A Letter from the President and CEO

Benjamin Franklin once said, “Without continual growth and progress, such words as improvement, achievement and success have no meaning.” In 2008, your BBB took this to heart. In August 2008, we partnered with Corpus Christi BBB to become BBB serving Central, Coastal and Southwest Texas. In the past year, we have increased our BBB Accredited Business locations to over 9,000 and grown our service area from 53 to 62 counties, making your BBB one of the largest business organizations in Texas.

While your BBB has grown in numbers, so have services and overall BBB awareness. In 2008, we began offering an expanded, top-notch mediation program, completely revitalized our already highly recognized brand and won two international awards for each of these programs in the process.

I am proud to give you a snapshot of the growth and success of 2008 in this BBB Annual Report. Throughout this report, you will find increased results of productivity in each area, as well as overviews of new programs that bring more benefit to our BBB Accredited Businesses and the communities that we serve.

As you read this report, I hope you take personal pride in the accomplishments you invested in this year through BBB Accreditation. As a result of your support, BBB provided more business reports to consumers, assisted more businesses with free dispute resolution services and made it easier for consumers to find trustworthy businesses. Each of these functions has a direct impact on your business.

On behalf of your BBB, I thank you for your continued support.

Respectfully Submitted,

Carrie A. Hurt, President & CEO
BBB serving Central, Coastal and Southwest Texas
2008 Highlights

Top Ten Inquired About Industries
- Work-At-Home Companies
- Roofing Contractors
- Credit & Debt Counseling
- Movers
- Home Builders
- Air Conditioning Contractors & Systems
- Construction & Remodeling Services
- Insurance
- Swimming Pool Contractors, Dealers & Design
- Computer Dealers

Top Ten Complained About Industries
- Computer Dealers
- Consumer Finance & Loan Companies
- Auto Dealers - New Cars
- Security Control Equipment
- Apartments
- Pre-paid Credit Cards & Gift Cards
- Auto Repair & Service
- Auto Dealers - Used Cars
- Computer Service & Repair
- Billing Service

Dispute Handling and Resolution
In 2008, BBB expanded its alternative dispute resolution program to officially launch a mediation program throughout its service area. Through this program, more and more businesses and consumers worked together to come to a resolution rather than rely on arbitrators or judges to resolve their disputes. In 2008, 15,339 complaints were resolved without having to go to mediation or arbitration.

2008 Dispute Resolution Statistics
- Total Complaints – 26,425
- Arbitrations – 51
- Satisfaction Index – 82.6%
- Mediations – 89

Start With Trust
BBB builds trust in the marketplace by maintaining reliability reports on over 88,000 local businesses. When consumers come to BBB looking for reliable companies to do business with, BBB refers them to BBB Accredited Businesses. BBB also works hard to approve and reapprove over 9,000 accredited businesses against BBB Standards, proactively review marketplace advertising and evaluate local charitable organizations.

Media Exposure
BBB keeps businesses and consumers aware of the latest schemes and scams, as well as provides consumer education and protection tips. In 2008, BBB sent out 126 press releases resulting in 585 news stories in its local media markets.

2008 News Stories by Media Market
- Austin - 213
- Corpus Christi - 124
- San Antonio - 153
- Waco - 89
Membership Growth
2005-2008

Service Delivery Profile

“Everyone at the BBB is to be commended for their wonderful work and dedication. It makes me proud to be associated with such a great group.”

Bobby Jenkins,
ABC Pest & Lawn Services

Importance of BBB Services
According to Accredited Businesses

95% of all BBB services are provided online.
2008 Accomplishments

- Completed merger with Corpus Christi BBB, marking the third merger for this BBB in five years and increasing the service area to 62 counties.
- Received two awards at the International Assembly of BBBs for Outstanding Communications in External Branding and Outstanding Dispute Resolution Mediation Program.
- Received the highest performance awards for national “Secure Your ID Day,” a daylong event to help prevent identity theft, including Most Volume Shredded at 59,000 lbs shredded and Most Participants with 1,200 participants.
- Increased membership 7% from 2007 to 2008.
- Consistently had three or more reps recognized as “top ten producers in the country” on a monthly basis.
- Consistently ranked within the top five BBBs monthly for media coverage.
- Completed major remodel and build-out of Austin BBB office.
- Completed redesign and implementation of the new BBB Web site and brand.

2009 BBB Board of Directors

Angie Sinkfield, The Ted Smith Law Firm PLLC
Bobby Hoxworth, First National Bank - Texas
Bobby Jenkins, ABC Pest & Lawn Service
Carla D’Andrea, Waco Tribune-Herald
Carrie A. Hurt, Better Business Bureau, Inc.
Cheryl Traudt, Extraco Banks
Chris Strand, Strand Brothers
Clark Ross, Texas Star Document Services
Darrell Sander, Frost Bank
Darryl Clukey, Netspend Corporation
Doug Davidson, BMC Building Materials
Holly Dunham, Waco Dodge
Jason Kelley, IBM
Jeff Evins, Evins Personnel
Jim Lydon, AT&T
John Carlson, Braswell Office Systems
Jon Eckert, Compass Bank
Kathryn Frank, Kathryn Frank CPA
Kent Krauss, San Antonio Business Journal

Kurt Wade, Carpet One
Laura Hebert, Hebert Insurance Group
 Laurens Fish III, Weed-Corley-Fish Funeral Home
Leslie Lockett, HEB
Lisa Griffin, The Carlson Law Firm
Mat Naegele, Lamar Outdoor Advertising
Mitchell Neubert, Baylor University
Monica Benoit-Beatty, eWomen Network
Monica Davis, Davis Group Inc. / Teleclip Inc.
Nancy Thompson, Nancy Thompson Commercial Real Estate
Odis Pippins, Fort Hood National Bank
Pamela Teel, Corpus Christi Appraisal Service
Patti Smith, KVUE-TV, Inc.
Paul Carrozza, Run Tex
Rick Ravel, Karavel Shoes
Ron Robbins, Dell, Inc.
Susan Jones, Extraco Banks
T. Getterman, Supercuts