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Consumer Resource Guide

THE BETTER BUSINESS BUREAU® OF CHICAGO AND NORTHERN ILLINOIS

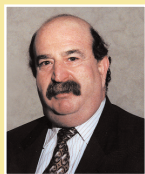
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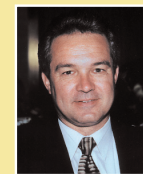
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Telephone Automated Services are available 24 hours a day, 7 days a week...312.832.0500 to file a complaint or obtain a report.

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Bienvenidos al BBB en español información importante para el consumidor en español. Proporcionado por el Better Business Bureau, sirviendo al área de Chicago y el Norte de Illinois

BBB CHANGES BUSINESS "MEMBER" STATUS TO "ACCREDITED BUSINESS"

The BBB Remains on the front lines for businesses and consumers with new resources and a new look. This Consumer Resource Guide is included in the Chicago Tribune on Oct. 30, 2007 and includes an Accredited Business Roster as of Sept. 20.

Better Business Bureau has changed the way businesses affiliated with the organization are designated, from "BBB Member" to "BBB Accredited Business." This change is part of a larger campaign highlighting the valuable resources and services the BBB offers to help make informed pre-purchase decisions.

The new "Accredited" designation highlights that businesses affiliated with BBB contractually agree to meet and uphold BBB's high standards for integrity and reliability. BBB reviews each accredited business and strictly enforces its standards.

Other visible changes at BBB include a new logo, a redesigned Web site and a new tagline: "Start With TrustSM". This new tagline describes the vision and spirit of BBB to work to create a fair marketplace.

BBB's goal remain to cultivate and encourage trust between businesses and consumers, and we have introduced a series of how-to books "BBB Insiders' Guides".

Sincerely,

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BBB Reinvigorates Brand, Increases Focus to Help Consumers Make Better Pre-Purchase Decisions

81 year old institution updates image and kicks off "Start With Trust" public outreach campaign

Start With Trust.

The Better Business Bureau is telling consumers to do just that through a new brand and public outreach campaign. Launching nationally today, the effort will promote how BBB can help consumers make better choices and more informed pre-purchase decisions.

In 2006, BBB of Chicago and Northern Illinois handled a record-breaking 47,000 complaints from consumers, marking the fifth consecutive year complaints have risen. And, according to a national survey by Princeton Research Associates International, about one in five adult consumers in the U.S. (22 percent) have contacted BBB in the past three years

to get information about a business or charity.

"While our current business and consumer usage is most impressive, we aren't reaching as far and deep as we want to and don't want customers to lose out on what we have to offer," said Steve J. Bernas, president & CEO of the Better Business Bureau of Chicago and Northern Illinois. "The purpose of this campaign both in northern Illinois and nationally is to let more people know that they can find businesses they can trust and avoid ones that have a bad track record by checking them out with BBB."

The 81-year-old non-profit organization provides a wealth of free information,

consumer advice and company reports that measure the trustworthiness of all sorts of businesses. BBB Reliability Reports™ are a key resource for consumers to research businesses before they choose to work with one. Reports are based solely on factual information gathered by BBB, such as if a business is licensed or not, the number of consumer complaints filed, dispute resolution outcomes and whether a government agency has taken action against a business.

Added Bernas, "There are many sources, including online review sites and blogs, that offer opinions on whether a business is trustworthy or not. Consumers

should start their research on businesses at BBB where they can continue to get reliable, objective information."

BBB also provides consumers an easy way to identify trustworthy businesses through its Seal program. Businesses accredited by BBB earn and display the BBB Seal and contractually agree to meet and uphold the organization's high standards for integrity and reliability. BBB reviews each business that applies for the BBB Seal and strictly enforces its standards, accrediting only those meeting and upholding BBB Standards For Trust, and revoking Seals from those businesses that don't.

"Though nearly 60 percent of consumers, accord-



ing to our survey data, currently understand that BBB affiliation is only available to companies that meet high standards of trustworthiness, reliability and responsiveness, we want and are seeing that number to grow significantly," said Bernas. "Our public outreach campaign will make consumers more aware that businesses earning the BBB Seal pledge to

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DEX.

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BBB Reinvigorates Brand Continued from page 5

follow through on their commitments, deliver on their promises and right any wrongs if an honest mistake has been made."

BBB's reinvigorated brand includes a redesigned logo and Web site and new tagline (Start With TrustSM) to better emphasize the variety of services that consumers can access through the organization. To help get the word out, BBB has launched a national sponsorship campaign on National Public

Radio and produced new print, outdoor, television and radio advertisements for use in local markets. The campaign will be rolled out on an ongoing basis over the next several months.

BBB has also introduced a series of how-to books on buying a home, buying a franchise business and starting a business on eBay. "BBB Insiders' Guides" include information on how to navigate each process successfully while avoiding common



New BBB How-To Books

pitfalls and mistakes. The books are available now at major retailers such as Barnes & Noble, Borders and Books-A-Million and are also available for purchase on the BBB Web site at, www.chicago.bbb.org.

In addition, BBB continues to offer the same services consumers have always relied upon to help in every stage of the buying process, including:

BBB advice and alerts - BBB provides pre-purchase advice for consumers on a wide range of issues, and posts alerts on the latest consumer fraud incidences

and tips on how to avoid them.

BBB reports on charities - BBB Wise Giving ReportsTM on charities help consumers make informed donation decisions and find trustworthy charities with objective information gathered by BBB.

Complaint and dispute resolution services - Consumers can contact BBB to help them resolve disputes with any type of business, and for specific automobile manufacturer issues, they can get help from BBB AUTO LINE[®].

Continued on page 11

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Over 3.1 million reports provided in 2006

Checking a company's BBB Reliability Report is one way you can protect yourself against businesses with poor reputations. BBB Reports tell you the company's track record based upon what other consumers have experienced and relevant information about its marketplace activities. As a result of handling more than two million inquiries a year and thousands of complaints, the BBB frequently will have unique insight into a company's business reputation and practices.



What Does a BBB Business Reliability Report Contain?

BBB reports present facts including the date the BBB began recording information about the company, the nature of the company's business, and the name of the owner or a principal officer. The file will tell you if a company is a member of the BBB, as well as the year it joined.

The main portion of a report is the business performance record based on complaints, BBB advertising challenges, and/or other important information including definitive government actions against the company regarding its marketplace activity. Most reports include an evalua-

tion that has determined whether the company meets or does not meet the BBB standards of business practice. A company, in order to be a BBB member, must meet and maintain strict membership standards.

Does BBB Have Information On Non-member Businesses?

Yes. Reports and/or file information is available on more than 80,000 companies and charities.

You can check out a company or charity by calling us at 312.832.0500 and requesting a report or you can write or visit our website www.chicago.bbb.org and obtain the company's record, all at no charge.

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Request for a confidential business relationship?

Obtaining money from your new-but-deceased next of kin?
The BBB says beware- it's a scam.

The BBB would like to alert consumers and the business community of an increase of unsolicited and fraudulent letters being sent via regular mail, email, and fax. The solicitations generally come in the form of letters that may look formal, sound serious in tone, and appear lucrative in what they offer.

Two of such fraudulent letters come in the form of requests for a "Confidential Business Relationship" and what is dubbed the "next of kin" scenario. The letters start out with the alleged writer introducing him or herself as either a professional, a medical doctor, somebody serving in the military, or a foreign delegate, high official, or politi-

cian. After a formal introduction, the writer will claim that he or she is in possession of a very large sum of money, but for whatever reason must transfer it to a different account - preferably to one in the United States. Some of the reasons being provided for this offer include high international taxes, civil or banking disputes, or unstable political situations which allegedly make it problematic for the sender to access his accounts.

The confidential business relationship is then proposed, with the aim of the sender to persuade the recipient to open up a bank account, become a "silent partner", and accept the funds as the sole benefactor of the funds. After receiving the alleged funds, via checks, money order, etc, the sender claims that the recipient will get a certain cut of the funds, usually anywhere from 8-15%, and after keeping his

share he or she must forward the rest of the funds to an undisclosed third party.

On occasion the request will also ask that the recipient confidentially assume the role of "the next of kin" or of some specific identity, allegedly in order to secure the access and transfer of money. Some versions of this scenario include being asked to identify yourself as the next of kin of somebody who allegedly died in a foreign country and left behind a lot of money, or to obtain the funds from a stranger who was either widowed or is terminally ill and wants to pass on his or her funds to a trusted individual.

What's the story with these offers and the letters behind them? They're fraudulent. The originators of the letters are most likely from foreign countries, where they

Continued on page 9

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Continued from page 8

send out fake letters en masse, hoping that somebody will pick one up from their fax machine and consider the "confidential business relationship" the real deal. What the offers are, however, are scam operations designed to dupe the recipients into opening up accounts, accepting payment and depositing it under their name, and without knowing that the payments were fake - be it fraudulent checks with no money behind them - forward "the rest of the money" to a third party. "The rest of the money" is the actual money that the victim has in his or her account, and in reality winds up sending it and being robbed of whatever is in his or her account to start with. To make matters worse, the victim's financial institution will find out within days that the deposited check is fake and will hold the victim of the scam responsible for check fraud.

The BBB advises that consumers and businesses do

not take these letters seriously and destroy them upon receipt, regardless who they are addressed to and how well-intentioned they sound. Scam artists can easily purchase information with peoples' names and addresses, so it doesn't mean much if they happen to get the recipient's name and address correctly. To notify the BBB about the scam, please send a copy of it to info@chicago.bbb.org, & then Shred It and Forget It.

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*CARPET, FLOORING & WINDOW TREATMENTS: Next-day installation on in-stock items only. Next Day installation for window treatments applicable for orders received by 10am. BATH LINERS: Next day installation on in-stock items only standard installation. NO CLOG GUTTERS®: Next Day Delivery cannot be performed for cost of inclement weather, mechanical breakdown or pipe-work orders. Customers will be notified the morning of original installation date in the event of any such occurrence. Installation will take place on the next available day as determined by installation coordinator. WINDOWS & SIDING: Installation within 2 weeks after order is placed after final measurement. ** See web site for details.



TIPS ON Debit and Credit Cards

A large majority of American households now have debit cards, also known as check cards, but not everyone understands all the “bells and whistles.” The Better Business Bureau encourages consumers to know how debit cards differ from credit cards and to use them responsibly.

Debit cards may resemble credit cards, but they operate like cash. When you use a debit card, your money is quickly deducted from your bank account, assuming you have sufficient funds. There is no grace period. In addition, you may be charged a fee per use of the card, and the amount of money you can debit per day or month may be capped.

Like credit cards, debit cards offer a convenient alternative to carrying cash or checks, and are widely accepted by merchants. The similarities end, however, if your debit card ends up lost or stolen. If your credit card is stolen, your liability is limited to \$50. If someone uses your debit card without your permission, you could lose much more.

Your losses will depend upon how quickly you report the loss and whether

your financial institution offers protection above that required by law. If you report the loss within two business days, government regulation restricts your liability to \$50 of unauthorized use. If two business days pass, but you report the missing card within 60 days after your statement is mailed, your liability is limited to \$500. If you report an unauthorized transfer following that 60-day period, you could lose all the money in your account and overdraft line of credit.

To use your debit card responsibly:

Know where your card is at all times. If you misplace it, contact your financial institution or card issuer immediately.

Choose a Personal Identification Number (PIN) that is different from your address, telephone number, Social Security number or birthday. Do not write the PIN on the card sleeve or on papers that you carry in your purse or wallet.

Keep all transaction receipts and compare them to your bank statements. Immediately report any errors or unauthorized transfers.

Most importantly — remember a debit card is different from a credit card, as there is very little protection if the card is lost or stolen. Learn about your rights and responsibilities with a debit card!

Check out northern Illinois businesses with the BBB at www.chicago.bbb.org or **312.832.0500**.

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