The year of 2012 marked an important milestone in BBB history as we celebrated our centennial year. For 100 years, BBB has helped consumers make smarter buying decisions, and has evolved to meet the ever-changing needs of the marketplace. This past year has been one of celebration, strong growth and continued momentum as we made great strides to strengthen our commitment to our mission of advancing marketplace trust.

In 2012, BBB leveraged its iconic brand throughout North America with its centennial celebrations. BBB participated in national symbolic events, such as ringing the New York Stock Exchange bell and laying a wreath at the Tomb of the Unknown Soldier. BBB also celebrated its International Assembly of Better Business Bureaus at Mt. Vernon in our nation’s capital. You should be proud to be a part of an organization with such a rich history.

Through BBB Accreditation, your local BBB hit a milestone of serving more than 10,000 Accredited Businesses. More and more businesses are seeking BBB Accreditation as the standard under which businesses must operate — The Standard for Trust. Your local BBB continues to be one of the largest business organizations in Texas, serving 79 counties.

With more and more consumers looking to social media for information, BBB focused much of its efforts on increasing its outreach in social media outlets. Specifically, BBB launched its mobile app at m.bbb.org, which continues to grow with more than 331,000 business reviews accessed through a mobile device last year alone. BBB hosted several business-focused webinars on issues such as garnering trust with current and potential customers through social media and search engine optimization. Through these channels, BBB continues to drive more consumers to BBB Accredited Businesses and is a true business partner. In addition, BBB reached consumers through its award-winning “BBB Rewind” videos posted weekly on Facebook and other digital channels.

This year, BBB implemented a new BBB Accredited Charity Seal Holder Program. The purpose of this program is to provide factual information about charitable organizations for potential donors. Charities that met BBB’s Standards for Charitable Accountability qualify to use the Accredited Charity seal in their fundraising efforts. This is important to help the philanthropic community make informed giving decisions.

In 2012, our BBB was again recognized as one of the most influential BBBs in North America, and the efforts of BBB staff have rendered record-breaking results at both the local and national levels. BBB received eight international awards at the BBB International Assembly of Better Business Bureaus. Your BBB received recognition for all facets of BBB work, including Accreditation growth and support, investigations, social media efforts and enhanced conciliation and arbitration programs. BBB was also honored by The NonProfit Times, a national publication, as one of the “Best NonProfit Organizations to Work For,” for the second year in a row, as well as a Top Workplace in 2012 by the Austin American Statesman. BBB’s marketing and communications were recognized internationally through Hermes Creative and Marcom Awards. Both of these competitions accept entries from around the world and your BBB is proud to have received 10 awards from these organizations.

In closing, you are all associated with an award-winning organization and through the efforts of your local BBB are creating additional exposure for all BBB Accredited Businesses we serve. I want to express my pride in the BBB team for its hard work, discipline and dedication to consumers and businesses, and my gratitude to all BBB Accredited Businesses for your ongoing dedication to BBB’s mission of advancing marketplace trust.

Respectfully Submitted,

Carrie A. Hurt, President and CEO
BBB serving Central, Coastal, Southwest Texas and the Permian Basin
Vision
An ethical marketplace where buyers and sellers can trust each other.

Mission
To be the leader in advancing marketplace trust.

Build Trust
Establish and maintain a positive track record in the marketplace.

Advertise Honestly
Adhere to established standards of advertising and selling.

Tell the Truth
Honestly represent products and services, including clear and adequate disclosures of all material terms.

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.

Honor Promises
Abide by all written agreements and verbal representations.

Be Responsive
Address marketplace disputes quickly, professionally and in good faith.

Safeguard Privacy
Protect any data collected against mishandling and fraud, collect personal information only as needed and respect the preferences of consumers regarding the use of their information.

Embody Integrity
Approach all business dealings, marketplace transactions and commitments with integrity.
A MULTIMEDIA RECAP OF 2012

CONNECTING CONSUMERS WITH TRUSTWORTHY BUSINESSES

ABOUT BBB

Since 1912, BBB has served consumers and businesses as the authority on trust in the marketplace. BBB sets and upholds high standards for ethical marketplace behavior and is the preeminent resource for unbiased information on businesses, charities, scams and other marketplace issues. Across the United States and Canada, there are 114 BBBs that support communities by evaluating, monitoring and providing more than 4 million Business Reviews on local and national businesses and charities. Your BBB, serves 79 counties through its five offices in Austin, Corpus Christi, Harker Heights, Midland/Odessa and San Antonio and offers services to more than 11,000 Accredited Business locations in seven media markets. These businesses agree to meet and maintain the BBB Standards of Trust. Highly recognized as one of the most influential BBBs in the system, BBB serving Central, Coastal, Southwest Texas and the Permian Basin offers local consumers and businesses the resources they need to Start With Trust®.

COMMUNITY

BBB offered various events, programs and services throughout its 79 county area to increase marketplace trust. In 2012, consumers turned to your local BBB for reviews on local businesses and charities 1,847,339 times, an average of more than 5,000 Business Reviews viewed daily. BBB also helped consumers resolve 81 percent of disputes through its dispute resolution process.

BBB evaluates and provides reviews on thousands of local and national charities to help consumers make informed giving decisions. In 2012, BBB launched its Charity Accreditation Seal Program. This program allows charities that have met all 20 Standards for Charitable Accountability to proudly display their Accredited Charity seal in all of their fundraising efforts.

Throughout 2012, BBB initiated many new business relationships to continue bringing valuable resources and services to local businesses and consumers.

• Partnered with three Dispute Resolution Centers to provide superior mediation and arbitration services
• Developed a stronger presence in the Spanish speaking community through partnerships with several Spanish publications and television stations in Austin, San Antonio and Laredo.
• Awarded two FINRA Grants for delivering Smart Investing curriculum to the San Antonio and Austin markets.
• Developed an annual job shadow program and seat on an Advisory Board for an area high school, which houses a business academy on its campus.
BBB’s social media platform continued its growth through Facebook, Twitter, YouTube and the BBB Blog, watchyourbuck.com. In 2012, BBB’s social media garnered 106,961 views through its continual efforts to inform consumers and businesses in its local communities.

In 2012 BBB focused on reaching consumers and businesses digitally.

- Introduced a new weekly video blog series on Facebook, Twitter and YouTube titled “BBB Rewind,” highlighting the biggest scams, tips and BBB-related stories of the previous week.
- Enhanced our award winning blog, which features informational video clips, discussions on scams and tips to prevent fraud. Watchyourbuck.com not only won awards in 2012, but also gained an increase in viewership by 63 percent from 2011.
- Promoted BBB services to thousands of college students during a popular event on the University of Texas campus with a digital memes contest. This contest directed participants to checkbbb.org for businesses they can trust and offered students the opportunity to get creative and post captions on the BBB Facebook and Twitter pages for the memorable 1960s BBB advertisement “Freddy the Fraud.”
- Continued our monthly business webinar series for Accredited Businesses. BBB focused on social media topics to help businesses reach their current and future customers through emerging technology.

### MEDIA OUTREACH

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
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<tbody>
<tr>
<td>Value of Non-Paid Media</td>
<td>$1,519,651</td>
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<tr>
<td>News Media Appearances</td>
<td>5,336</td>
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<tr>
<td>Press Releases Issued</td>
<td>120</td>
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<tr>
<td>Total Investigations</td>
<td>109</td>
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<tr>
<td>Advertising Review &amp; Assistance</td>
<td>114</td>
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</table>

### 2012 MULTIMEDIA CENTENNIAL CAMPAIGN

BBB launched a multimedia centennial campaign celebrating 100 years of Trust. This business-facing campaign messaged the value of BBB Accreditation to businesses and consumers and the longevity of BBB’s mission of advancing market place trust.

This campaign included outdoor, online and television advertising, and yielded more than 78 million impressions.
BBB CELEBRATES 100 YEARS

In 2012, BBB celebrated its 100th anniversary. Throughout the last century, we have become an internationally recognized champion for trust, and our torch is a symbol people believe in. Since our beginning in 1912, our core mission remains the same — to help consumers find trustworthy businesses. Across the nation, BBB rolled out new programs, services and events to celebrate 100 years.

In celebration of BBB’s centennial year we:

• Had the privilege of ringing the New York Stock Exchange closing bell
• Placed a wreath on the Tomb of the Unknown Soldier in Arlington, Virginia
• Celebrated 100 years in our nation’s capital for our International Assembly of Better Business Bureaus
• Reached out to local college students and future business leaders through a social media contest to promote consumer awareness and BBB’s 100 year mission of advancing marketplace trust
• Engaged seven media markets with our award winning centennial public service announcement focused on driving consumers to BBB Accredited Businesses
• Created informative centennial videos, including a special message from Grammy award winning musician Ray Benson with Asleep at the Wheel, highlighting BBB’s rich history
• Celebrated with community leaders of the Centroplex area with a cake cutting ceremony
• Highlighted BBB’s 100 years of Trust with a special centennial website and infographic
1912
FIRST BBB OPENS IN MINNEAPOLIS, MINNESOTA FOLLOWED BY CLEVELAND AND SALT LAKE CITY IN 1913

1928
BBB GOES INTERNATIONAL OPENS A BBB LOCATION IN MONTREAL

1930
ASSOCIATION OF BBBs DEVELOPS TRUTH IN ADVERTISING STANDARDS which underpin Federal Trade Commission advertising rules.

1945

1978
BBB AUTO LINE® ESTABLISHED LARGEST CONSUMER ARBITRATION PROGRAM IN US HISTORY

1987
Down through the years the Better Business Bureaus have resolutely stayed the course, showing themselves to be the best friends American consumers have ever had. - Ronald Reagan

1994
BBB GOES TO THE WEB One of the first non-profits there.

2007
BBB UPDATES ITS BRAND.

2011
BBB APP RELEASED.
SETTING STANDARDS FOR MARKETPLACE TRUST
• Reviewed 2,605 new applications for BBB Accreditation
• Approved 8,923 new and renewal applications for BBB Accreditation

CREATING A COMMUNITY OF TRUSTWORTHY BUSINESSES
• Increased total BBB Accredited Business locations to 11,614, an increase of 8.6 percent from 2011
• Increased total number of BBB Business Reviews requested to 1,847,339, an increase of 18 percent from 2011
• Increased the average number of monthly BBB website visits to 167,043, an increase of 12 percent
• Featured BBB Accredited Businesses in BBB’s exclusive online directory, Member Pages, which hosted 17,260,694 listing views
• Consumers submitted 16,821 price quotes to BBB Accredited Businesses, a 46 percent increase from 2011
• Launched a multimedia campaign in featuring outdoor and online advertising that yielded 78 million impressions
• Ran a cable TV advertising campaign to drive consumers to trustworthy businesses that resulted in 940,744 impressions

DENOUNCING SUBSTANDARD MARKETPLACE BEHAVIOR
• Conducted 109 investigations on local businesses
• Revoked 40 BBB Accredited Businesses for failure to meet BBB Accreditation Standards

EMPOWERING THROUGH RESULTS

<table>
<thead>
<tr>
<th>INSTANCES OF SERVICE</th>
<th>MOBILE STATS</th>
<th>WEBSITE VISITS</th>
<th>BBB BUSINESS REVIEWS ISSUED</th>
<th>MEMBER PAGES DIRECTORY SEARCHES</th>
<th>COMPLAINTS HANDLED</th>
<th>PHONE ASSISTANCE</th>
<th>REQUEST A QUOTES PROCESSED</th>
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<td></td>
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<td>16,821</td>
<td>66,812</td>
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<td>Consumers requested free price quotes from Accredited Businesses through BBB’s website.</td>
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<td>BBB fielded an average of 1,285 calls per week to provide free information on how to Start With Trust.</td>
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<td>22,915</td>
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<td>BBB’s dispute resolution process offered conciliation, mediation and arbitration to consumers and businesses.</td>
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<td>252,178</td>
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<td>Consumers turned to BBB’s Accredited Business Directory to find trustworthy businesses. In 2012, BBB hosted an average of 700 searches per day.</td>
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<td>1,847,339</td>
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<td>Consumers searched BBB’s database of more than 106,000 business reviews, and 56 percent of searches were for BBB Accredited Businesses.</td>
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<td>BBB’s website received an average of 5,492 visits per day in 2012, a 12 percent increase over 2011.</td>
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<td>331,320</td>
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<td>Consumers accessed more than 331,000 business reviews though our mobile app at m.bbb.org.</td>
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</table>
In 2012, BBB conducted 109 investigations on local businesses. BBB investigations and press releases are frequently generated by consumer inquiries and complaints into a company’s business practices or, in some cases, an entire industry. BBB works with businesses to help them voluntarily improve their marketplace practices. Many of these investigations resulted in media alerts; warning the public of substandard business practices. Media alerts and tips were sent to hundreds of media outlets and thousands of consumers through our digital news center. BBB’s dispute resolution services handled 22,915 complaints in 2012, with an 81 percent resolution rate. BBB advances marketplace trust by providing these free services to help businesses and consumers trust each other.

**MOST INQUIRED ABOUT LOCAL INDUSTRIES**

1. Construction & Remodeling Services (119,615)
2. Roofing Contractors (95,284)
3. Contractors - General (79,856)
4. Home Builders (78,732)
5. Air Conditioning Contractors & Systems (68,515)
6. Kitchen & Bath – Design & Remodeling (64,587)
7. Auto Repair & Service (56,246)
8. Painting Contractors (54,232)
9. Home Improvements (52,721)
10. Patio & Deck Builders (51,108)

**MOST COMPLAINED ABOUT LOCAL INDUSTRIES**

1. Auto Repair & Service (587)
2. Auto Dealers – Used Cars (538)
3. Apartments (488)
4. Prepaid Debit/Credit Cards (463)
5. Auto Dealers – New Cars (437)
6. Investment Advisory Service (399)
7. Computers – Supplies & Parts (341)
8. Auto Service (338)
9. Insurance Companies (333)
10. Real Estate Consultants (317)
2012 AWARDS AND ACCOLADES

Better Business Bureau Operating Committee
• Winner of the Meritorious Service Award: Carrie A. Hurt

The NonProfit Times – Best NonProfits to Work For 2012
• Honored as one of the best nonprofits to work for in the United States

Austin American Statesman - Top Workplaces 2012
• Honored as one of the top 45 Small Businesses to work for 2012

Association of Marketing and Communication Professionals
Hermes Creative Awards
• Recipient of Platinum award for San Antonio Testimonial Campaign
• Recipient of Platinum award for Marketing Collateral/Specialty Item - BBB USB Card
• Recipient of Gold award for BBB blog “Watch Your Buck”
• Recipient of Gold award for 2012 BBB Annual Report
• Honorable Mention for BBB Accredited Business e-mail blast
• Honorable Mention for media response story

International Academy of the Visual Arts
The Communicator Awards
• Award of Distinction for Trust Talk newsletter
• Award of Distinction for 2011 BBB Annual Report
• Award of Distinction for San Antonio Advertising Billboards

Outstanding Better Business Bureau Awards
• Winner in Accreditation Support
• Winner in three areas of Business Development
• Winner in Single Case Investigation
• Winner in Conciliation and Arbitration Program
• Winner in Outreach for BBB Training Webinars
• Winner in Technology and Internet Based Efforts for our blog, WatchYourBuck.com

Marcom Awards
• Recipient of Platinum award for Radio/PSA for the BBB Centennial PSA
• Recipient of Gold award for Media Relations/Publicity/TV Placement
• Honorable Mention for Web Video/Informational for “BBB Rewind”
• Honorable Mention for Writing/Column
TESTIMONIALS

"Most of all, I want to thank the Better Business Bureau for their super fast attention to this matter and for their exemplary, efficient service — you’re awesome. Thank you for your kind attention and expertise. **You've been a longtime, dependable mainstay, a trustworthy organization.** You are very much appreciated. Thanks again."

"Thank you. I was able to download the BBB seal, and it is **proudly displayed on our website**. I really appreciate the awesome customer service!"

"I just wanted to thank you BBB for your help to quickly resolve my issue. You were very professional and the results are more than I thought possible given the situation. Again, I cannot thank you enough for your prompt resolution and assistance.

"He was so nice for me, explaining the BBB report and how it all works. He was so helpful, friendly and congenial. He showed such patience. It's rare for someone to spend time with me, listening, trying to help. I had to stop and say thank you."

"Thank you so much for all you do for us every day. **The webinar on Twitter was just great.**"

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**2012**

### BBB Officers & Executive Committee

**CHAIR**
Nancy Thompson - Bolton Real Estate Services

**CHAIR-ELECT**
Monica Davis - The Davis Group Inc./Teleclip Inc.

**SECRETARY**
Bobby Hoxworth - First National Bank Texas

**TREASURER**
Doug Davidson - BMC Select

**IMMEDIATE PAST CHAIR**
Laurens Fish III - Weed-Corley-Fish Funeral Home

**PRESIDENT/CEO**
Carrie A. Hurt - Better Business Bureau, Inc.

**EXECUTIVE COMMITTEE**
Jon Eckert - Comerica Bank

**EXECUTIVE COMMITTEE**
Jeff Evins - Evins Personnel

**EXECUTIVE COMMITTEE**
T. Getterman - Supercuts

### BBB Board of Directors

Scott Barr - Southwest Exteriors
Maria Bleier - Dell, Inc.
Martin Bomba - Window World of San Antonio
Randy Brunnenmann - Crowne Plaza Hotel Austin
John Carlson - Braswell Office Systems
Mike Church - Cody Pools, Inc.
Holly Dunham - Waco Hyundai
John Dunn - Barbed Cross Construction, LLC
Kathryn Frank - Kathryn Frank CPA
Tommy Gardner - Aransas Autoplex
Bobby Jenkins - ABC Home & Commercial Services
Stan Johnson Jr. - Stan’s Heating & Air Conditioning, Inc.
Susan Jones - Extraco Banks Mortgage Department
Kathryn Frank - Kathryn Frank CPA
Tommy Gardner - Aransas Autoplex
Bobby Jenkins - ABC Home & Commercial Services
Stan Johnson Jr. - Stan’s Heating & Air Conditioning, Inc.
Susan Jones - Extraco Banks Mortgage Department
Mat Naegle - Lamar Outdoor Advertising
Mitchell Neubert - Baylor University
Odis Pippins - Fort Hood National Bank
Rick Ravel - Karavel Shoes
Philip Robinson - Covert Auto Group
Darrell Sander - Frost Bank
Angie Sinkfield - Seigman, Starrit-Burnett and Sinkfield, PLLC
Linda Smith - En Su Casa Caregivers
Patti Smith - KVUE-TV, Inc.
Greg Wallace - Community at Large