



**THE SIGN OF A
BETTER
BUSINESS®**



Steve Bernas

President & CEO, BBB

sbernas@chicago.bbb.org

312-245-2514

Mission

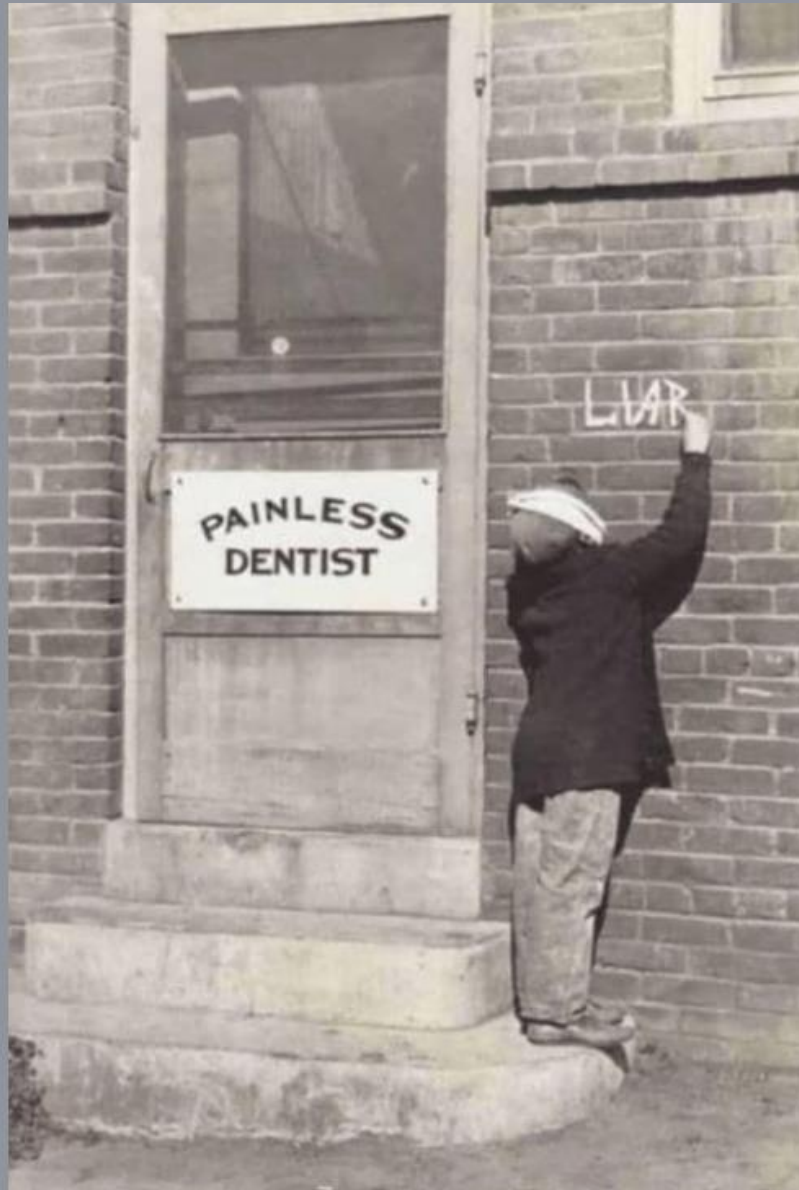
The mission of the Better Business Bureau (BBB) is to be the leader in advancing marketplace trust.

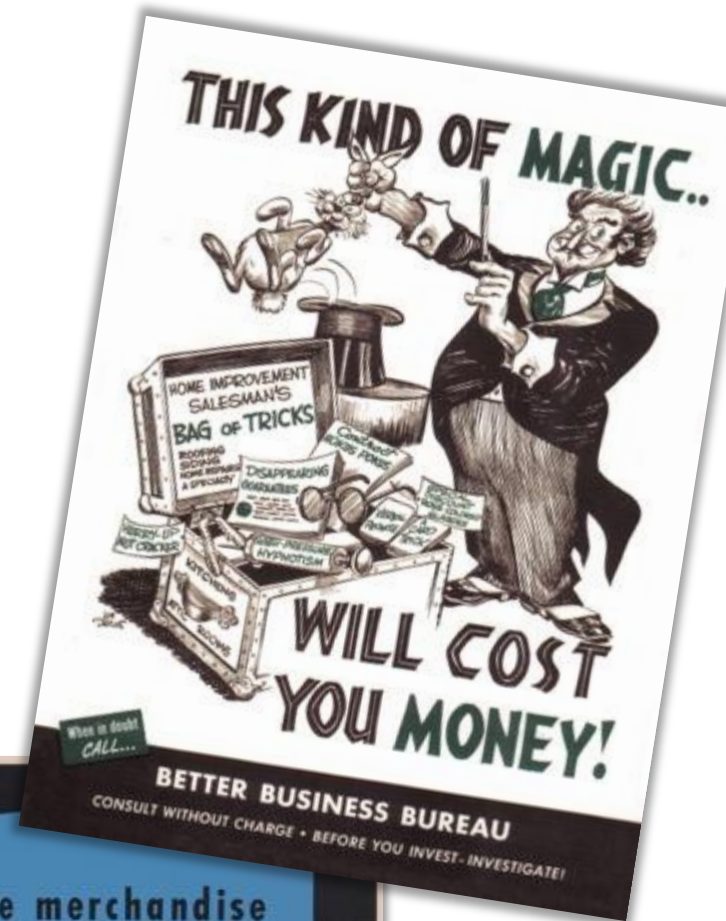
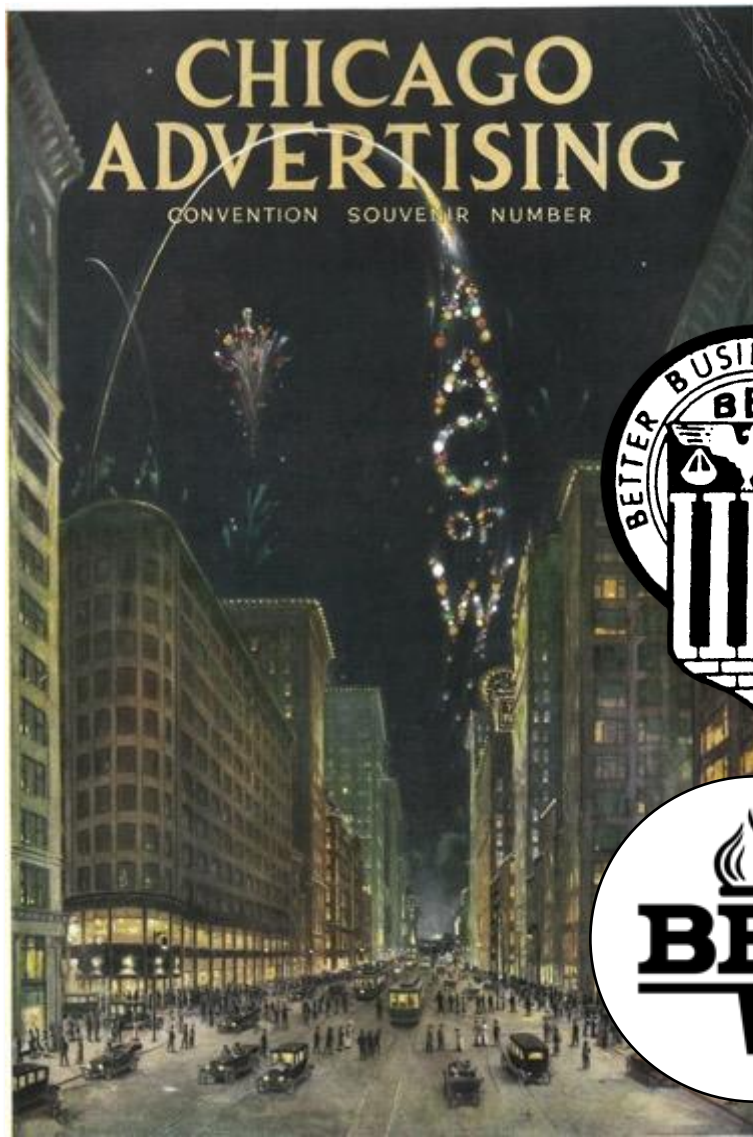
Better Business Bureau

- Started in 1912 – four years after the FBI and two years before the inception of the FTC.
- Private nonprofit organization – not a government agency
- Vision: an ethical marketplace where buyers and sellers trust each other
- 95 BBB's – 145 offices
- USA, Canada



The First Consumer Review: Where It All Began







BBB[®] 100 YEARS

The image features a celebratory graphic for BBB's 100th anniversary. The logo consists of the letters 'BBB' in a bold, sans-serif font, followed by a registered trademark symbol (®). To the right of 'BBB' is a large, stylized number '100'. The '1' is a simple vertical bar. The first '0' contains a black five-pointed star. The second '0' contains a small, white, stylized building icon. The entire logo is white and is superimposed on a vibrant night-time photograph of a city skyline, likely New York City, with numerous skyscrapers illuminated. The sky is filled with colorful fireworks in shades of blue, orange, and white, creating a festive atmosphere.





Better Business Bureau History

- Founded by Business Leaders. Private nonprofit organization – not a government agency.

1912



1926

Chicago office was established

1996

BBB.org started – First non-profit business website. One of the first nonprofit organizations to go online.



Now



**THE SIGN OF A
BETTER
BUSINESS**

400,000 Accredited
Businesses Nationally



2007

BBB Seal introduced just 16 years ago



Better Business Bureau Today



400,000

Accredited Businesses
Nationally



4.8 Million

Local Website Visitors
ending August 31, 2026

We offer



FREE business listings



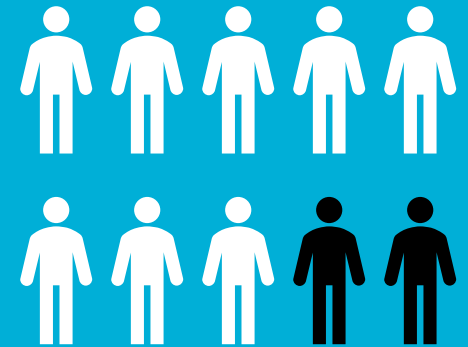
Dispute resolution services



Business ratings and reviews



Complaints and inquiries



8 out of 10

BBB.org Customers will
choose A+ Rated BBB
Accredited Businesses over
an A+ Rated Business

219,437

Local Businesses in BBB Directory
10,023 of them are BBB Accredited



BBB.org ranks among the U.S. top 1,000

EXECUTIVE
SNAPSHOT

A 10M+ monthly audience puts the site far inside the top 1% of the web.



ESTIMATED MONTHLY VISITS

10.4M – 13.5M

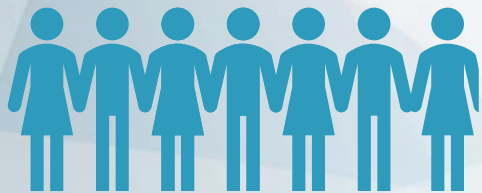
U.S. TRAFFIC RANK

#926 – #1,125

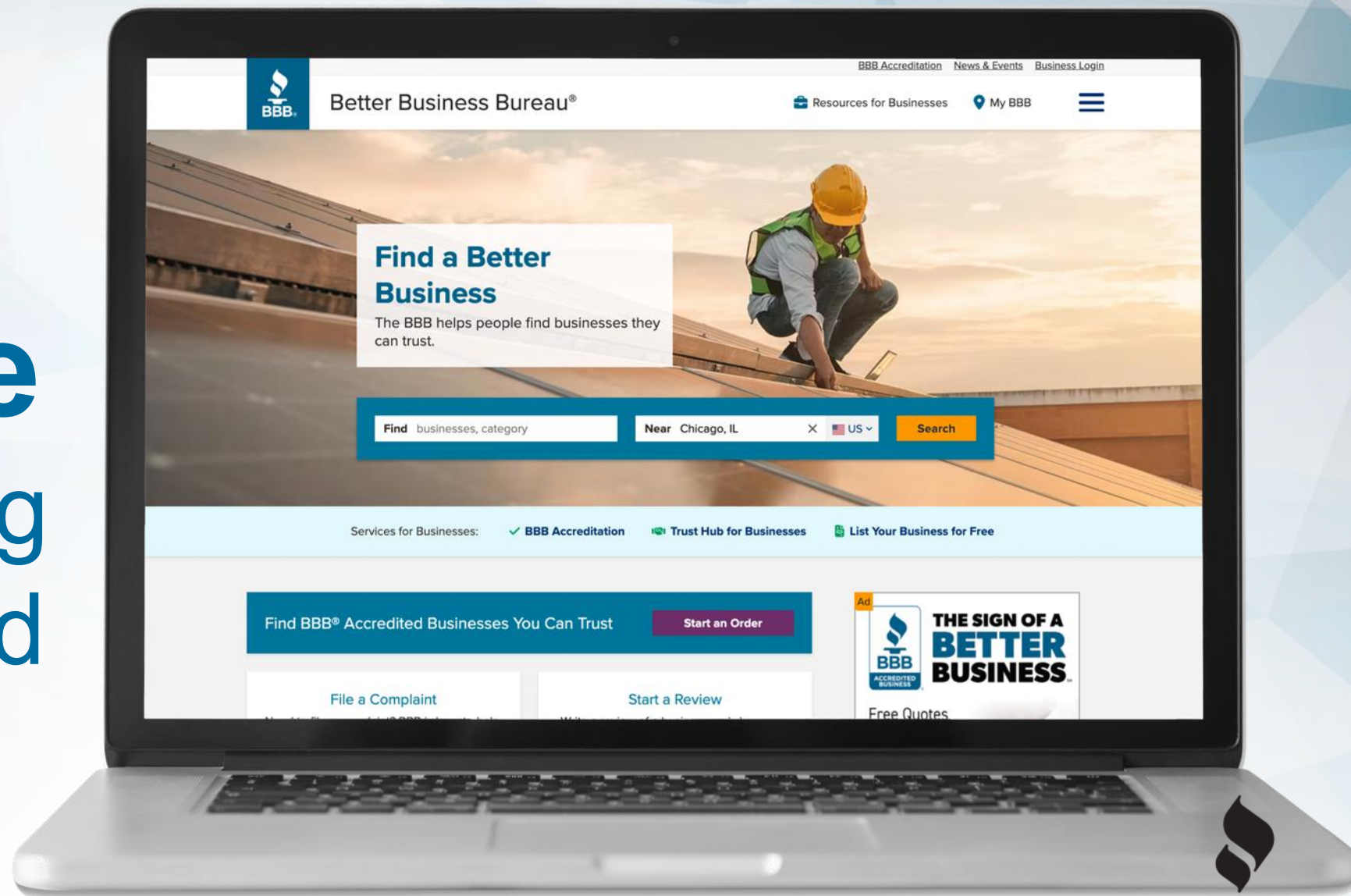
roughly a top - 1,000 U.S. website

Within ~1,000 ranking positions of Google (#1)





7 people
visit BBB.org
every second



BBB'S SPECIAL NICHE

From finding a business to choosing one with confidence

SEARCH ENGINES

Help people
find businesses



BBB

Helps people find
businesses
they can trust

THE DIFFERENCE IS DEPTH



BBB Rating

A clear trust indicator



Complaint history

How concerns were handled



Customer reviews

Experience in customers' words



Accreditation status

Commitment to BBB standards

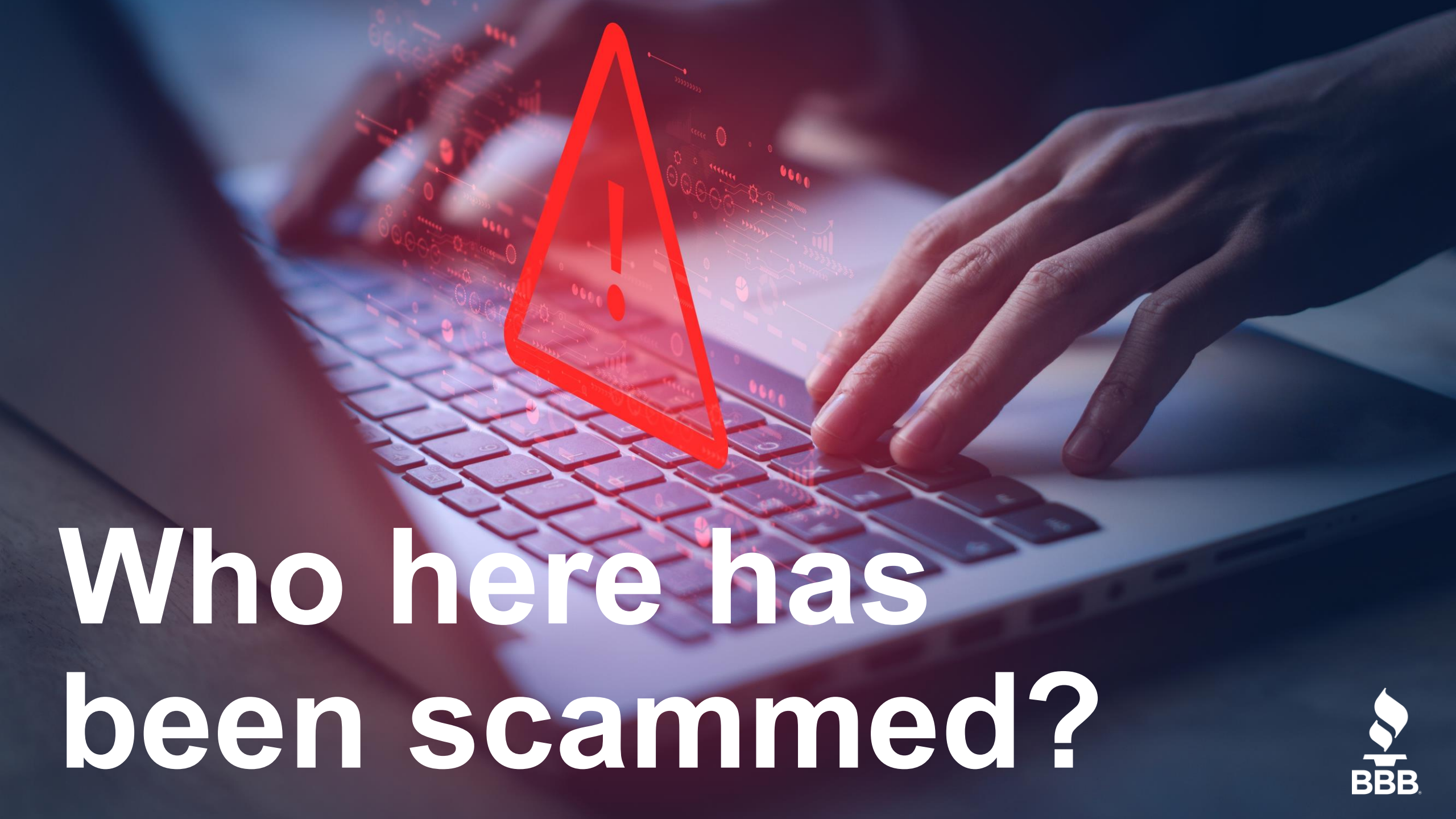
THE BBB DIFFERENCE

Others help you
SEARCH.

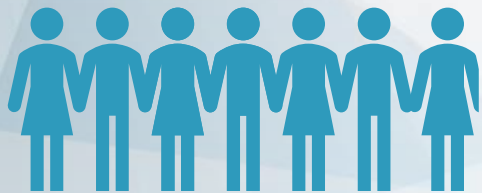
**BBB HELPS YOU
DECIDE.**

Choose with confidence.

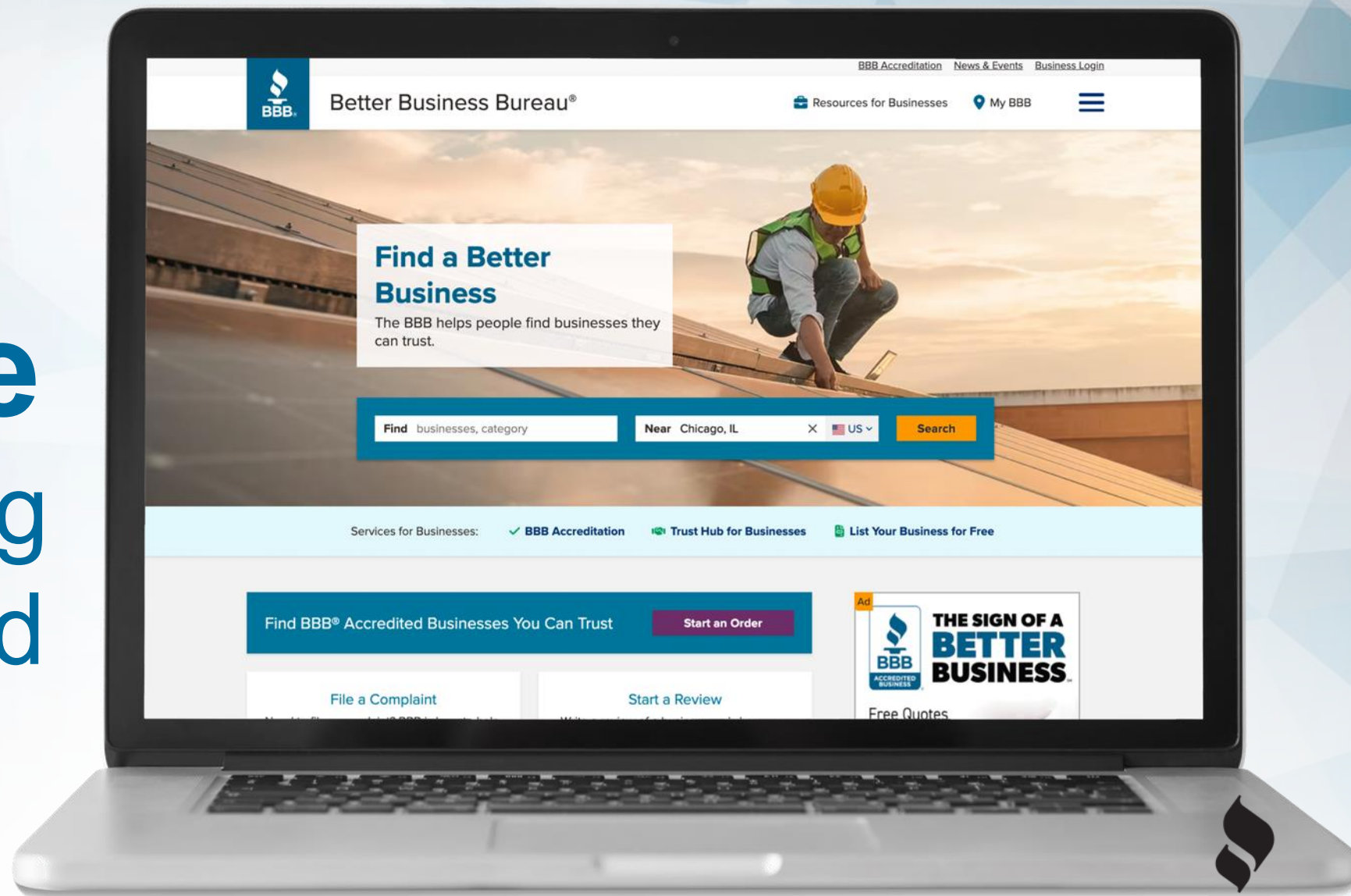




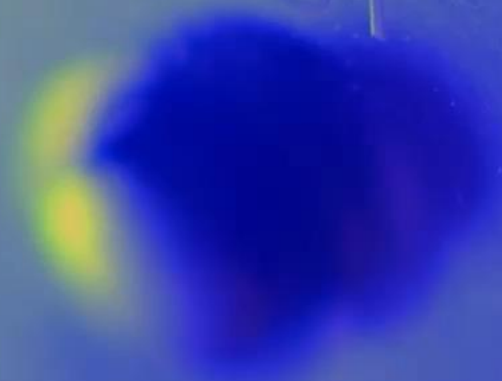
**Who here has
been scammed?**



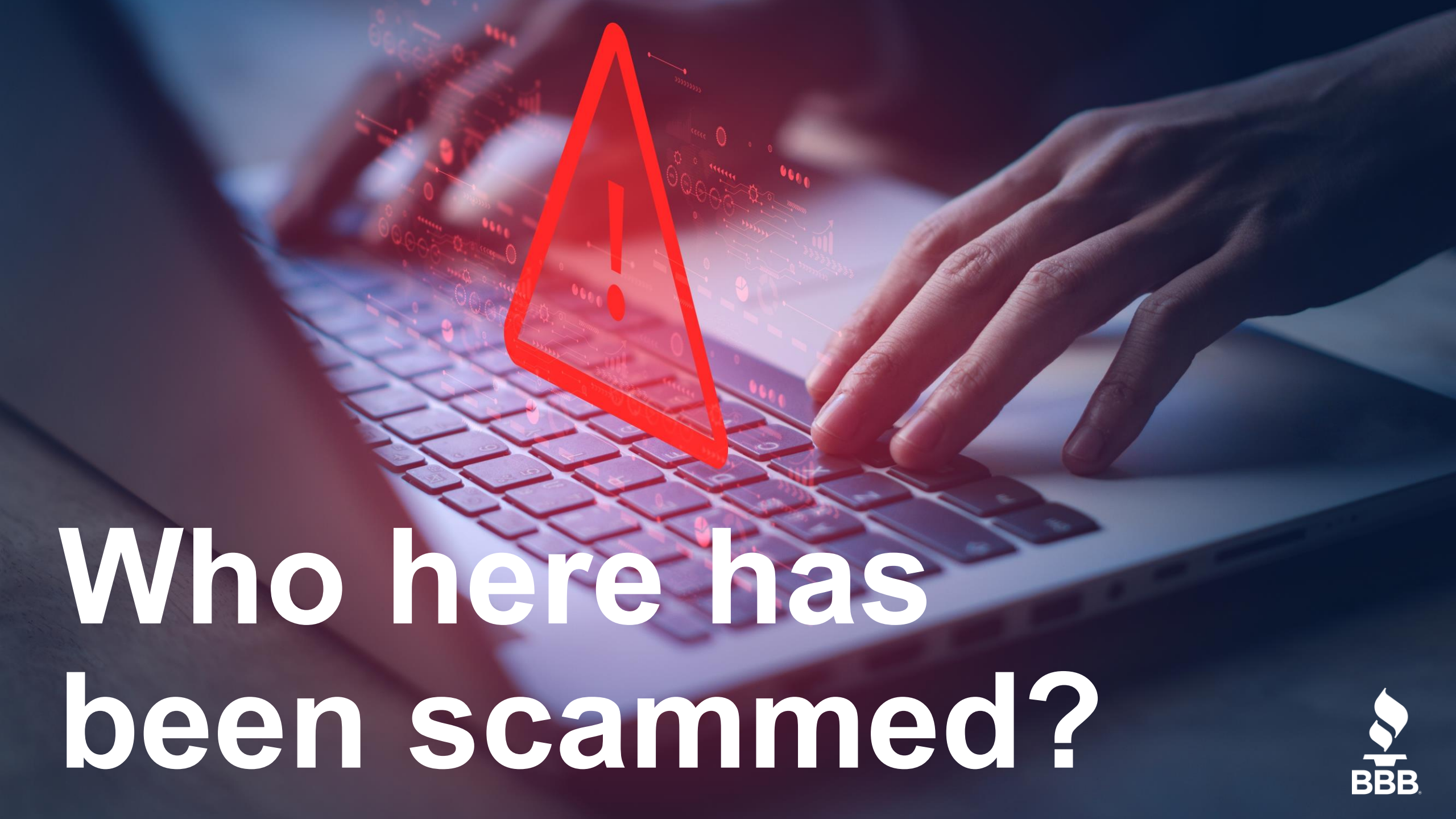
7 people
visit BBB.org
every second



REFLECT



VCR



**Who here has
been scammed?**



Top 10 Scams of 2025

1

Online Purchase



2

Phishing Scams



3

Employment



4

Counterfeit Products



5

Advance Fee Loans



6

Identity Theft



7

Credit Cards



8

Debt Collections



9

Government Agency Imposter

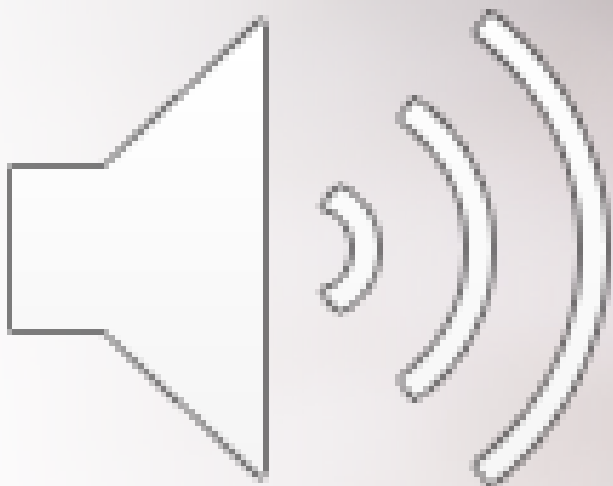


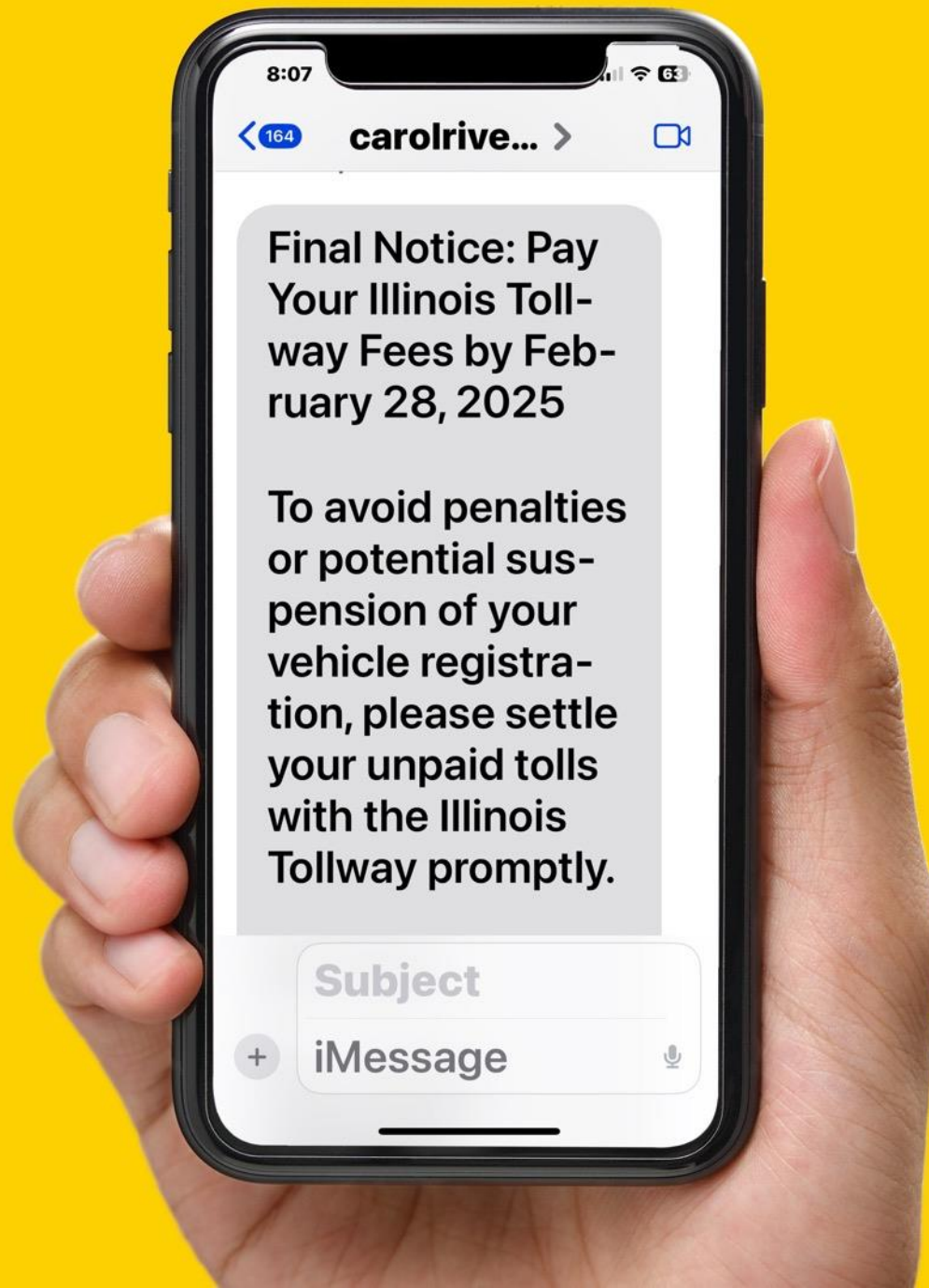
10

Retail Business



Scam Voicemails



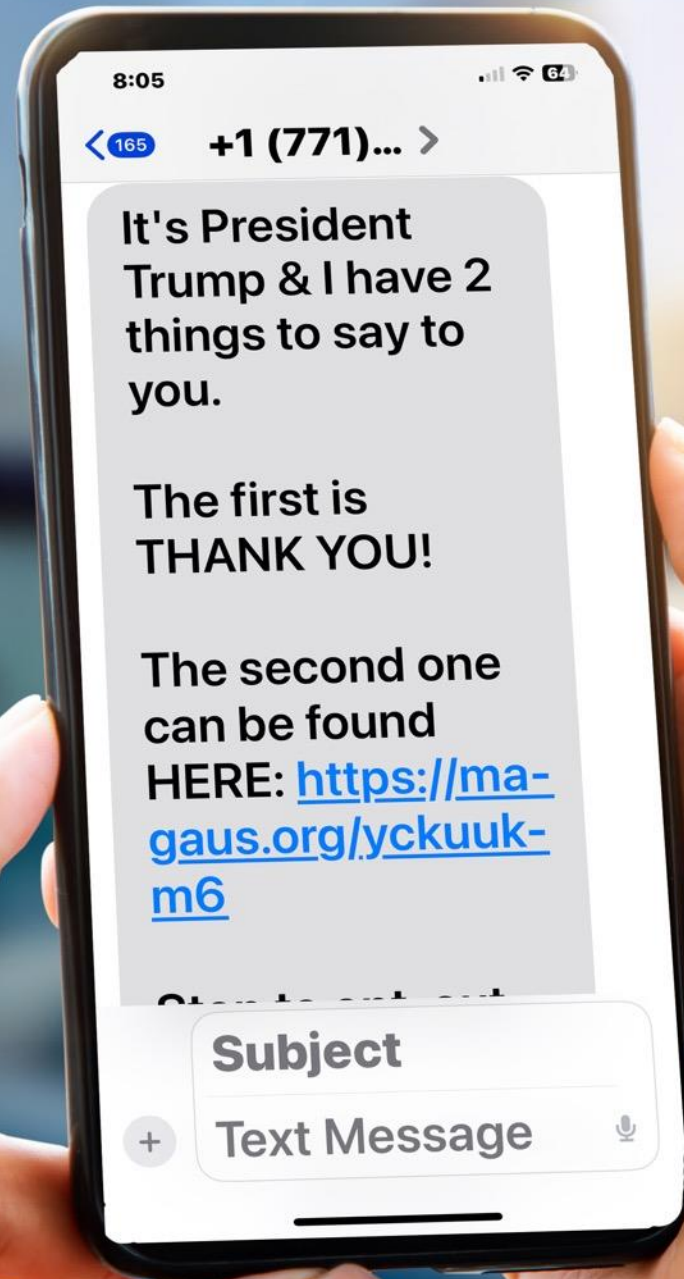


SCAM ALERT

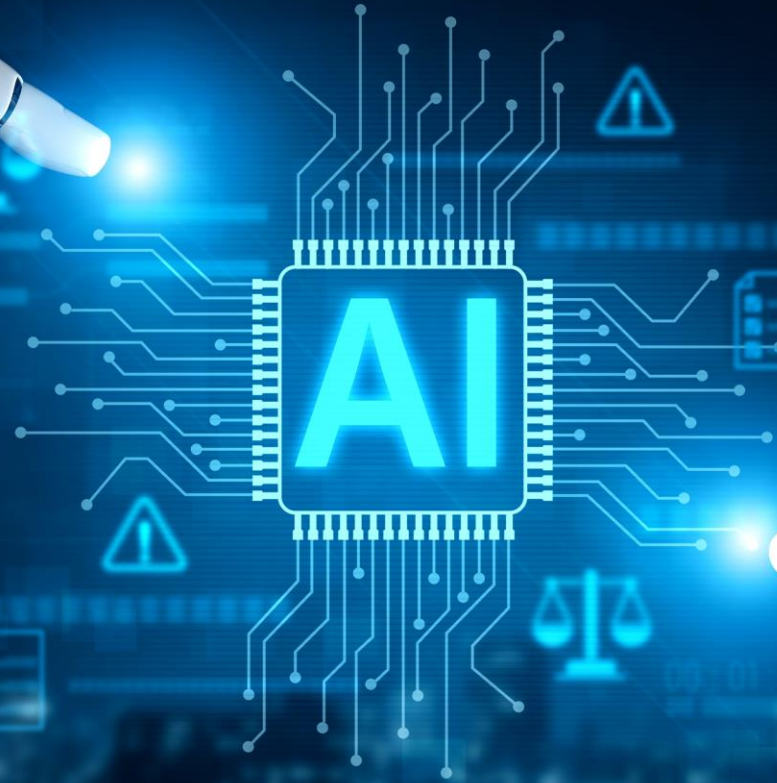
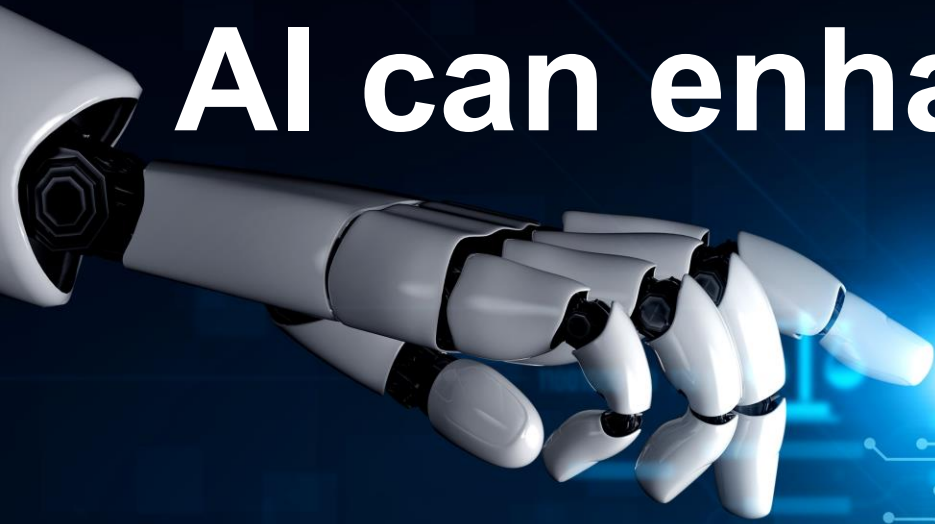


Scam Text Messages

- Think before you click
- Don't click on links from unsolicited email or text messages.



AI can enhance trust.



AI cannot replace trust.

AI Can Clone Your Grandchild's Voice

Fraudsters target seniors with convincing emergency calls.

- 1 Create a family code word to verify unexpected calls and messages.
- 2 Hang up and call your loved one directly—never the number shown.
- 3 Slow down. Ask questions only your real family member could answer.
- 4 Never send gift cards, payment-app transfers, wire money, or cash.

If someone offers to pick up cash, do not open the door—call police.





STEVE BERNAS



When Search & AI Get It Wrong

SEARCH ENGINES + AI

Scammer created fake online profiles and social media content.

Search engines and some AI tools repeated the false information, making him appear to be a real San Francisco 49ers player.

Consumers saw information that looked credible but was not verified.



BBB: TRUSTED VERIFICATION

Others help you search.

BBB helps you decide.

- Accredited Businesses meet BBB standards
- Verified business information
- Ratings, reviews, complaint history
- A trusted source beyond search results and AI summaries

The Lesson: Don't rely solely on search engines or AI generated results. Verify trust through BBB.

What You Can Do

- Only hire trustworthy, licensed contractors.
- Don't be pressured.
- Take time to research the organization.
- Never provide your personal information.
- Never send money to someone you don't know or haven't met in person.
- Never send money for an emergency situation unless you can verify the emergency

TOP 10 Consumer Protection Tips

1. **DO** Research a Business Before Buying
2. **DON'T** Let Anyone Rush You
3. **DO** Verify Before Sending Money
4. **DON'T** Click on Unexpected Links

TOP 10 Consumer Protection Tips

- 5. **DO** Protect Your Personal Information
- 6. **DON'T** Pay Upfront for Everything
- 7. **DO** Use a Credit Card Whenever Possible

TOP 10 Consumer Protection Tips

8. **DON'T** Assume Online Reviews Are Real

9. **DO** Read Contracts and Fine Print

10. **DON'T** Ignore Your Gut

IDENTITY THEFT

Protect your name before a thief uses it

"It is not a matter of if your personal information will be exposed. It is whether you are prepared when it happens."

1 FREEZE YOUR CREDIT

Contact Equifax, Experian and TransUnion. A freeze is free, lasts until you lift it and does not affect your credit score.

2 CHECK YOUR REPORTS

Review your credit reports regularly at AnnualCreditReport.com. Look for accounts, addresses or inquiries you do not recognize.

3 LOCK DOWN ACCOUNTS

Use unique passwords and multifactor authentication. Never share a verification code with an unexpected caller.

4 ACT IMMEDIATELY

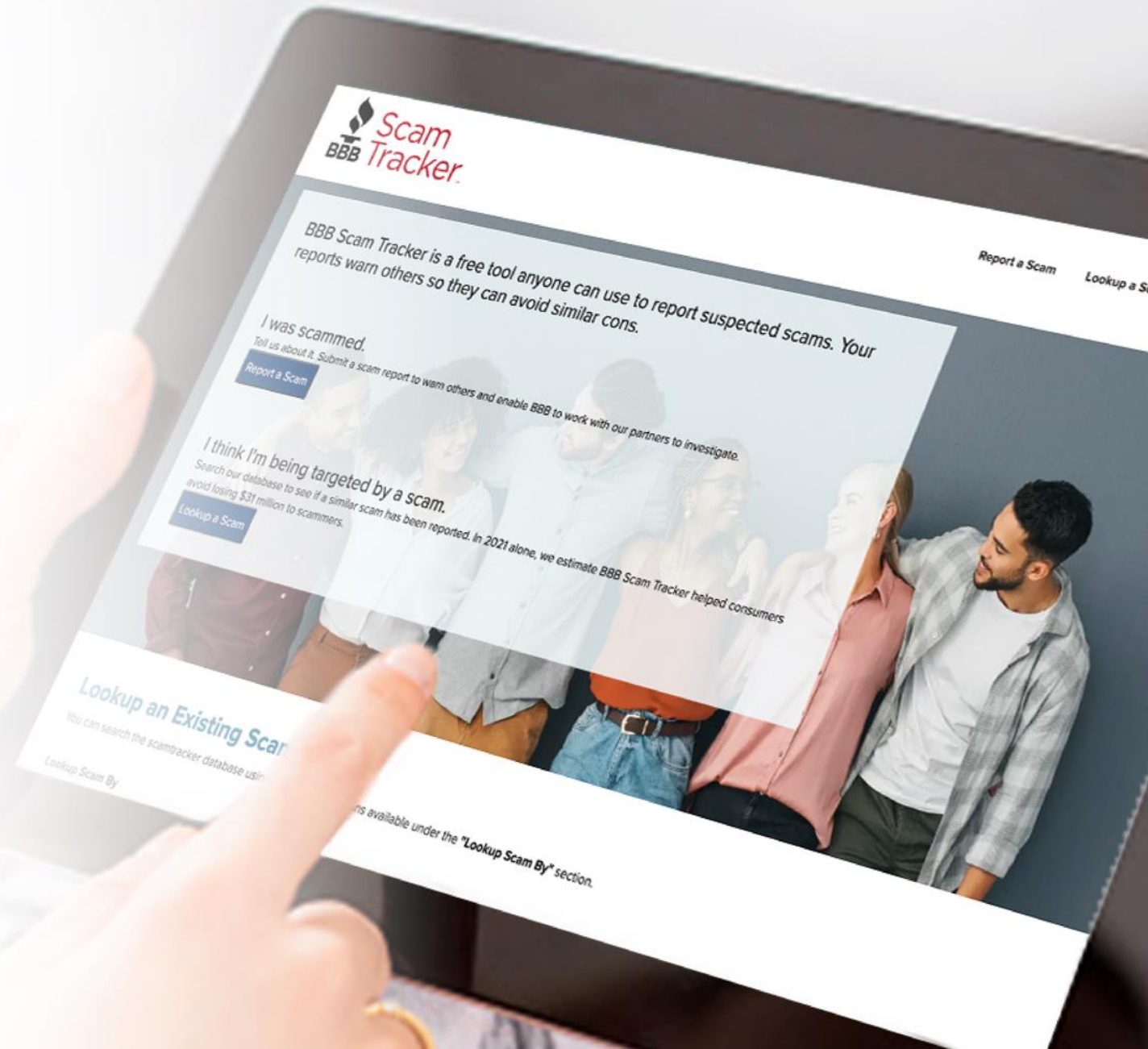
Report identity theft at IdentityTheft.gov, contact affected companies and document every call and confirmation number.





BBB.org/scamtracker

- Scam Research
- Scam Studies
- Scam News
- Scam Tips



Sign up for



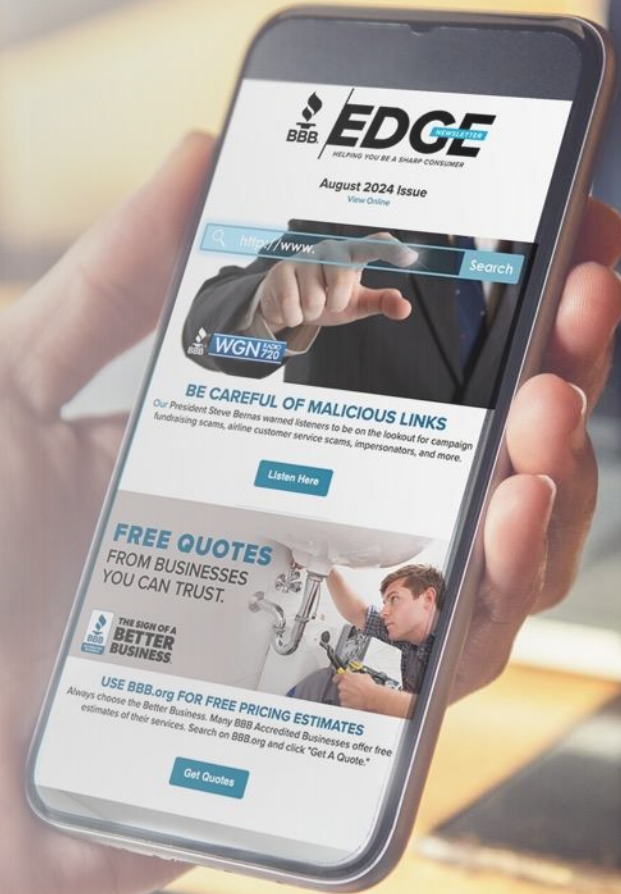
EDGE

NEWSLETTER

HELPING YOU BE A SHARP CONSUMER

A FREE monthly newsletter
packed with consumer news,
tips, scam alerts, and more.

bbb.org/chicagobuzz



THE SIGN THAT A BUSINESS IS HONEST AND ETHICAL



**THE SIGN OF A
BETTER
BUSINESSSM**



8 Standards of Trust

1. Build Trust
2. Advertise Honestly
3. Tell The Truth
4. Be Transparent
5. Honor Promises
6. Be responsive
7. Safeguard Privacy
8. Embody integrity





**We protect the trust
behind the BBB Seal.**

Over 3 years, we revoke over 100 companies



BEST DAN ADVICE

ALWAYS CHOOSE THE BETTER BUSINESS

Businesses earn the BBB® Seal by committing to high ethical standards. That's why it's ***The Sign of a Better Business***™.

Find a Better Business anytime at
BBB.org.



THE SIGN OF A
**BETTER
BUSINESS**®

Hall of Famer
Dan Hampton





**THE SIGN OF A
BETTER
BUSINESSSM**

Visit [BBB.org](https://www.bbb.org) for information about BBB Accreditation





Steve Bernas

President & CEO, BBB

sbernas@chicago.bbb.org

312-245-2514