

# 2025 Trust Guide

BBB's mission is to be the leader  
in advancing marketplace trust.

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serving  
**North Alabama**





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## A NOTE FROM THE PRESIDENT



**Karen Reeves, President & CEO**

Welcome to the Trust Guide!

At the Better Business Bureau, we are committed to helping you navigate the marketplace with confidence. Unfortunately, scams and fraudulent practices are on the rise, making it more important than ever to stay informed and vigilant. This guide is designed to provide you with essential scam prevention tips, red flags to watch for, and resources to protect yourself and your finances.

By staying educated and aware, you can avoid common pitfalls and make smarter, safer decisions. The BBB is here to support you in identifying trustworthy businesses and recognizing potential threats. Together, we can build a marketplace based on honesty, integrity, and consumer protection.

Karen Reeves

President & CEO, Better Business Bureau of North Alabama

# What Your BBB Does For You

## **Business Profiles**

BBB offers business information across the United States and Canada. Simply visit [BBB.org](http://BBB.org) to search for a business and review its details.

## **Customer Reviews**

BBB verifies all reviews directly with the business to confirm the reviewer is a legitimate customer. Reviews are only published after the verification process is complete.

## **Complaint / Dispute Resolution**

To file a complaint, request a form or visit [BBB.org/complaint](http://BBB.org/complaint) to begin the process. Complaints can be submitted in writing, by mail, or online.

## **News and Scam Alerts**

BBB shares news and scam alerts through social media, traditional media, and our website to keep the public informed with tips on staying protected. Report scams using BBB's Scam Tracker at [BBB.org/scamtracker](http://BBB.org/scamtracker).

## **Presentations – Fraud Events – Shred Days**

BBB partners with local businesses, consumer advocates, schools, senior organizations, government officials, and law enforcement to provide educational presentations. We also host multiple shred days throughout our service area. Contact us if you'd like us to speak to your group.

## **Investigations / Ad Review**

BBB investigates businesses in our service area to ensure ethical practices and truthful advertising. Our team collaborates with law enforcement and other agencies to report deceptive businesses and scams.

## **Charity Review**

BBB evaluates charities and nonprofit organizations based on its 20 Standards for Charity Accountability. Search for a charity at [BBB.org](http://BBB.org) or [Give.org](http://Give.org).

*The Better Business Bureau serving North Alabama  
would like to thank you for allowing us to serve you  
for the past 60 years!*



# Why Trust a BBB Accredited Business

## 1. A Commitment to Ethical Business Standards

When it comes to excellence in business, BBB sets the standard - literally! BBB Accredited Businesses are held to BBB's 8 Standards for Trust.

<b>Build Trust</b>	<b>Advertise Honestly</b>	<b>Tell the Truth</b>	<b>Be Transparent</b>
<b>Honor Promises</b>	<b>Be Responsive</b>	<b>Safeguard Privacy</b>	<b>Embody Integrity</b>

When you see the BBB Seal, you know that business is committed to ethical business practices.

## 2. Established Businesses

All BBB Accredited Businesses have been operating for at least six months. This means you are working with a reputable company.

## 3. Licensed, Bonded, and Insured

BBB Accredited Businesses have demonstrated they meet government competency requirements for their industry in your area. This provides you with peace of mind that the business has knowledge to get the job done right while offering protection for you and its employees.

## 4. Timely Complaint Resolution

Accredited Businesses are committed to resolving customer complaints promptly. BBB helps facilitate communication to ensure issues are addressed swiftly, so you won't be left hanging.

## 5. Follow Through on Promises

When you choose an Accredited Business, you can feel confident that they will honor contracts and agreements.

## 6. Safe Online Transactions

Accredited Businesses websites adhere to privacy policies and secure transaction practices, helping to keep your personal information safe when you shop online.



**THE SIGN OF A  
BETTER  
BUSINESS<sup>SM</sup>**

## Trust the BBB Seal, Trust the Business

Nearly 400,000 businesses across the US and Canada proudly display the BBB Seal. That means no more second-guessing or endless online searches. When you want to find a business you can count on, just look for the BBB Seal, it's the Sign of a Better Business<sup>SM</sup>!

# 2024 BBB Scam Tracker<sup>SM</sup> Risk Report

## HIGHLIGHTS

Findings from the annual *BBB Scam Tracker Risk Report* can provide timely insights on how you can protect yourself from scammers. Key highlights and tips are provided below, but you can read the full report at

[BBBMarketplaceTrust.org/RiskReport](https://BBBMarketplaceTrust.org/RiskReport).



### Top 5 riskiest scams reported by consumers

#### 1 Investment/cryptocurrency scams

Investment scams take many forms, but all prey on the desire to make money without much risk or initial funding. Some scenarios include pressure to purchase, trade, or store digital assets (cryptocurrency) with fraudulent exchanges.

#### 2 Employment scams

Job applicants are led to believe they are applying for or have just been hired for a promising new position. Instead, they have given personal information via a fake application or money to scammers for "training" or "equipment." In another variation, a person may be "overpaid" with a fake check and asked to wire back the difference.

#### 3 Romance/friendship scams

An individual, believing he/she has made a new friend or is in a romantic relationship, agrees to send money, personal/financial information, or items of value to the perpetrator.

#### 4 Online purchase scams

Scammers offer attractive online deals but, once the payment is made, no product or service is delivered. In some cases, fraudsters send low-quality or counterfeit products.

#### 5 Home improvement scams

Door-to-door solicitors offer quick, low-cost repairs and then either take payment without returning, do shoddy work, or "find" issues that dramatically raise the price. These types of schemes often occur after a natural disaster.



#### Investment/cryptocurrency scams are the No. 1 riskiest scam type again this year, with

a reported median dollar loss of \$5,000; 80.1% of reports included a monetary loss. According to survey respondents, 26.2% of those who reported investment/cryptocurrency scams said the scammer spent time building a romance or a friendship before perpetrating the scam.



#### Employment scams remained the No. 2 riskiest scam type, with

a median dollar loss of \$1,500; it made up more than 14% of all reported scams.



**Romance/friendship scams rose to No. 3 riskiest** for the first time since we began publishing this report. This scam type had the highest median dollar loss (\$6,099) of all scam types.

# General Tips for Avoiding Scams

These tips can help you avoid most scams and protect yourself and your family.

## 1 **Never send money to someone you have not met face-to-face.**

Beware of online friends who ask for money or offer investment opportunities, including scenarios involving cryptocurrency.

## 2 **Don't click on links or open attachments in unsolicited email or text messages.**

If the person claims to be somebody you know or a well-known organization, contact the person directly or go directly to your account to confirm the details.

## 3 **Avoid making quick purchases while browsing social media.**

Research the website before paying for a product/service.

## 4 **Don't believe everything you see or read.**

Scammers are great at mimicking official seals, fonts, websites, and other details.

## 5 **Beware of offers that seem too good to be true.**

Be cautious of perfect job offers, highly reduced prices on products/services, or investment opportunities that claim to be "risk free."

## 6 **Be extremely cautious when dealing with anyone you've met online.**

Never share personally identifiable information with someone who has contacted you unsolicited.

## 7 **Don't be pressured to act immediately.**

Instead, take the time to do more research or reach out to a third party to discuss the situation.

## 8 **Use secure, traceable transactions when making payments for goods, services, taxes, and debts.**

Prepaid/gift cards, for example, cannot be traced.

## 9 **Whenever possible, work with businesses that have proper identification, licensing, and insurance.**

Research the company first at [BBB.org](https://www.bbb.org).

## 10 **Be cautious about what you share on social media.**



Read the full report:  
**[BBBMarketplaceTrust.org/RiskReport](https://BBBMarketplaceTrust.org/RiskReport)**

Report a scam: **[BBB.org/ScamTracker](https://BBB.org/ScamTracker)**

Boost your scam knowledge: **[BBB.org/ScamPrevention](https://BBB.org/ScamPrevention)**

Get resources to recover from a scam: **[BBB.org/ScamSurvivalKit](https://BBB.org/ScamSurvivalKit)**

# Protecting Your Personal Information

## Shred Old Documents

Shred bank statements, credit card applications, insurance forms, financial statements, health forms, and household bills. You should shred anything with your personal information once it is past the time frame for document retention.

## Protect Your Number

Do not carry your social security card or give out your number without verifying who is on the other end of the computer or phone. Keep your card in a secure location and out of plain sight.

## Protect Your Cards

Cut up old cards when they have expired and make sure the number is illegible. You should review your statements each month to check for any unexpected charges.

## Protect Your Information

Your bank, credit card company, or the IRS will never email you asking for your information. They already have it.

## Monitor Your Credit

Check your statements monthly for unauthorized transactions. And check your credit report at least once a year for any changes at [annualcreditreport.com](http://annualcreditreport.com)



**If you find yourself the victim of a data breach, consider:**

### Credit Freeze

You can freeze your credit report and prevent identity thieves from establishing new lines of credit under false names. A credit freeze will not impact your credit score or impair your ability to use existing credit cards.

### Fraud Alert

A fraud alert flags your credit report alerting potential lenders to take extra precautions in identifying somebody who is attempting to open an account in your name. It is free and it will not interfere with our ability to receive credit. To be effective, a fraud alert must be set up with the following credit bureaus:

**Experian:** 888-397-3472 - [experian.com/freeze/center.html](http://experian.com/freeze/center.html)

**Transunion:** 888-909-8872 - [freeze.transunion.com](http://freeze.transunion.com)

**Equifax:** 800-349-9960 - [freeze.equifax.com](http://freeze.equifax.com)

**Also:** Be sure to check your credit reports annually for free at [annualcreditreport.com](http://annualcreditreport.com)





# Common Scams

## **Grandparent Scam**

The victim receives a call from someone stating they are their grandchild in an emergency. Scammers will ask you to send a wire transfer or gift card to help with legal expenses. Look for variations in this scam as it changes day to day.

## **Social Security Scam**

The victim receives a call from someone claiming to be from the Social Security office. The scammer claims your social security number is linked to a crime and you need to provide your social security and bank account numbers to clear you of charges or to secure your identity.

## **IRS Scam**

The victim receives a call from someone claiming to be from the IRS. The scammer will advise that you owe taxes and if you do not pay that instant, the police will be sent to your home to arrest you. The scammers will ask you to purchase gift cards and provide your account numbers to avoid arrest.

## **Fake Check Scam**

The victim will receive a check in the mail with instructions by the sender to deposit the check and then send a specific amount back. The scammer will explain that the amount being sent back is for taxes or fees, or to make sure your bank account is valid. The victim will send money to the scammer but then the check will bounce. At that point, there is no way to get the money that was sent back.

## **Romance Scam**

The victim will receive a friend request from someone they have never met. The scammer will start messaging you and build a friendship. Eventually, the scammer becomes someone you can trust and confide in. They will begin asking for money or gifts during an “emergency” and will continue to ask for more and more.

## **Sweepstakes Scam**

The victim receives a call from someone claiming they have won a prize. Whether it’s a foreign lottery, a cruise, or a free night’s stay at a hotel. They are all scams unless you specifically entered to win the prize.

## **Tech Support Scam**

The victim receives a call from someone claiming to be from support. The scammer advises that your computer has a virus and requests remote access to it so it can be fixed. Upon receiving access, a fake diagnostic test will run showing the virus, and they will ask you to pay to remove it. They can then blackmail you if you don’t because they now have access to your files, photos, and personal information.

# WE ARE HERE TO HELP

**Reach out to a BBB team member for assistance.**



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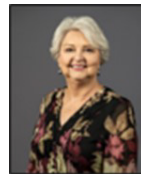
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