#### The ABC's of the BBB

Friendship International



Presenter: Heather Clary, Dir. Of Communications
Better Business Bureau Serving
Central & Eastern Kentucky



#### **Better Business Bureau**

- **Began 1912** "Advertising Vigilance Committees"
- **NOT Gov't Agency -** 501(c)(6) private non-profit business organization.
- Mission Be the leader in advancing marketplace trust. Promote ethical business practices!

#### **BBB Free Services**

- Pre-purchase Inquiries Check BEFORE you buy or hire!
- Got a Complaint? Dispute Resolution
- Lists of BBB Accredited
  Businesses You can TRUST
- Scam Alerts & Education



#### **BBB Accredited Businesses**

- Invitation Only
- Not all qualify
- Commit to complaint resolution process, ethical standards
- Support BBB FREE Services to the public



# Common Scams and How to Recognize Them





#### Scammers Pretend to Be with Legitimate Agencies

- Government Agencies IRS, Federal Trade Commission, Medicare, etc.
- Law Enforcement Sheriff, Court House Staff – a "warrant" or "missed jury duty"
- Sweepstakes/Lottery
- Even the BBB!



#### **NONE OF THESE PLACES CALL YOU!**



# Computer "Support"

- Calls reported from "Microsoft" or "Windows" –"Your computer's infected."
- Ask for personal information or access to computer.
- Ask for payment by wire transfer or credit card.



#### Home Repair Scams



- Unsolicited door-to-door
- Won't put anything in writing
- Use "scare" tactics (roof caving in, gas furnace leaking)
- Demands cash only or full payment up-front
- Use "pity" tales to hire them

#### Sweepstakes Scams

- "You've WON!" Must send money for "taxes," "fees" – ILLEGAL
- Use familiar names to gain trust (ex: Publishers' Clearinghouse)
- You can't win if you didn't enter
- If you won prize, it will be sent to you by certified mail or courier



#### Phony Charities – Donate Wisely!

- Name confusion
- Vague appeals
- High pressure
- Not all soliciting groups are "charities"
- BBB Wise Giving Reports www.give.org



#### ROBO Calls – Who IS this?

- Don't answer.
- If you do answer, don't press any buttons.
- NEVER give out any information.
- Don't always believe what you see on Caller ID – "Spoofing"



### To prevent scams

- FTC "Do Not Call" List 888-382-1222
   or www.donotcall.gov
- Check credit report yearly: 877-322-8228
   or www.annualcreditreport.com
- Cut down on unwanted mail at www.dmachoice.org

## To prevent scams

Have comments ready for phone or door-to-door solicitations you are not interested in -

**Ex:** "I don't do business over the phone. Good-bye." (Hang up!)

**Ex:** "I have a local company I use for services. Thank you." (Close door!)

#### **REMEMBER -**

- If it sounds too good to be true, it probably is.
- When in doubt, CHECK
   IT OUT!
- Legitimate callers will not mind you researching them or their offer

# Better Business Bureau serving Central & Eastern KY

bbb.org

WHEN IN DOUBT....CHECK IT OUT!

CALL: (859) 259-1008

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