

THIS ISSUE

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New Ratings

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with **Q&A**

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What's New at BBB? Letter Grade Rating Changes

s an Accredited Business, you know that your BBB Business Review is vital to helping consumers find your company. The BBB seal, your rating, and other information in the Business Review show the world your commitment to marketplace trust.

BBB BULLETIN Volume 81 no 1

We periodically review and retool our system to reflect ongoing BBB experience, to make the Business Reviews more useful to consumers, and therefore make them more helpful to businesses. Recent surveys consistently show that consumers want more information in BBB Business Reviews. In response to this demand, BBB has added complaint detail (with personal information removed) and customer reviews.

BBB BUSINESS REVIEW

Overview Complaints BBB Accreditation Customer Reviews

BBB ACCREDITED BUSINESS SINCE 01/28/2010

Serving Central & South Alabama

Anthony's Ultimate Express Car Wash

Phone: (205) 987-7878

BUSINESS

Fax: (205) 987-3326 3037 John Hawkins Pkwy, Birmingham, AL 35244-7032 www.anthonyscarwash.com On a scale of A+ to F ACCREDITED

We've recently made a few changes to the rating algorithm, effective January 21.

It's unlikely you will see a change in your company's rating, but we want you to know about it. This update to the ratings system reflects continued learning from BBB experience and input from consumers and businesses.

BBB's letter grade rating represents BBB's degree of confidence that the business is operating in a trustworthy manner or will make a good faith effort. to address customer concerns filed with BBB. (continued page 2)

Reason for Rating

BBB Ratings System Overview

Q. What are BBB Business Reviews?

A. BBB Business Reviews contain useful information to help consumers evaluate the companies with which they would like to do business. Every year, millions of consumers turn to BBB for this information. In 2013, BBB fielded more than 132 million inquiries via bbb.org Each Accredited Business has a BBB Business Review.

Q. What are BBB ratings?

A. Among the more popular features in the BBB Business Review is the rating, a letter grade (A+ to F) that is based on a proprietary formula using information known to BBB and incorporating BBB experience with the business. BBB's letter grade rating represents BBB's degree of confidence that the business is operating in a trustworthy manner or will make a good faith effort to address customer concerns filed with BBB.

Some of the recent changes to the letter grading system include:

• Resolved complaints will now "age" so that older complaints carry less negative impact than newer ones; this rewards companies that fix problems (unresolved complaints do not age and will continue to incur significant penalties).

• A pattern of complaints carries an even greater penalty than in the past; this will have more of a negative impact on companies that don't clean up problems.

• Full credit for "Time in Business" has been reduced from 15 to 4 years to reflect today's fast-paced business environment.

• The size of the business is now determined by total revenue; this will help ensure that businesses are in the right category and rated accordingly.

There are a few other changes, none of which are likely to affect Accredited Businesses. However, here is one you will want to know about: any company claiming to be accredited when they are not will automatically have an F rating. If you see one of these, let us know right away!

If by chance your grade does change and you have questions about that, please call the Member Hotline at 205-558-2235 or email info@csal.bbb.org. We will walk you through the differences.

As always, thank you for your support of BBB and for our shared commitment to trust in the marketplace!



BBB Welcomes New Businesses

December 2014 - January 2015

The following firms have joined us during December - January in our fight for an honest marketplace. Accreditation is by invitation only and we must refuse a number of firms which don't meet our standards. Those listed below have been accepted because they believe in fair play and ethical conduct for their customers or clients. They join other manufacturers, wholesalers, retailers, and professionals to support our crusade for integrity in business dealings. We welcome them and thank them.

Adamsville Kittle & Kittle Construction Co., Inc. Alabaster Story Automotive, LLC Anniston Absolute Environmental, LLC Anniston Super Wash Between Worlds Language and Transportation Services, LLC C Mac Plumbing **Emtek Demolition and Grading** John Hearn Plumbing **Bessemer Bessemer Glass and Industries Cool Temp Services** Billingsley TnT Pit Stop Birmingham AdvaPay Systems, LLC ASA Remarketing, Inc. Gossett & Associates, LLC Southeast Tax Group Trussville Collision, Inc. Valley Cleaners, Inc. **Brighton** Astro Auto Dismantlers, Inc. Camden McGraw-Webb Chevrolet, Inc. Carrollton Sansing Country Home, Inc. Childersburg Supreme Collision Repair Center, Inc. Clanton Central Heating & Cooling, LLC Dothan Apex Payroll Kwicksilver Wheel Repair Pros S. A. Jones Construction, Inc. Elmore Tri County Appliance Enterprise Kenneth W. Chancey, DMD, LLC Veterans Carpet Cleaning & Lawn Service, LLC Fairhope Auto Craft Collision Center Fairhope Title Services, LLC

Fayette West Alabama T.V. Cable Company, Inc. Folev A.M. Builders, LLC Gates Builders, Inc. Mosley Maritime Services, LLC Gadsden J & S Painting & Sheetrock Gardendale Buffalo Wild Wings Decatur Highway Transmission & Motor Hoover Majestees, LLC Jacksonville Pritchett Wrecker Services Jasper Courington Garage, LLC Lincoln Talladega Fiberglass, Inc. **Mc** Calla McCalla Memorial Funeral Home, LLC Mobile Acceptance Loan Company, Inc. Daniels Sheet Metal Company, Inc. Deane's Tree Service Hodge's Chapel, LLC J. B. Shelton Academy, Inc. The Delicious Dietitian WH Construction Now, Inc. Montgomery Affordable Garage Doors Online, LLC Bama Budweiser of Montgomery, Inc. Blue Ridge Mountain Water Second Chance Investments, LLC The Law Office of Mark Edward Smith. LLC Trinity Custom Homes, LLC Workable Solutions Investigative & Protective Services, LLC **Mountain Brook** Pars Gallery of Fine Rugs Ohatchee P.G. Wells Enterprise, Inc. Oneonta M & R Realty, LLC Pelham Complete Communication Services, Inc.

Prattville Rare Automotive, LLC Reform Arbor Woods Health and Rehab, LLC Saraland Superior Tint & Audio Semmes Commodore Steel Buildings The Gathering of Jewels, Inc. **Spanish Fort T-Roys Relief Roofing** Springville AWP Horticulture, LLC **Sylacauga** Hubbard Pharmacy, LLC Theodore B & K Mechanical Service, Inc. Estes Heating & Air, Inc. Troy Jack Metals, Inc. Trussville Advance Video & Security, Inc. Associated Cooling & Heating Puro Clean Southeastern Service Company, Inc. Spring-Green Lawn Care Trussville Auto and Truck Repair, Inc. Tuscaloosa Gordon Miller Realty Company SDJ Vault & Monument Company Warren Tire & Auto Center, Inc. Your Way Furniture, Inc. Valley Grande Plumbing Contractors, LLC Vestavia Doctor Cool Heating and Air Conditioning, LLC Overflow Heating & Cooling, LLC PuroClean Emergency Services Subsurface Imaging Solutions, LLC



BBB Top Ten Scams of 2014

Better Business Bureau hears from thousands of consumers and business owners every year about a variety of scams and frauds. Many are new twists on existing scams, but scammers get more sophisticated every year in how they spoof trusted names and fool consumers.

#10 Sweepstakes Scam: You've won a contest! Or the lottery! All you have to do to claim your prize is to **Sweepstakes Scam Click Bait Scam Robocall Scam** pay some fees or taxes in advance so they can release your prize. This is not a new scam, but it is a perennial problem. **#9 Click Bait Scam:** This one takes many forms, but the most notorious of the past year was when the Malaysian Airline plane went missing ("click here for video"). Other click bait schemes use celebrity images, fake news, Celebrities, shocking video, fake news... You've won a contest! To 'Rachel from and other enticing stories to get you to unintentionally claim your prize, pay this fee. Cardholder Services anything to was back in 2014! download malware. **#8 Robocall Scam:** The notorious "Rachel from Card-**Government Grant Scam Emergency Scam Medical Alert Scam** holder Services" made a resurgence in 2014. This scam claims to lower your credit card interest rates and takes personal information including your credit card number and then charges fees to your card. **#7 Government Grant Scam:** You get a call saying you've been awarded a government grant for thousands of dollars. It may even mention a program you've heard You've been awarded a Your relative has been injured (or robbed or about in the news. All you have to do is pay a couple hunmember" ordered grant, just prepay these taxes... dred in fees by wire transfer or prepaid debit card. arrested) overseas! **#6 Emergency Scam:** You get a call or email from your **Copycat Website Scam "Are You Calling** grandchild or other relative who was injured, robbed or **Tech Support Scam** Yourself?" Scam arrested while traveling overseas and needs money ASAP. **#5 Medical Alert Scam:** You get a call or a visit from a company claiming a concerned family member ordered you a medical alert device. They take your credit card or banking information but you never receive anything. "There's something wrong Looks real enough, but the **#4 Copycat Website Scam:** An email, text message products are Caller ID? with your computer but I can fix it..." or social media post about a terrific sale or new product cheap counterfeits. arrives. You click through and it looks just like a popular retailer's site. But when you order, you either get a cheap And the top Scam of the Year, counterfeit or nothing at all... and now they have your because it's just so terrifying, is: credit card number! Arrest Scam #3 "Are You Calling Yourself?" Scam: Scammers can make a call look like it's coming from anywhere. The latest trick puts your number in the Caller ID, which piques your curiosity and gets you to pick up the phone or return the call ... and then they've snagged you in whatever scam they are running. It was almost a tie for the top An ominous phone call from the police or government. You're about spot this year, because BBB sees this one every day. to be arrested for overdue taxes or for skipping out on jury duty! But ou can avoid it with a prepaid debit card **#2 Tech Support Scam:** A call or a pop-up on your For more information: go.bbb.org/top-scams-2014 computer claims to be from Microsoft (or Norton, or Apple) about a problem on your computer. They say if you give "tech support" access to your hard drive, they #1 Arrest Scam: You receive an ominous phone call from somecan fix it. Instead, they install malware on your computer and start stealing your personal information.

And the top Scam of the Year, because it's just so terrifying, is:

#1 Arrest Scam: You receive an ominous phone call from someone claiming to be a police officer or government agent (often the IRS in the United States or the CRA in Canada). They are coming to arrest you for overdue taxes or for skipping out on jury duty... but you can avoid it by sending them money via a prepaid debit card or wire transfer.

Why Scams Work: There is a science to scams, and it may surprise you to know that scammers use many of the same techniques as legitimate sales professionals. The difference, of course, is that their "product" is illegal and could cost you a fortune.

2014 Central and South Alabama Statistics

Total Incidences of Service Total Complaints Worked

Complaints - Accredited Businesses Complaints - Non Accredited Businesses Average Days to Close Complaints

Visists to Website Web Pageviews

Total Accredited Businesses December 31, 2014

BBB Business Reviews Viewed BBB Accredited Rosters Viewed

	1,365,946
	6,445
COL NY KESPOL	
Satisfaction	1,736
ANSWER LION	4,709
VIEW	
Y CEONAL-D	24
VOPINICE	874,640
	1,598,993
	4,273
	4,275
	1,229,273
	131,574

2014 Top 25 Businesses by Number of Inquiries

· · · ·	
Roofing Contractors	42,726
Auto Dealers - Used Cars	38,894
Home Builders	32,528
Heating & Air Conditioning	25,299
Construction & Remodeling Services	23,899
Attorneys & Lawyers	23,499
Auto Dealers - New Cars	22,341
Plumbers	19,353
Auto Repair & Service	18,073
Contractors - General	17,504
Auto Body Repair & Painting	17,106
Movers	16,880
Credit - Debt Consolidation Services	15,860
Collection Agencies	14,628
Apartments	13,349
Pest Control Services	11,662
Property Management	11,555
Real Estate	11,099
Electricians	10,898
Mortgage Brokers	10,635
Banks	10,463
Lawn Maintenance	9,426
Heating Contractors	9,290
Insurance Services	9,074
Tree Service	8,970

2014 Top 25 Businesses by Number of Complaints

Banks	324
Auto Dealers - New Cars	218
Publishers - Book	198
Auto Dealers - Used Cars	155
Insurance - Auto	140
Apartments	119
Collection Agencies	90
Auto Repair & Service	81
Magazines - Subscription Agents	74
Movers	68
Roofing Contractors	59
Construction & Remodeling Services	58
Furniture - Retail	55
Credit & Debt Counseling	51
Frog Dealers	50
Plumbers	42
Consumer Finance & Loan Companies	41
Real Estate	39
Internet Shopping	37
Rubbish & Garbage Removal	37
Property Management	34
Hotels	33
Credit - Debt Consolidation Services	32
Home Builders	31
Water Companies - Utility	30

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President's Message

he evolution of the BBB ratings formula, highlighted on page 1 and 2 of this newsletter, is part of a constant effort on the part of BBB to always be advancing in the marketplace.

When we developed the ratings program several years ago, it quickly became the standard of the industry in reporting the trustworthy behavior of businesses. But this is a fast moving world.

The new formula reflects what is important to you and consumers today. Faster full credit for "time in business;" aging complaints so the older ones do not have the same weight as newer ones; businesses who steal our logo punished more severely than in the past.

All in all, the new formula will provide more accurate and timely data for consumers as to the ethical behavior of the thousands of businesses we have in our data base and be more reflective of your hard work as a trustworthy business.

And now being tested......Rating Stars. More on this in the next newsletter, but the millennial generation is attracted to visuals. And the zero to five star rating is matched to our formula. Look up your BBB Business Review to see how many stars you have! By the way, what are you doing to make sure your business is keeping up with the next generation of consumers?

Also in this issue, we provide our annual stats from 2014. Look to see if your business falls into either the Top 25 Complaints or Top 25 Inquiries. As the number of Alabama consumers coming to us each year continues to grow, we must provide the most up to date, balanced information available.



We have seen our numbers grow exponentially over the last 5 years. The mere fact that we have provided almost 1.4 million incidences of service over the year just makes your annual investment in BBB all the more valuable. And you can help to grow these numbers further.

Be sure you use the BBB logo in all of your advertising. Make sure you also have it on your website. Not only does it show that you are a very special business, but it also encourages consumers to look at your business review in order to make more informed choices. Need assistance with the logo? Email MyBBB@csal.bbb.org for help.

And finally, I would like to offer a special tribute to Charles Booth, one of our longest serving and most requested volunteer arbitrators. Charles died in January and he is missed by many. For the staff at BBB, Charles was always ready and willing to help with a difficult case, he was friendly to all parties in the dispute and serious as could be at arriving at a fair decision. He was a lover of sports cars, his Mississippi farm, hunting and most of all his family. Charles was an all around great guy.

In 2014, Your BBB:

- Received over 48,000 phone calls from consumers in Central & South Alabama.
- Helped 913 consumers who inquired about Central & South Alabama charities.
- Worked with consumers and businesses on over 6,400 complaints.
- Welcomed 842 new businesses to our Accredited Business Roster, which now totals over 4,200 Accredited Businesses in Central & South Alabama.
- Had over 874,640 views on the Central & South Alabama website.
- Helped consumers get information about your BBB using their mobile devices 179,536 times.
- Provided information about individual Central & South Alabama businesses 1,229,271 times.
- Provided rosters of trustworthy Central & South Alabama Accredited Businesses 131,574 times.
- Served consumers in Central & South Alabama a total of 1,365,945 times

BBB LOGO USAGE

Just a reminder to our Accredited Businesses to remember to display the BBB Logo on your web site and on printed materials such as advertising mediums. The vast majority of prepurchase inquiries we receive involve searching for BBB accredited businesses. The placement of the logo will enhance the credibility of your business and attract potential customers. If you need instructions placing it on your web site or need a copy of the current approved logo, email your request to MyBBB@csal.bbb.org.



3

Domain Name BBBL.org is NOT a BBB Website

Better Business Bureau is warning businesses not to click on an email that claims to be a "BBB SBQ" (standard business questionnaire). The email was sent out to what is believed to be tens of thousands of businesses across the country. The email has a ZIP file attachment that links to a site that can download malware on the user's computer. Spoofing well-known and trusted brands is a common scam tactic. Other organizations such as the IRS, the FBI and Fortune 500 companies have been spoofed in similar phishing campaigns that victimized consumers and businesses.

The emails are coming from the domain "BBBL.org," which is not a BBB domain name, although it is clearly designed to look as if it is. BBB will be turning over its information to the FBI and Interpol for further investigation. BBB offers this advice to anyone who receives this or other unsolicited emails with links or attachments:

- Do not click on links or open attachments in unsolicited email.
- If your email program allows it, tag the email as spam.
- Report the email to your Internet Service Provider.
- If you are unsure if an email is legitimate, call the sender using a phone number that you know to be correct (not from the email).

Check out BBB Scam Stopper (bbb.org/scam) for additional information on scams.

From: Admin <<u>no-reply@bbbl.org</u>> To: Al Gaston Cc: Subject: BBB SBQ Form email is from @bbbl.org, BBB's real domain is bbb.org

Thank you for supporting your Better Business Bureau (BBB).

As a service to BBB Accredited Businesses, we try to ensure that the information we provide to potential customers is as accurate as possible. In order for us to provide the correct information to the public. We ask that you review the information that we have on file for your company.

We encourage you to print this SBQ Form, answer the questions and respond to us. (Adobe PDF).

Please look carefully at your telephone and fax numbers on this sheet, and let us know any and all numbers used for your business (including 800, 900, rollover, and remote call forwarding). Our automated system is driven by telephone/fax numbers, so having accurate information is critical for consumers to find information about your business easily.

Thank you again for your support, and we look forward to receiving this updateed information.

Sincerely, Accreditation Serivices

Start With Trust®



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Your BBB Is Available For Speaking Engagements!

Francine Wasden, Executive Director of the Greenville Chamber of Commerce, a BBB Accredited Business, invited David Smitherman to speak at the Greenville Rotary Club on January 22, 2015. Topic of the speech was *The BBB is Here for You*.

photo courtesy of Andrew Garner, Greenville Advocate