



Better Business Bureau®

Serving New York City, Long Island and the Mid-Hudson Region

2023 Annual Report

A Report from the President

Claire Rosenzweig, President & CEO

Thank you to our Board, our professional staff, and the people at BBB® Accredited businesses, who have collaborated to deliver on the mission of BBB, as we look at our next one hundred years. We have transformed our Centennial Webpage to celebrate our “**Next Century Supporters.**”

When founded by the New York Stock Exchange and other companies in 1922, some of which are still BBB Accredited, BBB was focused on trust in the marketplace. Trust, was and still is at the heart of business today. We are proud to promote that the BBB Accredited Business Seal is “The Sign of a Better BusinessSM”



At the Better Business Bureau®, we are focused on helping businesses follow standards that embody integrity, transparency and ethical behavior. We want to help people find businesses and charities they can trust. The strategic plan approved by our Board is our guide as we aim to achieve its goals: Consumers will engage more with BBB; More businesses will become BBB Accredited; BBB’s strength in the New York Metro area marketplace will be fortified; and the BBB of Metro New York will be resilient and sustainable.

Economic, social, and operational environments change with time, however despite the challenges, we have continued to serve our community while moving forward on several initiatives, including goals for growth as well as diversity, equity, and inclusion. We recorded that: Consumers turned to BBB Metro New York **over 8.1 million times** to view BBB Business Profiles and Charity Reports. More than **87,000 Complaints** from consumers about businesses were received in 2023. Consumers also posted over **73,000 Customer Reviews** in 2023.

This continued strong demand for BBB services demonstrates that it is critical for consumers to identify trustworthy businesses, as well as scams, in challenging times.

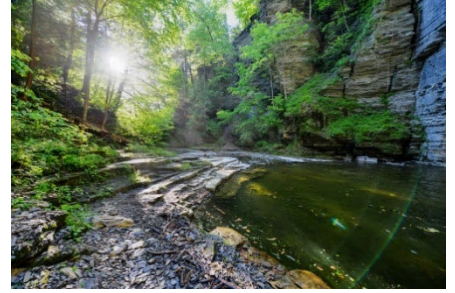
We are proud that Better Business Bureau Serving Metropolitan New York, Inc. is meeting the increased consumer demand for BBB services. We are proud of our professional staff who consistently work through challenges and deliver excellent programs and services to our community. . Our deep thanks to the volunteers who learn about and assist with BBB core services, and to the Board of Directors whose guidance is always vital and appreciated.

We are committed to driving BBB’s mission into our second century. I look forward to working with you on advancing marketplace trust.

Sincerely,

A handwritten signature in cursive script that reads "Claire". The signature is written in a dark ink and is positioned below the typed name "Claire" in the original document.

BBB Serving Metropolitan New York: Mission



For more than 110 years, the Better Business Bureau system has been helping people find businesses and charities they can trust. In 2023, overall people turned to BBBs more than 218 million times for BBB information such as Business Profiles on 5.3 million businesses and Charity Reports on about 30,000 charities, for free at [BBB.org](https://www.bbb.org).

There are local, independent BBBs across the United States, Canada, and Mexico, including BBB Serving Metropolitan New York, which was founded in 1922 and serves New York City, Long Island, and the Mid-Hudson region. Visit [BBB.org](https://www.bbb.org) for more information.

Better Business Bureau® (BBB®) Serving Metropolitan New York, Long Island, and the Mid-Hudson Region is one of 92 independently incorporated BBBs across North America. BBB is a private, nonprofit, non-governmental organization that helps businesses and consumers by providing objective information, evaluation, and education.

BBB Serving Metropolitan New York reviews applications of those companies that apply for BBB accreditation. In 2023, over 6,500 met BBB's standards and achieved BBB Accredited status. This BBB's Accredited Businesses are from the five boroughs of New York City, Nassau, and Suffolk County on Long Island, and seven lower Hudson Valley counties: Westchester, Putnam, Dutchess, Orange, Ulster, Sullivan, and Rockland.

BBB is a key resource for consumers seeking information about the reliability and trustworthiness of businesses. Our mission lies as much with supporting good business practices as it does with providing information to consumers. The two go hand-in-hand: responsible business practices increase consumer trust, which in turn strengthens the business marketplace.

Vision and Mission

Vision

An ethical marketplace where buyers and sellers trust each other.

Mission

BBB's mission is to be the leader in advancing marketplace trust. We do this by

- Setting standards for marketplace trust
- Encouraging and supporting best practices by engaging with and educating consumers and businesses
- Celebrating marketplace role models
- Calling out and addressing substandard marketplace behavior
- Creating a community of trustworthy businesses and charities

BBB sees trust as a function of two primary factors – integrity and performance. Integrity includes respect, ethics, intent, and working toward a diverse, inclusive, and equitable marketplace. Performance speaks to a business’s track record of delivering results in accordance with BBB standards and/or addressing customer concerns in a timely, satisfactory manner.

Standards for Trust: bbb.org/standards-for-trust

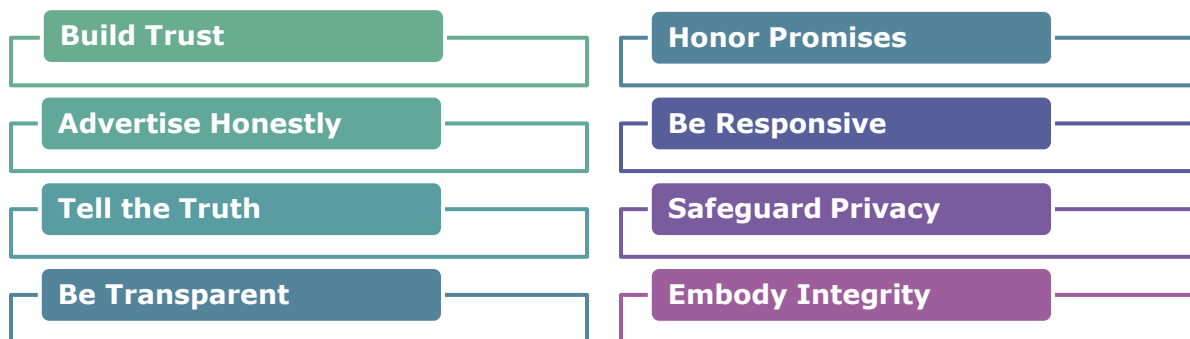
BBB Accreditation Standards: bbb.org/bbb-accreditation-standards

BBB Serving Metropolitan New York: Programs

✓ A Community of Trusted Businesses

Developing and supporting a community of Accredited Businesses that meet its high standards is at the core of the BBB mission. BBB Serving Metro New York's Accredited Business community is comprised of businesses from a broad array of industries, ranging in size from one- or two-person ventures to Fortune 500 companies.

BBB Accreditation is only available to companies that meet BBB’s high standards for reputable business practices and customer service. BBB Accredited Businesses must pledge to uphold the eight **BBB Standards for Trust:**



Not every business that applies for accreditation is eligible. After an in-depth review, only those businesses that meet the BBB Standards for Trust are offered BBB Accreditation, for which they are assessed an annual BBB Accreditation fee.

BBB Business Accreditation works to inspire confidence among consumers, government agencies, media, and within the business community by verifying a business’ commitment to uphold the ethical business standards that advance marketplace trust

Win-Win: How BBB Accreditation Benefits Businesses



Companies that are accredited by BBB **can highlight their reputation for trustworthiness by displaying the BBB Accredited Business Seal** at their place of business, in their advertising, promotional materials, business cards and on their websites. Given the faith the public has in BBB as a trusted, preferred source of information about business reliability, the seal symbolizes integrity to potential customers.

BBB Accredited Businesses are also eligible to participate in special BBB programs, dispute resolution services, and to receive helpful BBB information. These include:

Heightened visibility on the BBB Metro New York website and through participation in advertising campaigns and sponsorship opportunities;

Free or discounted attendance at BBB educational events and webinars, in addition to invitations **to periodic Accredited Business Only networking meetings;**

Employee seminars on consumer issues and business leadership, which are tailored to each firm's specific needs and presented at the company's business location or via webinars, upon request, as possible;

Monthly Business Insights Reports helping Accredited Businesses to monitor BBB Business Profile engagement and ROI (Return on Investment), plus helpful articles on current business topics;

No-Cost Webinars on a variety of topics ranging from managing online profiles, marketing, and social media tactics, to issues such as cybersecurity, provided by leaders from BBB Accredited Businesses, government agencies, and other experts;

Hot Topics E-Newsletter which keeps Accredited Businesses informed about news and subjects of interest, and provides insight into how to make the most of the investment in BBB Accreditation;

The **BBB Accredited Business Hotline**, a special phone number that Accredited Businesses can call to get expedited help with questions about the marketplace or charities, filing complaints, challenging a competitor's advertising, or getting advice on business practices.

2023 Accredited Business *Honesty-Integrity-Trust* Ad Campaign

The annual BBB *Honesty-Integrity-Trust* ad campaign provides BBB Accredited Businesses with increased visibility in the marketplace, spotlighting the commitment to integrity and trustworthiness these businesses have made through BBB. By participating in the ad campaign, businesses can publicly demonstrate their support for trustworthy business practices and BBB's core values of "Honesty, Integrity, and Trust." Ads run in major digital and print news media sources including *The New York Times*, *NYTimes.com*, *New York Daily News*, *NYDailyNews.com*, and *Newsday* in Long Island.

In 2023, 146 accredited businesses participated, with 61 featured in the New York City print and digital ads and 85 in the Long Island ads. Participating companies were also featured on our BBB Centennial Celebration website as supporters.



100
BBB YEARS.

Honesty. Integrity. Trust.

We're standing behind the values that have mattered for a century.

We're proud to be part of the Better Business Bureau® as it celebrates 100 years of building trust in Metropolitan New York.

As BBB® Accredited Businesses, we are committed to fair and responsible business practices. We work to earn your trust every day.

ASCAP (The American Society of Composers, Authors and Music Publishers)	Mac's, Inc.* Mansfield Business, Inc. Metropolitan America Financial Group Be-John's Men's, Inc. Bloomingdale's® Boreno Express Wholesale, Inc. Broadway.com Brian Healthcare Centers, Inc. Connections for Health, LLC Dones Solutions Corp. Elite Home Watermark LLC FreemDirect® + FreeDirect Express Fremont Diabetes Inc. KPMG LLP Lafayette Van Leles, Inc.	Manhattan Business, Inc. Metropolitan America Financial Group New York City Business Group New York Daily News® The New York Times Company Nelson P.C. Ritchie & Son The Priced Warehouse Puritan's Cleaning House Rahn Larkin Secure Payment Experts U. Service Moving & Storage Urban Professional Services, LLC Watson & Strawn LLP
--	---	---

Join the millions of people who turn to the Better Business Bureau® at BBB.org to find trustworthy businesses and consumer feedback. Don't miss their advice and more.

When choosing a business, look for the Seal of the BBB® Accredited Seal of the Metro NY City Business Group.

Learn about Metro NY BBB® Categories: BBB.org/Metro-NY-Categories



100
BBB YEARS.

Honesty. Integrity. Trust.

We're standing behind the values that have mattered for a century.

We're proud to be part of the Better Business Bureau® as it celebrates 100 years of building trust in Metropolitan New York.

As BBB® Accredited Businesses, we are committed to fair and responsible business practices. We work to earn your trust every day.

ADVERTISING/MARKETING RESEARCH Market Research Group www.mrgny.com 212-481-8725	DIAMONDS Diamonds by Design www.diamondsbydesign.com 845-258-4923	HOME FURNISHINGS (cont'd) Home Furnishings www.homefurnishings.com 888-478-7641	KITCHENS & BATHS Kitchen & Bath www.kitchenandbath.com 1-800-444-4021	MOVING AND STORAGE Moving & Storage www.movingandstorage.com 800-333-3333	RETAILERS (cont'd) Retailers www.retailers.com 800-333-3333
APPLIANCES Appliances www.appliances.com 800-333-3333	ELECTRONICS Electronics www.electronics.com 800-333-3333	HOME HEALTH CARE Home Health Care www.homehealthcare.com 800-333-3333	LAUNDRY & DRY CLEANING Laundry & Dry Cleaning www.laundry.com 800-333-3333	RETIRED SERVICES Retired Services www.retiredservices.com 800-333-3333	ROOFING CONTRACTORS Roofing Contractors www.roofing.com 800-333-3333
ATTORNEYS Attorneys www.attorneys.com 800-333-3333	ENTERTAINMENT Entertainment www.entertainment.com 800-333-3333	HOME IMPROVEMENT Home Improvement www.homeimprovement.com 800-333-3333	LEGAL SERVICES Legal Services www.legal.com 800-333-3333	SCHOOLS/EDUCATION Schools/Education www.schools.com 800-333-3333	STORAGE Storage www.storage.com 800-333-3333
AUTOMOTIVE Automotive www.automotive.com 800-333-3333	FINANCIAL SERVICES Financial Services www.financial.com 800-333-3333	HOME INSURANCE Home Insurance www.homeinsurance.com 800-333-3333	LIQUOR AND CASINO SERVICES Liquor and Casino Services www.liquor.com 800-333-3333	TELEVISION Television www.television.com 800-333-3333	VIDEO EQUIPMENT DEALERS Video Equipment Dealers www.video.com 800-333-3333
BUSINESS PRODUCTS & SERVICES Business Products & Services www.business.com 800-333-3333	TRAVEL Travel www.travel.com 800-333-3333	WEDDING/BRIDAL Wedding/Bridal www.wedding.com 800-333-3333	CHILDREN'S PRODUCTS & SERVICES Children's Products & Services www.children.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINDOWS Windows www.windows.com 800-333-3333
COMPUTER PRODUCTS & SERVICES Computer Products & Services www.computer.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	CONCRETE EVENT ENTERTAINMENT Concrete Event Entertainment www.concrete.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333
COUPONS Coupons www.coupons.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	DESIGNER APPAREL Designer Apparel www.designer.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333
CREDIT CARD PROCESSING Credit Card Processing www.credit.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	HOME FURNISHINGS Home Furnishings www.homefurnishings.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333
DESIGNER APPAREL Designer Apparel www.designer.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	HOME FURNISHINGS Home Furnishings www.homefurnishings.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333



100
BBB YEARS.

Honesty. Integrity. Trust.

We're standing behind the values that have mattered for a century.


We're proud to be part of the Better Business Bureau® as it celebrates 100 years of building trust in Metropolitan New York.

As BBB® Accredited Businesses, we are committed to fair and responsible business practices. We work to earn your trust every day.

ADVERTISING/MARKETING RESEARCH Market Research Group www.mrgny.com 212-481-8725	DIAMONDS Diamonds by Design www.diamondsbydesign.com 845-258-4923	HOME FURNISHINGS (cont'd) Home Furnishings www.homefurnishings.com 888-478-7641	KITCHENS & BATHS Kitchen & Bath www.kitchenandbath.com 1-800-444-4021	MOVING AND STORAGE Moving & Storage www.movingandstorage.com 800-333-3333	RETAILERS (cont'd) Retailers www.retailers.com 800-333-3333
APPLIANCES Appliances www.appliances.com 800-333-3333	ELECTRONICS Electronics www.electronics.com 800-333-3333	HOME HEALTH CARE Home Health Care www.homehealthcare.com 800-333-3333	LAUNDRY & DRY CLEANING Laundry & Dry Cleaning www.laundry.com 800-333-3333	RETIRED SERVICES Retired Services www.retiredservices.com 800-333-3333	ROOFING CONTRACTORS Roofing Contractors www.roofing.com 800-333-3333
ATTORNEYS Attorneys www.attorneys.com 800-333-3333	ENTERTAINMENT Entertainment www.entertainment.com 800-333-3333	HOME IMPROVEMENT Home Improvement www.homeimprovement.com 800-333-3333	LEGAL SERVICES Legal Services www.legal.com 800-333-3333	SCHOOLS/EDUCATION Schools/Education www.schools.com 800-333-3333	STORAGE Storage www.storage.com 800-333-3333
AUTOMOTIVE Automotive www.automotive.com 800-333-3333	FINANCIAL SERVICES Financial Services www.financial.com 800-333-3333	HOME INSURANCE Home Insurance www.homeinsurance.com 800-333-3333	LIQUOR AND CASINO SERVICES Liquor and Casino Services www.liquor.com 800-333-3333	TELEVISION Television www.television.com 800-333-3333	VIDEO EQUIPMENT DEALERS Video Equipment Dealers www.video.com 800-333-3333
BUSINESS PRODUCTS & SERVICES Business Products & Services www.business.com 800-333-3333	TRAVEL Travel www.travel.com 800-333-3333	WEDDING/BRIDAL Wedding/Bridal www.wedding.com 800-333-3333	CHILDREN'S PRODUCTS & SERVICES Children's Products & Services www.children.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINDOWS Windows www.windows.com 800-333-3333
COMPUTER PRODUCTS & SERVICES Computer Products & Services www.computer.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	CONCRETE EVENT ENTERTAINMENT Concrete Event Entertainment www.concrete.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333
COUPONS Coupons www.coupons.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	DESIGNER APPAREL Designer Apparel www.designer.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333
CREDIT CARD PROCESSING Credit Card Processing www.credit.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	HOME FURNISHINGS Home Furnishings www.homefurnishings.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333
DESIGNER APPAREL Designer Apparel www.designer.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	HOME FURNISHINGS Home Furnishings www.homefurnishings.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333	WINE & SPIRITS Wine & Spirits www.wine.com 800-333-3333

Accredited Business Only Networking Meetings

BBB Risk Index



EXPOSURE
How likely are you to be targeted by a particular scam?

SUSCEPTIBILITY
What are your odds of losing money when exposed?

MONETARY LOSS
If you do lose money, what is the likely magnitude of your loss?

INSTITUTE FOR TRUST

CYBER SECURITY & Data Protection

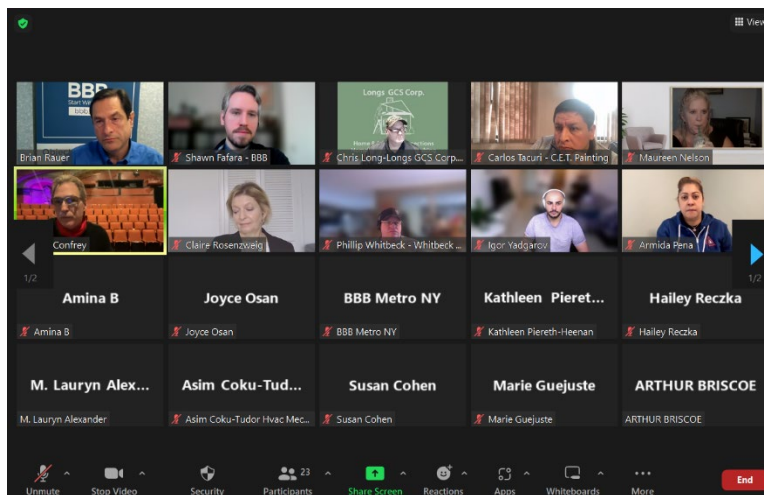
Red Flags, Tips & Pitfalls

BBB WEBINAR SERIES

December 13, 2023

Adapted from a program developed by BBB & the National Cyber Security Alliance.

Learn about Metro NY BBB® Categories: BBB.org/Metro-NY-Categories



Zoom meeting grid showing participants: Brian Bauer, Shawn Fatara - BBB, Chris Long-Longe GCS Corp., Carlos Tacuri - C.E.T. Painting, Maureen Nelson, Confrey, Claire Rosenzweig, Phillip Whitbeck - Whitbeck..., Igor Yagdarov, Armida Pena, Amina B, Joyce Osan, BBB Metro NY, Kathleen Pieret..., Hailey Reczka, M. Lauryn Alex..., Asim Coku-Tud..., Susan Cohen, Marie Guejeste, ARTHUR BRISCOE.

Tri-Region Accredited Business Networking Event via GoToMeeting

The Business Development and Relationships department regularly conducts special networking meetings, which cater to small groups in each region and joint groups in online networking sessions. In 2023, we invited Accredited Businesses from across all three of our regions to participate in

networking events via video conference. These meetings provide the opportunity for Accredited business leaders to meet, network, find out how best to leverage their BBB Accreditation, and learn about business issues including customer relations, best advertising practices, cybersecurity, and data protection.

Business-Building Sponsorship Opportunities

BBB Accredited Businesses can take advantage of a variety of BBB sponsorship opportunities which accommodate a wide range of budgets. These include media packages, co-op advertising, seminar and Accredited Business event sponsorship, sponsored BBB.org Enhanced Listings, BBB.org website banner ads and newsletter sponsorship. There are also sponsorship opportunities available through the BBB Education and Research Foundation programs, including the BBB Charity Effectiveness Symposium and workshop series, the BBB Forum on Corporate Responsibility, newsletter content sponsorships, internship program sponsorships, and additional events and educational programs for businesses and consumers.

BBB Serving Metropolitan New York: Programs

- ✓ **Provides Independent, Unbiased Information and Services for Consumers and Businesses**

Better Business Bureau's standards, processes, and rating formula ensure that our BBB Business Profiles are objective and per our criteria are current and comprehensive as possible. BBB's business rating formula considers 7 key elements:



1. Business's consumer service history with BBB including consumer reviews and complaints
2. Type of Business
3. Time in Business
4. Transparent Business Practices

5. Honoring commitments to BBB
6. Licensing and government actions known to BBB
7. Advertising issues known to BBB or lack thereof

Businesses are rated against the above elements regardless of accreditation status. Accreditation does not affect business ratings.

Network of Trust Services

Telephone Assistance

BBB's Consumer Help Line is available between 9 a.m. and 3 p.m. during business days. BBB Consumer Advisors answer calls according to BBB policy. Consumer advisors provide callers with information on BBB Business Profiles, inform individuals on how to file a complaint, offer guidance on specific marketplace issues and problems, and provide referrals to government agencies, associations and out-of-area BBBs that can give additional service to inquirers. **Metro NYBBB answered over 21,457 consumer phone calls in 2023.**

Customer Service - Online Consumer Assistance

Visitors to BBB's websites at [BBB.org](https://www.bbb.org) can file a complaint online, find and read business profiles, and browse a resource library of financial and business guidance, advice, and news.

Customer Service - Resolving Disputes

BBB is a destination for people seeking marketplace resolutions. We provide information to help their pre-purchase decisions and successfully resolve consumer disputes ranging from those dealing with inexpensive mail order products to costly home improvement projects. BBB's Resolution programs aim to bring businesses and their customers together to reach fair and amicable solutions regarding marketplace issues according to BBB system-wide policy.

"I reached out to the business directly before visiting BBB, and the business did not care. then I filed my complaint via BBB and received a refund from the business. thank you BBB!"

- T., Michigan

In 2023, over 160,323 customers contacted BBB Serving Metro New York to file complaints and consumer reviews about businesses. This number is calculated by adding the total number of complaints and customer reviews opened in 2023. The BBB Dispute Resolution team assists consumers with resolving their issues, helps businesses to maintain the goodwill and continued patronage of their customers, and makes sure that both sides have an option to mediate and solve problems without resorting to the costly and burdensome alternative of legal action.

The majority of complaints filed with the BBB each year are resolved by working with the consumer and the business to settle the problem.

Every year, the Dispute Resolution team at BBB Serving Metro New York helps thousands of people obtain restitution from businesses, ranging from reshipment of their ordered products to credit adjustments to full refunds of their purchases. In those cases where BBB was able to communicate with the business, **76.04% of reportable complaints were closed as resolved in 2023.**

Another important function of the BBB is to analyze complaints for patterns or unusual problems that need to be brought to a company's or industry's attention. By providing companies with valuable feedback about their customers' complaints, BBB helps them identify the underlying causes of the problems and provides them with an opportunity to strengthen their customer service. Closed complaint information is covered in the company's BBB Business Profile to alert prospective customers.

Failure to resolve the underlying pattern or problem can also affect the BBB Business Profile letter grade. Under certain circumstances, BBB cooperates with government agencies to help with investigations and uncover scams.

"I would like to inform you that I received the refund check today. Thank you for all your help in this matter. I couldn't have gotten to this moment without you. Thank you again and have a wonderful holiday season."

- **Casey A., Freehold, NY**

"I would like to thank you for helping me with this matter... Today I received a message from the company saying that they will refund the money I paid for the air ticket. I'm very grateful to you..."

- **Mariano Y., Henry, IL**

BBB Serving Metropolitan New York published more than 73,000 customer reviews in 2023. The BBB Business Profile provides a place for feedback regarding the customer experience, including positive comments in addition to complaints. This type of feedback is something customers have told us is important to them when they research companies. Accredited Businesses have also asked for this valuable feature.

2023 National Consumer Protection Week

BBB continuously strives to educate consumers about fraud prevention and consumer protection issues. During National Consumer Protection Week (NCPW), BBB joins forces with other groups and agencies to further this mission. On March 7, 2023, BBB Metro New York announced its annual Top Ten 2023 consumer complaint and Scam Tracker results. BBB presented the Top Ten categories of complaints for 2022, broken down by business category, in addition to the most frequently reported scams filed with Scam TrackerSM. BBB Metro New York celebrated NCPW 2023 by hosting a virtual press conference with nonprofits and government agencies such as the Federal Trade Commission, NYC Department of Consumer and Worker Protection, NYS Department of State Division of Consumer Protection, U.S. Postal Inspection Service, U.S. Social Security Administration, Internal Revenue Service, AARP, U.S. Securities and Exchange Commission, and New York State Department of Financial Services.

BBB Metro New York received 13,518 complaints concerning Financial Services and Insurance companies, the most complained-about category noted in 2022 and reported in 2023. Telecommunications came in second place, with 5,665 complaints. These kinds of scams involve identity spoofing via phone or high-pressure tactics for people to send their money over the phone. Online Retailer scams were the third most complained about, with 5,430 complaints in 2022. Online Purchases also led the way in Scam Tracker reports, with 686 reported scams with overall \$358,117 lost. Travel/Vacation/Timeshare scams had the second highest dollar loss at \$167,522, although that category had the 7th most reported scams.

Investigations

In the past several years, BBB Serving Metro New York's Information and Investigations Department has helped to uncover cases of deceptive or fraudulent business activities.

In 2023 your BBB served as a source of information for multiple government investigations by providing information about complaints related to more than 46 investigations and enforcement actions brought by agencies such as the New York City Department of Consumer & Worker Protection (DCWP), New York Office of the Attorney General (NY AG), as well as Attorney Generals and consumer protection agencies from a number of other states. BBB also facilitates records requests from federal agencies such as the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), the Federal Bureau of Investigation (FBI), the U.S. Dept. Of Homeland Security (DHS), and the U.S. Postal Inspection Service (USPIS). BBB also performs its own investigations and informs the public about the results on its website and through press releases. In 2023, Metro NY BBB conducted 95 investigations about substandard or fraudulent business practices.

By investigating deceptive practices and challenging false advertising, BBB's Investigations Department exposes companies that attempt to profit at the expense of responsible businesses and the public and warns consumers about them. When advertising or other standards-based issues are found, BBB first alerts management at the company in question and tries to work with them to help meet BBB Standards. In this way, responsible firms may resolve their problems and maintain the confidence of their customers. When companies fail to address problematic practices or advertising, the incidents are summarized in BBB Business Profiles and, when appropriate, referred to government

agencies and the media. BBB also releases advisories on scams and deceptive practices throughout the year on its website and to the media.

Scam of the Year:

The most frequently reported scam to Metro NY BBB is related to Online Purchase scams. These cases involve purchases conducted via e-commerce websites, often when consumers click on a social media ad, find a website offering appealing or seasonal merchandise, or encounter an imposter URL spoofing a well-known brand. They report being charged immediately, but in many instances ordered items are never delivered, or occasionally, what arrives is of inferior quality with sellers requiring merchandise returns to be sent overseas for refunds to be issued.

Scam Tracker SM:

In 2023, Metro NY BBB received 6,224 submissions to the Scam TrackerSM, BBB's free interactive tool that provides consumers across North America with a place to report scams and fraud, and to warn others of malicious or suspicious activities. All BBBs operating in Canada and the United States are collecting information from consumers, which is shared with law enforcement agencies for use in identifying and prosecuting scammers.

Of these 6,224 submissions, 4,066 were published as Scams, and 1,868 were determined to be consumer disputes or reviews against legitimate businesses. In those cases, the consumers were referred to file a complaint or customer review. The remaining entries were de-activated because of incomplete or illegible submissions or are under review pending additional research.

The volume of submissions to Scam TrackerSM in 2023 were nearly double the amount received in 2022.

Metro NY BBB uses the information in Scam Tracker to track trends, begin investigations, develop reports, and issue consumer alerts as needed.

Advertising Review

BBB conducts an Advertising Review program to foster business self-regulation. In 2023 BBB Serving Metro New York performed 7 Ad Reviews. The BBB Code of Advertising calls for businesses to avoid using misleading, deceptive, and false advertising. It guides BBB's efforts to protect consumers and assist businesses in promoting their products in a clear and transparent way. BBB regularly monitors websites and local newspapers for misleading advertising. When BBB believes that an advertisement may confuse or deceive consumers, it forwards the ad to the business in question and requests voluntary modification or substantiation of the ad's claims. Questionable advertising practices that BBB investigates include deceptive claims of results for products or services, false claims of lowest pricing, products advertised as being free and guarantee or warranty offers without disclosure of the applicable terms and conditions. About one-third of the BBB ad review cases resulted in adequate substantiation, revision, or discontinuation of challenged ads.

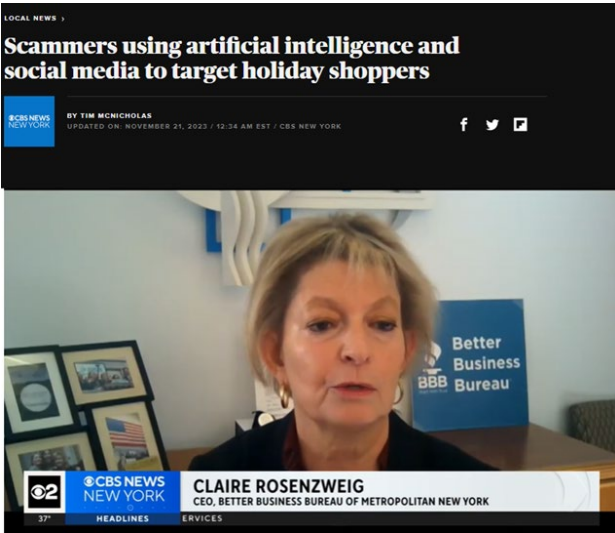

BBB and Media Relations

BBB Serving Metro New York cultivates relationships with media channels and journalists as part of our ongoing effort to educate consumers. BBB helps reporters by offering assistance in investigations,

acting as liaison with consumers or fraud victims who may want to share their stories, providing access to knowledgeable BBB executive staff for interviews, and serving as a source for general business and consumer-related information. By working with media, BBB seeks to share useful information with consumers to assist them in making educated purchasing decisions while promoting good business practices and trust in the marketplace.

In 2023, BBB Serving Metro New York assisted television, print, online and radio media for various stories. These stories reached consumers locally, regionally, and nationally. The topics ranged from gift card scams to advice for holiday shoppers. Earned media during 2023 exceeded \$4.88 million.

A BBB Serving Metro New York spokesperson appeared or commented on over 20 unique news stories in 2023, with 3,065 total mentions. Our assistance was provided on many other media stories.

 <p>LOCAL NEWS Scammers using artificial intelligence and social media to target holiday shoppers BY TIM MCNICHOLOS UPDATED ON: NOVEMBER 21, 2023 / 12:04 AM EST / CBS NEW YORK</p> <p>CLAIRE ROSENZWEIG CEO, BETTER BUSINESS BUREAU OF METROPOLITAN NEW YORK</p>	 <p>Turn to Tara: 'Scary new spin on a very old scam' - Scammers clone voices with help of AI for phony kidnapping threats Jun 29, 2023, 7:39am • Updated on Jun 29, 2023 By: Tara Rosenblum</p> <p>BRIAN RAUER BETTER BUSINESS BUREAU</p>
<p>Metro NY BBB President & CEO Claire Rosenzweig featured on CBS News, New York, speaking on gift card scams.</p> <p>November 21, 2023.</p>	<p>Metro NY BBB General Counsel Brian Rauer Featured on Turn to Tara, News 12 Connecticut, speaking on AI Voice Cloning Scams</p> <p>June 29, 2023</p>

BBB Volunteers

BBB Serving Metro New York welcomes members of the New York Community who support our mission and wish to volunteer their time. Volunteers participate in our dispute resolution department, where they help consumers and businesses to resolve disputes amicably. Volunteers in BBB Dispute Resolution undergo a training process that helps them become knowledgeable and skillful complaint analysts. Additional volunteers participate in BBB Foundation programs.

BBB volunteers may include both active professionals and retirees. Some commit substantial time to the BBB regularly and volunteer for many years, while others stay for shorter periods, sometimes simply offering one-time assistance and expertise for special events and programs.

NYC BBB, Mid-Hudson BBB, and Long Island BBB

In addition to the headquarters office in Manhattan, BBB Serving Metropolitan New York includes two additional regional offices; one in the Mid-Hudson region of New York State and the other in Long Island. These units serve the mission of BBB and carry-on BBB core activities including monitoring and reporting on local businesses, reviewing businesses for BBB Accreditation, and providing local complaint and mediation services. They work with local media, government, professional associations, educational facilities, business, and nonprofit communities to promote high standards for marketplace trust and to conduct relevant educational programs in their respective regions for businesses and the public on good practices. During 2023 all our personnel were working remotely for the most part. The offices were open as needed for those personnel approved to be there. In 2023, the Mid-Hudson and Long Island BBB offices participated in, presented and/or sponsored numerous educational or business-related events and programs, in collaboration with the New York City headquarters office of the Metro NY BBB and with Metro New York's independent but affiliated BBB Education and Research Foundation. In 2023, opportunities emerged for more virtual programming in place of in-person meetings. Pivoting to online platforms has enabled a broader reach into our entire region to make for a convenient and engaging experience for Accredited Businesses located a greater physical distance from our offices. For example:

- **BBB Accredited Business Online Program** - NYBBB Accredited Business Online Networking Event (joint regional interactive online event for NYC, LI & MH Accredited Businesses) - B. Rauer moderated in coordination with S. Fafara (1/25/23).

- **Professional/Continuing Legal Education Program** - New York City Bar Association CLE webinar/program - *Cybersecurity, Privacy and Data Protection* - B. Rauer as co-panelist/faculty for NYC Bar Association program (1/31/23).

- **BBB Online Class/Program** - Center for Learning and Living (affiliated with Marymount Manhattan College) – B. Rauer presented online class/program: *Online Purchase Scams and Financial Fraud: Red Flags & Pitfalls to Avoid* (2/7/23).

- **BBB Program** - SBDC-Stony Brook - B. Rauer presented online program: *Scam Avoidance, Cyber Safety and ID Theft Prevention* (3/16/23).

- **BBB Program** - *FreshDirect* employee program/event – C. Rosenzweig/B. Rauer presented program - *Scam Avoidance & Tips for the Savvy Consumer* (3-27-23)

- **BBB Accredited Business Online Program** - NYBBB Accredited Business Online Networking Event (joint regional interactive online event for NYC, LI & MH Accredited Businesses) - B. Rauer moderated in coordination with S. Fafara (4/19/23)

- **Media:** B. Rauer interview with CBS-TV re: N.Y.C. parking facility (Air Date: 6/18/23).
- **BBB Accredited Business Program:** B. Rauer presented program: Scam Avoidance, Cyber Safety & ID Theft Prevention (6/21/23).

- **Media:** B. Rauer interview with News-12 re: conversational A.I. (Air Date: 6/29/23).

- **BBB Systemwide Program:** BBB Learning Day program - Introduction of DEIA initiatives (B. Rauer as a co-moderator & presenter/discussion leader (6/29/23).

- **BBB Program:** New York Public Library - B. Rauer presented program: *Scam Avoidance, Cyber Safety & ID Theft Prevention* (8/2/23).

- **BBB Internal Programming/Meeting:** Joint BBB of Metro NY & BBB of Metro NY Foundation Boards DEIA Committee program/meeting with speakers H. Art Taylor, President & CEO, BBB Wise Giving Alliance and Rod Davis, Chair, IABBB Board DEIA Committee (B. Rauer as moderator) (9/6/23).

- **BBB System Event** - IABBB/BBB International Assembly – C. Rosenzweig & B. Rauer representing NYBBB (9/10/23 - 9/12/23).

- **Media:** B. Rauer interview with NBC-TV re: Quishing/QR Code Scams (air date: 10/17/23)

- **BBB Accreditation Business Networking Program:** B. Rauer as moderator with S. Fafara (focus topic: A.I. technology and impact on the business community) (10/19/23)

- **Business Outreach/Event:** Dutchess County Regional Chamber of Commerce breakfast program with NYBBB as a featured non-profit (R. Yarnall represented NYBBB) (10/25/23)

- **BBB System Event:** Upstate New York BBB Centennial celebration – BBB of Metro New York represented by C. Rosenzweig and B. Rauer (10/25-10/26/23)
- **Media:** B. Rauer interview with The Long Island Advocate newspaper (10/31/23 - unsure of any print date)
- **Media:** B. Rauer Interview with News-12 re: apparently closed business with active website (air date: 11/29/23)
- **BBB Program:** NY Public Library – B. Rauer presented webinar – *Cyber Safety, ID Theft Prevention & Cyber Smart Holiday Shopping* (12/12/23)
- **BBB Accreditation Business Program:** B. Rauer presented program re: Cyber Security and Data Protection (12/13/23)

BBB Education and Research Foundation

- ✓ **Provides accountability information on charities and educational programs for charities, businesses, consumers, and professionals who are at the early stages of their careers.**

Metro New York BBB's Foundation: Affiliate and Collaborator

BBB Serving Metropolitan New York works closely with the separately incorporated and independently governed Education and Research Foundation of the Better Business Bureau of Metropolitan New York, a 501(c)(3) charity.

The Foundation's work is generously supported in part by voluntary donations contributed above accreditation fees, by thousands of BBB Accredited Businesses in Metro New York. **We thank the BBB Accredited Businesses that participate in the Foundation's efforts by providing valued contributions.** A complete annual report for the BBB Foundation is available on request or can be viewed online at [BBB.org/local/0121/annual-reports](https://www.bbb.org/local/0121/annual-reports).

The Foundation's principal activities are:

- The Charity Accountability Program, which includes preparation of BBB Charity Reports
- Educational events and outreach programs for businesses, charities, and consumers
- The Skill-Building Volunteer Intern Program, which provides student volunteers with access to business skills and career talks with prominent leaders

The BBB Foundation's Charity Accountability Program evaluates charity practices and reports on locally soliciting charities, works to promote accountability in the nonprofit sector, encourages wise giving practices, and manages the BBB Accredited Charity Seal Program for qualifying charities that have first met all the 20 BBB Standards for Charity Accountability. The Metro New York Charity Accountability Program is one of the largest local BBB charity reporting services in the country. Donors can view BBB charity information at [give.org](https://www.give.org).

2023 Audited Financials

	Year Ended December 31	
	2023	2022
REVENUE AND SUPPORT		
Accredited Business Fees:		
Renewals	\$ 3,800,894	\$ 3,636,479
New members	860,953	892,691
Advertising campaign and other income, net of direct expenses of \$85,199 and \$88,824 in 2023 and 2022	425,605	425,081
Program administration income	55,469	53,437
Interest income	41,631	316
Total Revenue and Support	<u>5,184,552</u>	<u>5,008,004</u>
EXPENSES		
Program Services Expenses		
Dispute resolution	952,946	895,406
Investigation and dissemination of information	471,515	442,467
Total Program Services Expenses	<u>1,424,461</u>	<u>1,337,873</u>
Supporting Services Expenses		
Management and general	1,289,646	1,188,116
Membership development	2,414,311	2,247,413
Total Supporting Services Expenses	<u>3,703,957</u>	<u>3,435,529</u>
Total Expenses	<u>5,128,418</u>	<u>4,773,402</u>
Change in Net Assets	56,134	234,602
NET ASSETS		
Beginning of year	<u>1,874,775</u>	<u>1,640,173</u>
End of year	<u>\$ 1,930,909</u>	<u>\$ 1,874,775</u>

2023 BBB Board of Directors

Larry Scott Blackmon, *Treasurer*

Vice President, Public Affairs
FreshDirect

Vincent Dell'Osa, *Vice-Chair*

Principal
DelloOsa Consulting

Michael Gates, *Vice Chair*

General Manager,
Vice President Sales
New York Daily News

Amy Nguyen, *Director*

Assistant General Counsel Product
& Commercial
Etsy, Inc.

Mary Ann Kerr, *Treasurer*

Director Global Operations, Consumer Affairs
Coty Inc.

Katrina Dibbini, *Director*

Senior Counsel
GREY Group/ WPP

Joel Goldberg, *Director*

Retired Partner
Stroock & Stroock & Lavan LLP

W David Hubbard, *Director*

Vice-President & Deputy General Counsel
Verizon Communications

Melissa Krantz, *Director*

President
Krantz & Co.

Martin Lee, *Director*

Partner, Assurance Services
EY

Judd Levine, *Director*

President
Triple Crown Maffucci Storage Corp

Marci Lobel-Esrig, *Director*

Founder, CEO and General Counsel
Silver Bills

Joan McGillicuddy, *Director*

Deputy General Counsel
Rainbow USA, Inc.

Sabrina Mizrachi, *Director*

VP, Litigation & Global Product Regulatory
Estee Lauder Companies

Candace Sady, *Director*

Chief Marketing Counsel – North America
Colgate-Palmolive Company

Patricia Sampson, *Director*

Vice-President & Head of Corporate
Fair and Responsible Compliance
Popular, Inc.

Sharonda Weatherspoon, *Director*

Head of Operations, Client Development &
Transformational NA Retail
Ralph Lauren

Tim Zuber, *Director*

Partner
KPMG LLP

Claire Rosenzweig, *Director*

President & CEO
Better Business Bureau Serving Metropolitan
New York
(non-voting, ex-officio)

2023 BBB Advisory Council Members

John Baloga
Consumers Warehouse Center, Inc.

Dominick Benvenuto
D & S Roofing Corp.

Jason Byer
Suburban Exterminating

Don Chiappetta
Top To Bottom Chimney Cleaners, Inc.

Robert Cunningham
Cunningham Duct Cleaning

Judd Levine (Chairperson)
Triple Crown Maffucci

Marianne Rosner
Napoli Marble & Granite Designs, Ltd.

Frederick Stumpf
The Floor Store

Kathleen Piereth-Heenan
Executive Director
Long Island Better Business Bureau (*Ex-officio*)

Your questions and feedback will be welcome. Please contact us using the information below.

Better Business Bureau
Serving Metropolitan New York, Inc.
30 East 33rd Street, 12th Floor
New York, NY 10016
Office Hours: 9-5
Monday through Friday
Phone: 212.533.6200
Fax: 212.477.4912
Inquiry@newyork.bbb.org

Better Business Bureau
Serving Long Island
399 Conklin Street, Suite 300

Farmingdale, NY 11735
Office Hours: 9-5
Monday through Friday
Phone: 516.420.0500
Fax: 516.420.1095
LongIslandBBB@newyork.bbb.org

Better Business Bureau
Serving the Mid-Hudson Region

150 White Plains Road, Suite 107
Tarrytown, NY 10591-5521
Office Hours: 8:30-4:30
Monday through Friday
Phone: 914.333.0550
Fax: 914.333.7519
MHInquiries@newyork.bbb.org

Consumer advisors are available 9 a.m. to 3 p.m., Monday through Friday, except holidays.

Due to ongoing health concerns stemming from the COVID-19 pandemic, BBB Offices have been closed to the public since March 2020. All programs and services have been delivered via remote working conditions.