

BBB Military Line®

Council of Better Business Bureaus



Better Business Bureau®

Start With Trust®

The Bottom Line



Financial Readiness=Mission Readiness



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"We are a nation of more than 300 million Americans. Of these, less than 1 percent wears the uniform of our Armed Services."

President Barack Obama during the Medal of Honor ceremony for Staff Sergeant Robert J. Miller, U.S. Army, October 6, 2010



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When they do this---



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They shouldn't have to worry about---



Excessive Fees!

Crippling Debt!



Auto Title Loans



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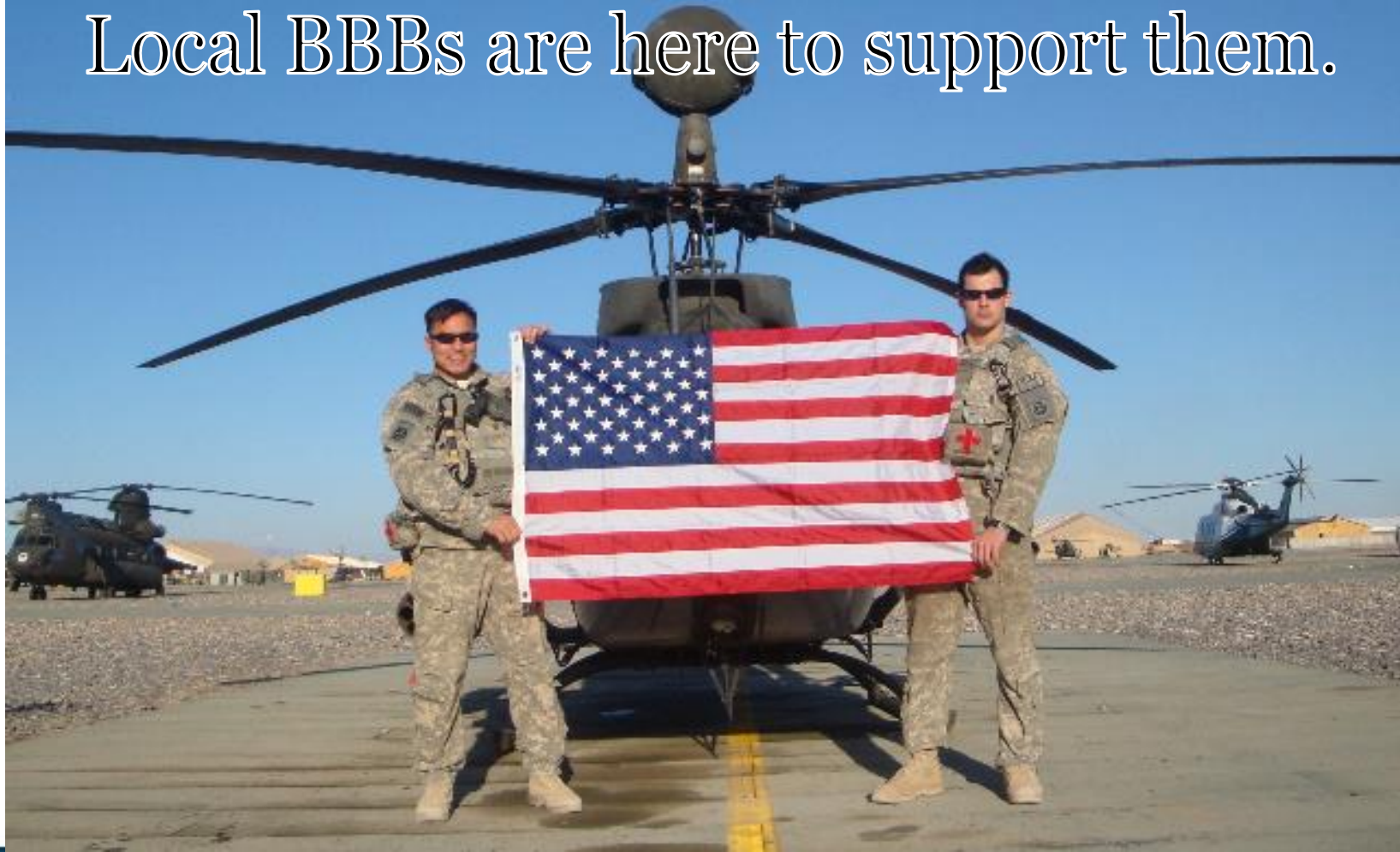
They shouldn't have to worry about---



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BBB Military Line and our
Local BBBs are here to support them.



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BBB Military Line Milestones

"Joining Forces" Initiative
Partner Apr 11

Memorandums of
Understanding (MOUs):

- DoD Feb 03
- Army Jul 03
- Navy Aug 06
- USAF Jul 07
- USMC Mar 08
- USCG "Qualified Organization" Jul 08



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Our Mission

To improve Financial Readiness and Consumer Education for Service Members, their Families, and the entire military community through-

- Information, Education, and Outreach efforts using local BBB support and assets
- Information, Education, and Outreach efforts through online sources and social media
- Complaint collection and dispute resolution
- Data analysis to identify unfair business practices that target the military community



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Why a BBB “Military Line”?

- Military Consumers are a targeted group:
 - Predatory Lending
 - ID Theft
 - Auto Loans at punitive rates
 - Questionable “Investments”
- BBB has the **Marketplace Knowledge** and is located throughout the US



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Local BBB Outreach

- **Develop** relationships with military installation leadership
- **Teach** financial readiness workshops
- **Present** at military installation information meetings and gatherings
- **Participate** in financial readiness and community fairs and conferences
- **Partner** with local military affairs organizations



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Local BBB Education Workshops

- Smart Consumer (teen and adult)
- Deals for Wheels (teen and adult)
- How to Buy a Home
- Investing for Retirement
- Scams and ID Theft
- Employment & Educational Scams
- Outsmarting Investment Fraud



** Free – Flexible Scheduling **



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Education Workshops and Outreach

Reached more than 55,000 Members of the Military Community

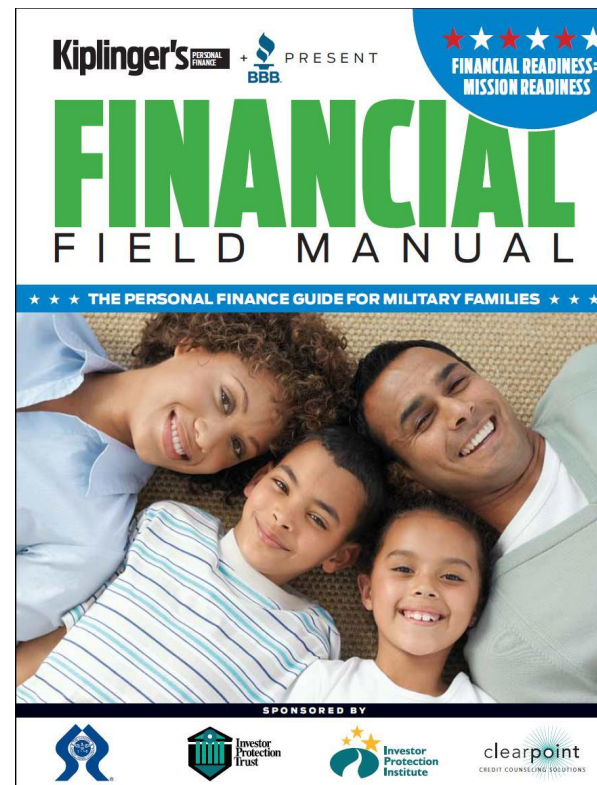


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BBB Military Line Information

- Dedicated BBB Military Line website
- Five Service Component websites
- *BBB Military Line* Facebook page and Twitter account
- Kiplinger/BBB "Financial Field Manual"
- A Salute to Smart Investing
- Monthly e-Newsletter
- Scam Alerts



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Local Target Audience

- **Minnesota**

National Guard = 14,000

Air Force Reserve = 1,200

Number of Veterans = 390,596

- **North Dakota**

National Guard = 4,500

Minot Air Force Base = 6,000

Grand Forks Air Force Base = 1,693

Number of Veterans = 57,074

PLUS FAMILY MEMBERS



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Common Job Scams

- Secret Shopper
- Nanny
- Work-At-Home
- Investment or Money-Building
- Entertainment Industry
- Government Careers
- Resumes and CVs preparation



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Financial Scams

- Predatory Lending
- Fake Charities
- Collection of Paid Debts
- Sale of Veterans' benefits
- False Affiliation with units or Veteran Service Organizations

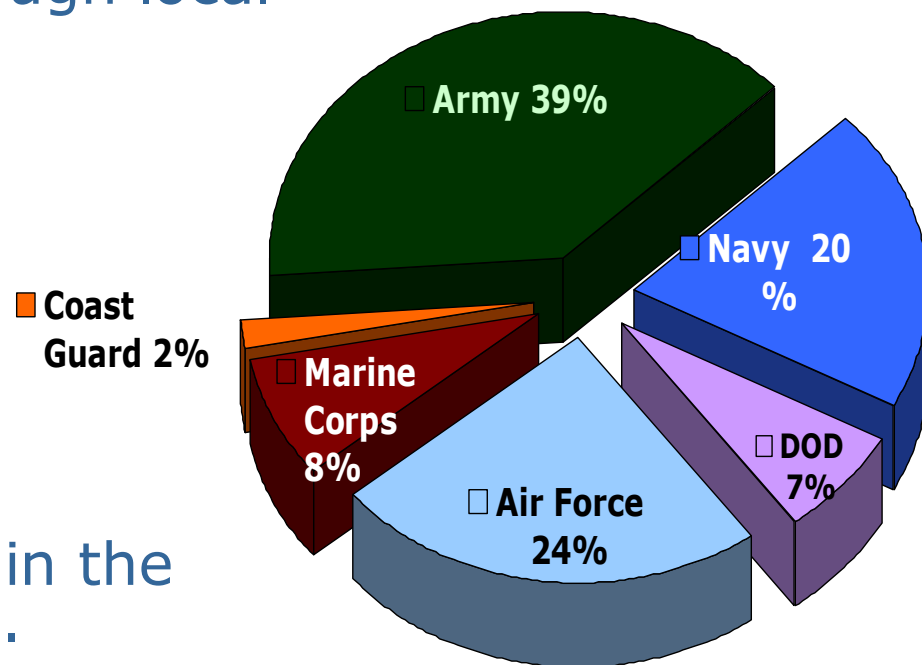


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Complaint Tracking & Data Analysis

- Complaints made through local BBB or online
- Information Tracked
 - Branch of Service
 - Status
 - Grade
 - Age
 - Business Name
 - Business Location
- 100,000+ complaints in the last 2 years nationally.
 - 859 complaints filed in MN & ND



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Patterns We're Seeing

- Advance-fee loans, car-buying scams, and expensive financing **continue** to impact the military
- Scammers are increasingly using job search sites to find victims
- Scammers are becoming more creative at masquerading as reputable businesses or charities



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BBB – Where We Are

- 116 offices in the United States
- Websites: www.bbb.org/military
www.bbb.org/army
www.bbb.org/navy
www.bbb.org/airforce
www.bbb.org/usmc
www.bbb.org/uscg
www.facebook.com/militaryline
www.twitter.com/BBB_MilLine

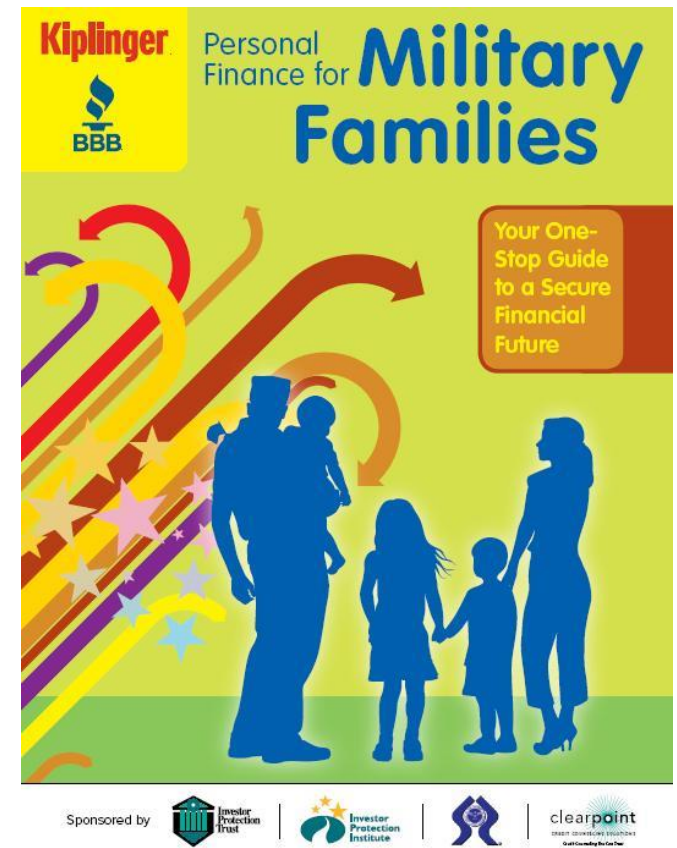


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- A Salute to Smart Investing
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- Scam Alerts



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The Road Ahead

- Expanding Social Media and Face to Face Interactions
- Supporting Education Opportunities and Requests
- Enhancing and Updating Financial Literacy Library
- Creating a Financial Literacy Website and Smart Phone Application
- Devoting Greater Resources to Identifying Predatory Business Practices Targeting the Military
- More In-depth Data Analysis
- Encouraging Local BBB Input into AFDCBs at ALL Installations



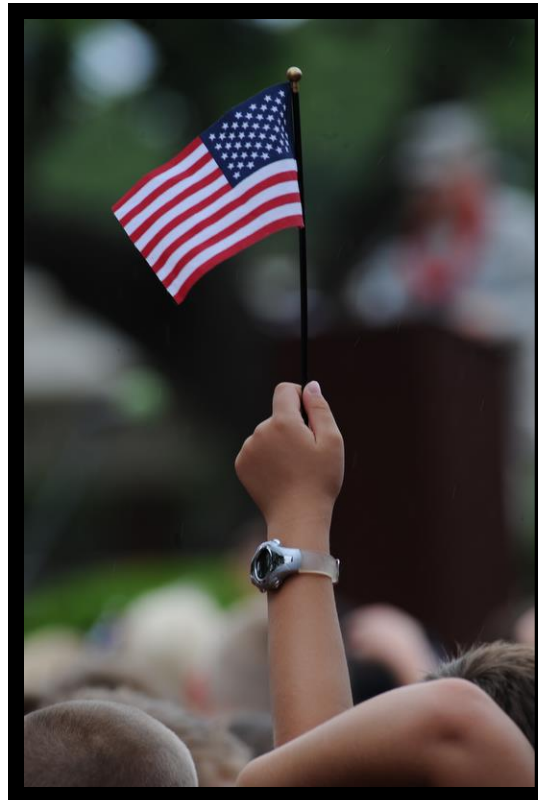
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Thank You

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Websites:

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www.bbb.org/military

[www.facebook.com/
Military Line](https://www.facebook.com/MilitaryLine)

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MilLine](https://www.twitter.com/BBB_MilLine)



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