostors: A Better Business Bureau Study of the Growing Worldwide Problem of Computer Tech Support Scams” – says that anyone who owns or uses a computer is a potential target. Complaints about the fraud continue to mount as Microsoft, a software company whose name is routinely used by the scammers, reports it receives more than 12,000 complaints worldwide every month.

The report recommends a tougher, more-coordinated effort by U.S. law enforcement, including the filing of civil and criminal cases against the scammers. It also asks search engine companies to carefully vet, set strict standards and consider eliminating sponsored links for tech support firms that do not meet standards.

Among the report’s key findings:

- Consumers typically are lured into the scheme in four ways – by either a pop-up ad on their computer; an unsolicited phone call from a “technician” claiming to have detected problems with the user’s computer; via ransomware attached to an email; or by Internet searches for technical support on sponsored links.
- Most people lose money through use of credit cards or debit cards (55 percent). Checks (36 percent) are the second most-common form of payment.
- Studies show that 85.4 percent of the scammers come from India. Less than 10 percent of the scammers operate inside the U.S.
- According to the FBI, U.S. consumers lost more than $21 million to the scheme in the first nine months of 2017.

BBB offers tips for consumers to avoid being caught in a computer tech support scam:

“Research tech support companies before you decide to do business with them,” said Kelsey Coleman, Director of Communications for the BBB serving Metro Washington DC and Eastern PA. “Go to bbb.org to search for BBB Business Profiles and report any scams to BBB’s Scam Tracker: bbb.org/scamtracker. If you’re directed to an official company website, make sure that it’s the real company’s site by double-checking the spelling of the company’s name in the website address.”

- If a caller claims to work for a reputable company, ask them to tell you their name or their employee ID, and in which department they work. Then look up and call that company’s official customer service line and ask to be directed to that employee. Do not use a phone number provided to you by the caller.
- Make sure you are using a quality, up-to-date antivirus software. Make sure you are running the latest version of the software.
- Change your passwords for the account or machine the scammer has or could access. Then change the passwords on any account that you were logged in to on your machine.
- If you made a payment by using your credit card, your credit card company will help you to appeal any unauthorized charges and to get a new card.
BBB INVESTIGATIVE STUDIES

BBB Study: Sweepstakes, Lottery, Prize Schemes Devastate Older Victims with Evolving Tactics

A report by the BBB says sweepstakes, lottery and prize schemes are devastating victims financially and emotionally with ever-evolving methods. These frauds concentrate on seniors, targeting them by direct mail, cold calling, social media, even text messages and smartphone pop-ups.

The report – “Sweepstakes, Lottery and Prize Scams: A Better Business Bureau Study of How ‘Winners’ Lose Millions Through an Evolving Fraud” – notes these scams bilked $117 million from half a million Americans and Canadians in 2017 alone, with actual victims and losses likely numbering much higher. The BBB received 2,820 sweepstakes and lottery scam reports in Scam Tracker in 2017, with a median loss of $500. Seniors are the most frequent target and suffer the largest losses by far in these scams, which the report found commonly originate in Jamaica, Costa Rica and Nigeria.

The report recommends stronger law enforcement efforts on three fronts — in Jamaica, which has seen an upswing in violence related to lottery fraud profits; in the U.S., where law enforcement is urged to step up extraditions and prosecutions of overseas fraudsters operating in the U.S.; and globally, as law enforcement agencies worldwide are encouraged to take steps toward holding deceptive mailing organizations accountable and stopping fraudulent mail. It also urges Facebook and other social media platforms to take steps to weed out fake, fraudulent profiles and make fraud reporting easier.

“The law requires you to purchase a ticket to play the lottery, but a legitimate lottery or sweepstakes will never ask its winners to wire money to claim the prize,” said Andrew Goode, Esq., Vice President for the BBB serving Metro Washington DC and Eastern PA. “It’s heartbreaking that these fraudsters are continually finding new ways to prey on older people who are dreaming of a big win or a financial windfall in their final years.”

Among the report’s key findings:

- The majority of lottery or sweepstakes scam victims are between 65 and 74 years old. Among that age group, people who recently experienced a serious negative life event, and who expect their income in the near future to remain steady or decline, are even more likely to be victimized.
- In 2017, 2,820 individuals reported sweepstakes and lottery scams to BBB Scam Tracker. These reports show a median loss of $500, with wire transfer as the most frequent method of payment.
- Jamaica is a major source of “cold calls” to victims who are told they have won money. Although similar calls come from Costa Rica, the scam has had a major impact in Jamaica, where the amount of money generated by lottery fraud has resulted in gang wars between rival fraud groups, leading to a dramatic spike in violence. More than 95 percent of reported fraud in Jamaica involves lottery or sweepstakes scams.

BBB offers the following tips for consumers to avoid being caught in lottery or sweepstakes fraud:

- True lotteries or sweepstakes don’t ask for money. If they want money for taxes, themselves, or a third party, they are most likely crooks.
- Call the lottery or sweepstakes company directly to see if you won. Publishers Clearing House (PCH) does have a sweepstakes but does not call people in advance to tell them they’ve won. Report PCH imposters to their hotline at 800-392-4190.
- Check to see if you won a lottery. Call the North American Association of State and Provincial Lotteries at 440-361-7962 or your local state lottery agency.
- Do an internet search of the company, name, or phone number of the person who contacted you.
- Law enforcement does not call and award prizes.
We’re passionate about being the best Mercedes-Benz dealership we can possible be. That’s why we value our relationship with the Better Business Bureau community. That relationship ensures our customer service is unsurpassed. Because at the end of the day, that’s what it’s all about — our customers.

Honored to be part of the Better Business Bureau community.

Mercedes-Benz of Arlington
585 N. Glebe Road | 703.525.2100

Covid-19 Update: We are working to keep everyone safe during Covid-19 and are conducting VIRTUAL CONSULTATIONS ONLY. Operations are 365/24/7.

AN INNOVATIVE TECHNOLOGY DESIGN COMPANY
DIGITAL PRODUCT INNOVATION FOR ENTERPRISING COMPANIES
KMC DEZIGN TECH, INC. DESIGNS AND COLLABORATES WITH INDUSTRY EXPERTS TO DEVELOP STRATEGIC INNOVATIVE TECHNOLOGY PRODUCTS THAT EMPOWER PEOPLE AND BUSINESSES “KNOWLEDGE MASTERS COMMITMENT”™

Gwendolyn Price – President/CEO
Founder and President/CEO Ms. Price founded the company in 2012. KMC Dezign Technologies, Inc. designs, drafts, builds, creates, and implements technology with a specific application in mobile applications. We are known for tackling challenging projects, including proprietary intellectual property, and turning them into stand-out products that are simpler to use and more efficient, which will increase overall productivity.

Patrick O’Malley
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