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Better Business Bureau
serving Florida's West Coast Area



Our Mission: BBB's mission is to be the leader in advancing marketplace trust. BBB accomplishes this mission by creating a community of trustworthy businesses; setting standards for marketplace trust; encouraging and supporting best practices; celebrating marketplace role models; and denouncing substandard marketplace behavior.

Offices located at:

2655 McCormick Drive P.O. Box 7950
Clearwater, FL 33759 Clearwater, FL 33758

Office Hours:

8:00 AM - 4:30 PM Monday - Friday

Phone: (727) 535-5522 / (239) 334-4648 (24 Hours)

Toll Free: (800) 525-1447

Fax: (727) 539-6301

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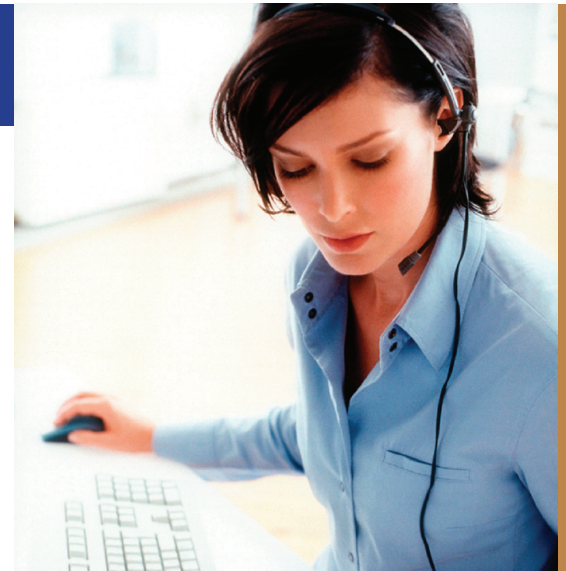
INQUIRIES

Pre-Purchase Reporting

Reliability Reports Requested

Most calls to your BBB are pre-purchase inquiries from consumers and businesses seeking reliability reports on area companies. These callers are seeking assurance that the company they are considering spending money with has no unresolved complaints or history of unethical practices in advertising or selling of their products and services on file at the BBB. In late 2008, the BBB enhanced its reporting procedure to include a well-formulated rating system, which generates an "A" through "F" letter grade for each company in its database. Some of the factors include length of time in business, complaint history, proper licensing, and volume of business. This reporting system has been adopted by BBBs nationally in an effort to assist customers and businesses alike in making a well informed pre-purchase decision and promote ethical marketplace behavior.

In 2008, your BBB provided **1,460,078** reliability reports on local companies to inquirers. Included in this statistic, **70,519** consumers requested we provide them with a listing of Accredited Businesses in a certain industry. Those Accredited Businesses who have elected to display the BBB Online Seal on their website generated **401,421** inquiries. Miscellaneous inquiries such as Spanish reports, general advice reports and agency referrals totaled **28,496**.



Most Inquired About Industries

- 1) Work-At-Home Companies
- 2) Timeshare Resales / Vacant Lot Resales
- 3) Financial Services
- 4) Air Conditioning Contractors & Systems
- 5) Credit & Debt Counseling
- 6) Roofing Contractors
- 7) Internet Shopping
- 8) Movers
- 9) Mortgage Brokers
- 10) Construction & Remodeling Services

BBB Services

Most Complained About Industries

1. Internet Shopping
2. Auto Dealers - Used Cars
3. Credit Card - Merchants Card
4. Banks
5. Furniture - Retail
6. Credit Cards & Plans
7. Telephone Service - Long Distance
8. Telephone Companies
9. Health & Diet Products - Retail
10. Financial Services



COMPLAINTS

Dispute Resolution Services

Complaints Processed

Consumers who want to present a complaint to a company through the BBB often begin by calling. These consumers are provided with instructions for filing their complaint in writing or online.

BBB processed **27,025** written complaints during the year. It should be of interest to both Accredited Businesses and consumers to know that BBB Accredited Businesses had a settlement rate of **99.95%** in 2008. The remaining .05% of unresolved complaints represent those filed against firms whose BBB Accreditations were revoked by the Board of Directors. By comparison, Non-BBB Accredited Businesses had a lower resolution rate of **72.93%**.

Your BBB also serves as the central service bureau for the AUTO LINE® program in the State of Florida. Staff in this department provide mediation and arbitration services for automobile manufacturing disputes - concentrating on Florida Lemon Law guidelines.

BBB has many fine volunteers who have received training and certification to conduct arbitration hearings held by the BBB offices. In 2008, the BBB conducted **241** arbitrations.

SERVICES

Programs & Services



Start With Trust

Consumers need to know not only how to recognize and avoid fraud and deception in the marketplace, but also what their rights and responsibilities are as consumers. In a 2007 Princeton Survey, 7 out of 10 consumers say they would be more likely to buy from a company designated a "BBB Accredited Business."

Our BBB information, investigative reports, consumer alerts and tips on buying wisely are developed to better inform consumers and businesses. BBB proactively disseminates information through a variety of avenues including web alerts, emails, press releases, media interviews, trade shows, and community events.

In 2008, your local BBB generated **345** local media mentions, including stories specific to unethical business practices to topics regarding enhanced BBB reporting procedures and services.

Request a Quote from an Accredited Business

In an effort to bring consumers and Accredited Businesses together, the BBB web site now offers a "Request a Quote" service. This allows consumers to specify the service or product they desire from a given business(es) and receive a quote via their selected method (i.e. phone, email, or fax). This service has already been utilized approximately 400 times since its inception in the last quarter of 2008 and is quickly growing in popularity.

Accredited Businesses by Industry

Consumers may obtain categorical listings of BBB Accredited Businesses in any given industry at no cost. These Accredited Business listings may be requested via telephone or obtained over the web. This service generated **70,519** listings in 2008.

Promoting Trust with BBBOnline

Internet commerce is booming. Yet many people are nervous about actually purchasing goods online. Websites are easy to set up and maintain. Prospective customers struggle to know which online business is legitimate, and which can be trusted? Online Accreditation is the solution to building trust and confidence in today's marketplace.

Local Accredited Businesses who have elected to display the BBBOnline Seal on their website have generated **401,421** inquiries in 2008.

The screenshot shows the BBB website interface. At the top left is the BBB logo with navigation links: "For Consumers", "For Businesses", "For Charities and Donors", "About Us", and "News Center". The main header area features the text "Better Business Bureau Start With Trust In West Florida" and a search bar with the placeholder "Find information you're looking for." Below this is a "Start Your Search With Trust" section with a "CHECK OUT A BUSINESS OR CHARITY" button and a "FIND A BBB ACCREDITED BUSINESS" button. A photo of John Lyons, General Sales Manager, is shown. To the right is a "BBB For" menu with categories: "Consumers", "Businesses", "Charities and Donors", "Check Out a Business or Charity", "File a Complaint", "Request a Quote from a BBB Accredited Business", "Get Lemon Law Info", "Learn About BBB Accreditation", "Register Your Business", "Apply for Accreditation Consideration", "Learn about the Seal Program", "Check Out a Business or Charity", "Charity Reports and Standards", "Inquire or Complain", and "About BBB Wise Giving Alliance". Below the menu is a "News Center" section with articles from 02/13/2009 and 02/05/2009. A "Get Quotes Compare Prices" button is also visible. At the bottom right is an "Announcements" section for ARMORTECH WINDOWS & DOORS, INC. with contact information and a "SHOWROOM LOCATED AT: 1610 N. HERCULES AVE PINELLAS, FL 33434-9901" address.

RESOURCES

Internet at a Glance

www.westflorida.bbb.org

From the website, consumers may search a business by category or name and read a specific company report. BBB Reports on Accredited Businesses provide important information about a company's past marketplace performance, license verification, address, telephone numbers, plus a brief description of products and/or services offered. BBB also provides a direct link to the company's website.

This website was visited **466,920** times with a total of **2,615,492** pages viewed in 2008. This service is available 24-hours a day, seven days a week.

The local BBB website generated **76.25 %** absolute unique hits in 2008 from **156** different countries.