



Start With Trust[®]
Start With BBB.

Discover What the
BBB of Delaware Can Do For You.



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FIRST BBB OPENS
IN MINNEAPOLIS, MINNESOTA
 FOLLOWED BY CLEVELAND AND SALT LAKE CITY IN 1913.



TOP INDUSTRIES FOR COMPLAINTS
 IN 1915
DOOR TO DOOR SALES
 TOTAL INSTANCES OF SERVICE IN 1915
1,432,228

Left circle: The national BBB dedicates a division to protect service members from con artists. Middle circle: Arthur F. Sheldon, founder of a well-known school of salesmanship, suggests the name "Better Business Bureau" in 1916. The Indianapolis, Kansas City and Louisville BBBs form. Right circle: The BBB warns of bait and switch tactics.

BBB Celebrates Centennial

Section compiled by Theresa Gawlas Medoff

This year the Better Business Bureau marks a century of leadership in setting and upholding high ethical standards in business. Founded in Minneapolis by a group of advertising professionals concerned about false and misleading advertising, the organization has grown from one small "Vigilance Committee" to 116 BBBs across the United States and Canada. Together they evaluate and monitor more than three million local and national businesses and charities.

When the BBB was started, advertisers were touting everything from electric hairbrushes that cure headaches to dimple makers that put a crease in your cheek. In 1915, the top industry for BBB inquiries was door-to-door insurance sales. The BBB has been called upon to protect consumers and businesses from fake stock offerings, shady real estate development firms and phony schools.

During the Great Depression, "the old butter racket" was prevalent. In this scam, salesmen convinced buyers to purchase a secret formula guaranteed to make two pounds of butter from one quart of milk. Those who were duped later discovered that the "demonstra-

tion" had been rigged, and that two pounds of butter were already in the churn before the milk and "secret" ingredients were added.

The issues the BBB deals with may have changed since then, but there are still some unethical businesses and charities that try to take advantage of people. The need for the BBB continues.

Perhaps the two most recognized ways that the BBB serves the public are by accrediting businesses that operate ethically and by resolving conflicts between consumers and businesses. In 2010 consumers requested 87 million BBB Business Reviews and filed more than 1.1 million complaints about businesses.

The BBB provides many programs and services, including the BBB Auto Line to protect consumers against lemons; the BBB Military Line, which offers free services to military communities; and, the online scam portal, Scam Tracker.

During this centennial year, the BBB plans to launch new programs and services in support of our educational mission. Find out more at delaware.bbb.org.



BBB of Delaware

The Better Business Bureau of Delaware has been serving the state's public and business community since its founding in 1965. The organization has evolved to meet the changing needs of the community.

Just two years after its founding, for example, the BBB of Delaware initiated its Consumer Affairs Council, which it described as "the nation's first concerted effort by businessmen to improve the economic literacy of the public." The council was launched at a kickoff event at the Hotel du Pont featuring keynote speaker Paul Rand Nixon, then-chairman of the Federal Trade Commission.

In the 1973 the organization formed its first Arbitration Council to help consumers and businesses resolve disputes quickly and inexpensively without involving attorneys or the court system. In 1975 the BBB launched its Advertising Review Council in conjunction with the Advertising Club of Wilmington, Delaware Retail Merchants Association and the Delaware State Chamber of Commerce. The Review Council aimed "to improve the truthfulness and honesty of advertising" by educating business, trade and service organizations and by resolving advertising complaints.

From its beginning the BBB of Delaware has worked hard to represent all three counties in the state. The opening of the BBB's Milford office in 1975 made it easier to fulfill that commitment.

Over the years, a who's who of Delaware has been affiliated with the BBB, including its first chairman of the board, William Patterson of Patterson Schwartz Real Estate, and its first female board chair, Sally V. Hawkins, general manager of WILM NewsRadio, who served in 1976.

BBB OF DELAWARE

through the years



1965

BBB OF DELAWARE FOUNDED

*First Chairman of the Board:
William Patterson, Patterson
Schwartz Real Estate*

1967

BBB of Delaware launches
"CONSUMER AFFAIRS COUNCIL"

BBB of Delaware forms
"ARBITRATION COUNCIL"

1973

1975

BBB opens
MILFORD
branch office



1976

**BBB ELECTS
FIRST FEMALE
BOARD CHAIR,
SALLY V. HAWKINS**

*general manager of
WILM NewsRadio*

February 1980

Gov. Pete du Pont declares

BETTER BUSINESS BUREAU WEEK

in Delaware

Consumers: How to Use the Better Business Bureau

Many consumers think of the BBB as the place to turn when they have a complaint. And while we take great pride in helping to resolve such disputes, we offer consumers that service and so much more.

RESEARCH BUSINESS RATINGS

One of the best ways to avoid a problem is to check out a business before using its services. Consumers can visit delaware.bbb.org to search reviews for any business in the country. The search can be done by business name, type of business, phone number, email address, even Web site URL. The BBB provides the same search service for charities. BBB reviews grade businesses and charities from A+ to F and detail the reasons for the rating. It provides information on complaints and their resolutions as well as government actions taken against the company and concerns about the company's advertising.

RESOLVE A COMPLAINT

If you have a problem with a business or charity, you could take the dispute to small claims court. But a more efficient, less costly and less stressful way to resolve the problem is to get help from the BBB. Each year the BBB of Delaware successfully handles about 13,000 written complaints. You can lodge a complaint online or in a letter to the BBB office. Most companies willingly work with the BBB to resolve the matter quickly. If necessary, the BBB of Delaware can handle it through mediation and binding arbitration. If a company fails to resolve a complaint, it will appear in the firm's online business review.

FIND BBB ACCREDITED BUSINESS AND CHARITIES

Our free print publication, the annual BBB Buyer's Guide, is a directory of BBB accredited businesses in Delaware. The same information is available online.

REQUEST A QUOTE

You can request a quote, a proposal or information from BBB accredited businesses in Delaware. Your request is emailed to our businesses, which respond using the contact information you provide. It makes shopping around easier.

CHECK A BUSINESS' LICENSE

Use this service to verify that a business is operating with a valid Delaware business license.

EDUCATE YOURSELF

Our online resource library alerts consumers to current scams and fraud and provides timely tips for wise buying.





Businesses: What the Better Business Bureau Can Do for You

The BBB was started by businesses to serve consumers and business people. BBB accreditation provides businesses with a stamp of approval that attracts consumers wanting to know whom they can trust. The BBB offers many other benefits.

BENEFIT FROM BBB ACCREDITATION

Consumers know that accredited companies are trustworthy, community-minded and operate with integrity. That verification can go a long way toward convincing customers to seek your company's services. A recent study found that the BBB is well-known and trusted by the North American public. It also found that the BBB name enjoys a "halo effect" that is imparted to businesses accredited by the organization.

OBTAIN REFERRALS

Consumers who call the BBB of Delaware for information and advice are referred to our accredited businesses. In addition, our Request-a-Quote service allows consumers to go through the BBB Web site to obtain quotes or request proposals. These requests are then forwarded to our accredited businesses so that they can respond directly.

ACCESS BUSINESS TOOLS

The BBB's Web site contains a library of resources and tool kits to help businesses understand government regulations, handle sensitive data and protect their investments.

GET ALERTED TO SCAMS

With its national reach, the BBB can learn early on about the latest scams and shady practices and warn businesses.

NETWORK WITH OTHER BUSINESSES

Even the wisest businessperson can learn from others. BBB accreditation gives individuals and businesses more opportunities to interact and new ways to develop professional skills.

PHOTOGRAPH BY © RIDO - FOTOLIA.COM

1984

BBB of Delaware breaks 1,000 MEMBER MARK

1993 FIRST EDWARD M. RUSH AWARD given to a family-owned Delaware business

1999 FIRST TORCH AWARDS for Marketplace Ethics awarded to Delaware businesses



2002
CHRISTINE SAUERS
NAMED PRESIDENT
OF BBB OF DELAWARE



2007

BBB of Delaware MOVES INTO CURRENT OFFICE on Reads Way in New Castle

2009

BBB of Delaware Education Foundation unveils its STUDENT ETHICS SCHOLARSHIP PROGRAM



2010
BBB launches new
BBB RATINGS MODEL
along with a
SOCIAL MEDIA
PRESENCE



Delmarva Broadcasting Co.
president and CEO Pete Booker and
senior vice president Cynthia Morgan

Founding Member: Delmarva Broadcasting Co.

Delmarva Broadcasting Co. has provided high quality work since its founding in 1928. So it's no surprise that when the Better Business Bureau opened an office in Delaware in 1965, DBC was among the first companies to seek accreditation, and it has been an accredited company ever since.

"The Better Business Bureau is the pre-eminent force for marketplace ethics and one of the few organizations operating precisely to influence business ethics and conduct in this state," says DBC senior vice president Cynthia Morgan. "Delmarva Broadcasting Co. has an A+ accreditation with the BBB and we very much value the trust that comes with that rating." In addition to its A+ rating, the DBC was awarded the BBB's Torch Award for Marketplace Ethics in 2006.

Morgan says a recent customer survey conducted by DBC for its Wilmington site revealed the No. 1 reason advertisers gave for doing business with the company was its "reputation and trustworthiness."

Delmarva Broadcasting operates 12 stations throughout the Delmarva Peninsula. Perhaps best-known of its Delaware properties are news/talk and sports station WDEL-AM and FM music station WSTW. DBC also operates stations in Milford, and Havre de Grace and Salisbury, Md.

DBC stations are known for their community involvement. In recent months, DBC has worked with Easter Seals, the MS Society and Alfred I. duPont Hospital for Children, to name a few. Seven years ago DBC created SmartDrive, a program to encourage teens to drive safely. DBC continues as the major partner and funder of the Smart Drive Foundation, which offers a free, online defensive driving program for teens. Julian "Pete" Booker, DBC president and CEO, serves as the foundation's president and chair of its board of directors.



From left: Joseph Janssen Jr., Eileen Janssen and Paula Janssen

Milestone Member: Janssen's Market

Janssen's Market in Greenville celebrates a milestone of its own this year: The company is 60 years old. It was 1952 when Joseph Janssen Sr. opened the doors to his grocery store. Today Janssen's is still family-owned and operated. Joseph Janssen Jr. and his wife, Eileen, who have been at the helm since 1984, were joined in 2004 by a third generation, daughter Paula Janssen.

Although once common, family-owned grocery stores have become rare in recent years as major chains gobble up smaller stores. Several years ago Janssen's faced a challenge when another grocery store came to town, but Janssen's succeeded where the chain store failed because the owners and employees knew their customers and knew

how to meet their needs.

"We give people a reason to shop here instead of at the larger chains," says Paula Janssen. "We do that through the quality of our products and the quality of our service."

Retail businesses are notorious for rapid turnover. But Janssen's can point to 10 employees who have worked at the market for more than 10 years, including a manager who's been there for 49 years.

The market is just as dedicated to the community, Janssen says. It supports many local charities through sponsorships and donations. Its café serves as a community meeting space and a space for nonprofits to connect with constituents.

Janssen's has succeeded despite the

odds for many reasons. Foremost, says Paula Janssen, are the company's dedication to honesty, integrity and customer service—ideals perfectly aligned with BBB standards. Janssen's has been a member of the Better Business Bureau of Delaware for almost 30 years. In 2010 it received the organization's prestigious Edward M. Rush Award for family-owned businesses.

"We value the stamp of approval that we get from BBB accreditation," Paula Janssen says. "It's another way to communicate to our customers that we are upstanding and willing to stand behind what we do." Janssen also approves of the BBB's mechanism for handling complaints, which helps consumers and businesses alike.



Top: The Delaware Trinity team supports Taylor's Gift Foundation by raising funds and awareness for organ donation.

Bottom, from left: Trinity president and CEO Jeff Banning, co-founders Ed and Deanna Banning, purchasing's Christy Gorski (formerly Banning), executive vice president of agent division Billy Banning, and president of distribution services Darrel Banning.

Trinity Logistics Honored with 2011 Rush Award

It's fairly common for companies to operate according to a mission statement. For Trinity Logistics, winner of the BBB of Delaware's 2011 Rush Award for excellence and integrity in business, that purpose is "to continually improve people's lives by constantly striving to be our best." But the Seaford-based, third-party trucking company goes a step further by outlining the corporate DNA that informs its mission and purpose.

The strands of that DNA, according to Trinity president and CEO Jeff Banning, include honesty/ethics, trust/loyalty, focus/compassion, servant leadership/wisdom, teamwork/creativity, customer service/work ethics and continuous improvement.

That focus on serving others has enabled the family-owned company to thrive financially—it is currently ranked 20th in the nation among providers of its kind, with revenues in 2011 of \$215 million. Trinity moves some 700-800 shipments daily,

most of them truckloads. It employs 115 people in Delaware and an additional 210 nationwide.

Yet the company's financial success tells only part of its story, for Banning and his family are just as concerned with operating ethically, treating their employees well, and giving back to the communities in which they work.

Trinity was founded in 1979 in Cambridge, Md., by Jeff's father, Ed Banning. Jeff and his two brothers and only sister grew up in the business in which they all still work. In 2007, with Jeff at the helm, the company moved to Delaware. That's when Trinity joined the BBB of Delaware.

"We value being part of an association with other companies that are committed to ethics and are striving to do their best," Banning says. "The credibility and reputation of the BBB is something that every business should want to be associated with."

"Trinity has great core values," says BBB of Delaware president Christine Sauers. "They treat their employees like part of their family and they have a really strong focus on the community."

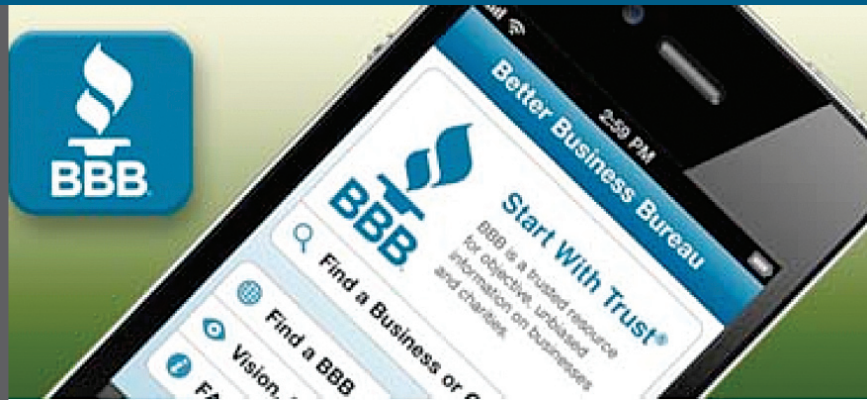
The focus on community is so strong, in fact, that in 2005 the company established the Trinity Fund, a 501(c)(3) to handle its employees' fundraising efforts and donations from their paychecks. The company matches what employees raise each year.

The main national charities that Trinity employees support are the American Cancer Society and the American Heart Association. Delaware employees participate every year in the ACS Relay for Life in southern Delaware and raise funds in other ways, such as through a cookbook they are publishing this year.

Employees at each site also choose their own local charities to support. The Delaware Trinity team, for example, supports Taylor's Gift Foundation by raising funds and awareness for organ donation. In addition, each year, Delaware employees purchase gifts at Christmas for needy families in the community. They also have taught leadership and business principles to youth leaders through the Delaware Youth Leadership Academy.

"Our community outreach is very broad," says Brandy McMullen, Trinity's director of marketing. "Any team member can make a request for any charity that touches their heart, and the foundation will consider it."

The Banning family also created a foundation of its own, which is run by family patriarch, Ed Banning. "We've been blessed, and so we give back," Jeff Banning says. "It all ties back to our purpose and what we try to entrench in the company and our employees through our DNA."



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Better Business Bureau of Delaware



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APP

The official BBB Search App is now available for the iPhone, iPad and iPod Touch. The app allows users to search for local businesses in various ways, to display search results in list or map views, to view Business Reviews for every business listing, to read the latest BBB Consumer News and much more. Free at Apple's App Store.



USING LIKE AND +1 FOR YOUR BUSINESS

Encourage your customers to "Like" or "+1" your BBB Business Review. When they do, it pops up on their Facebook and Google+ News Feed and Profile. It's a great way for extremely loyal customers to let their friends and colleagues know how highly rated you are. The "Like" and "+1" buttons on your Business Review are another way that BBB of Delaware is helping businesses stay connected with consumers.

BBB of Delaware Awards College Scholarships

U.S. Sen. Chris Coons with scholarship winners Riley Foster (left) and Madeline Brooks.



PHOTOGRAPH BY SCOTT ELLIS

One of the Better Business Bureau's primary goals is to promote ethical business practices. One rewarding way of doing so is through the Delaware chapter's scholarship program, which was introduced three years ago, says Shaila Kapur, incoming chair of the BBB of Delaware. "It's a community-friendly way to meet our mission."

Kapur, who also chairs the Education Foundation, says the committee that chooses the winners has always been impressed with the quality of applicants. "Almost all of the nominees have stellar grades, a long list of extracurricular activities, and terrific recommendations. What sets the winners apart is their ability to

express themselves in their essays on the topic of business ethics," she says.

Madeline Brooks, one of two winners in 2011, was nominated by Wilmington Trust (now M&T Bank). She is now a communications major at the University of Delaware and is looking toward a future in public relations.

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"I really enjoy writing and I think I would enjoy working with people and representing a business in a positive light," she says. Public relations specialists, she wrote in her scholarship essay, "should not merely serve as corporate mouthpieces to make companies appear reputable; rather, they are in a position to be a company's conscience, holding it accountable for its actions."

Brooks and the other scholarship winner, Riley Foster, already demonstrate some of the skills necessary for a career relating to the public, says Kapur. "We were all impressed at last year's scholarship presentation with the poise that Madeline and Riley showed and with their ability to speak with ease to a room full of more than 200 businesspeople."

Foster, who was nominated by Frank Devonshire General Contractors & Roofing Inc., has begun pre-physician assistant studies at Marywood University. He discovered his interest in medicine when he took an anatomy class his sophomore

year of high school. "I enjoyed figuring out problems in the human body," he says.

In high school, the honor student "focused a lot on grades," as well as boxing and community service. He volunteered

his participation in ROTC, made college accessible to him.

The BBB scholarship is open to Delaware residents in the current year's graduating class. They must be nominated by a

To request an application for next year, call 221-5259 ext. 19, email csauers@delaware.bbb.org, or visit delaware.bbb.org/scholarship.

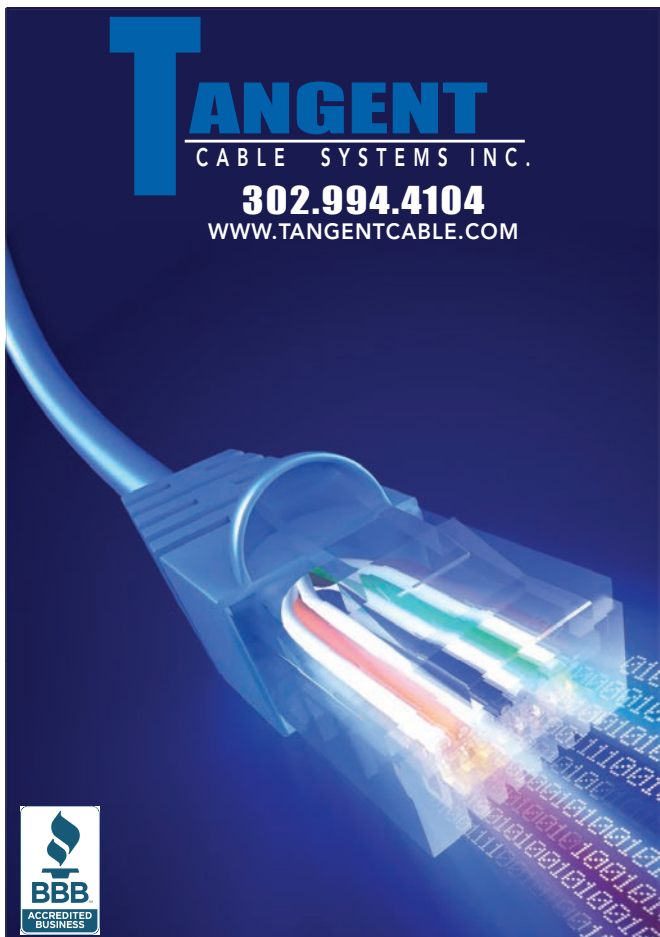
at St. Anne's Episcopal Church in Middletown as a camp counselor during the summer and at Children & Families First.

For both students, the scholarship has taken some pressure off paying for college. The award money covered Brooks' first-year living expenses, and both students are using the scholarship to pay for notoriously expensive college textbooks.


Foster says the scholarship, along with

BBB accredited business. Applicants must complete an application form, write an essay of 500 words or less, and submit a current transcript and recommendations. There is no cost to apply, and the scholarship is not based on financial need.

Winners, selected by a committee, receive a \$2,500 scholarship. The 2012 scholarship award winners were announced at the annual dinner in March.



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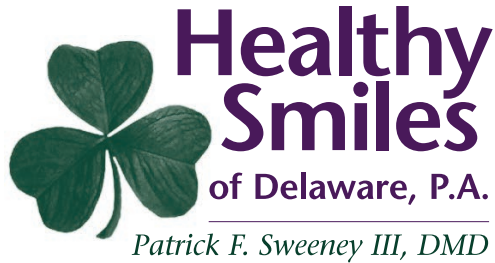
front row: Len Fennimore, Lee Burkey and Chris Carrick
back row: Ray Burton, Bill Lane and Chad Myers

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Carman Auto Group
president Larry
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PHOTOGRAPH BY SCOTT ELLIS

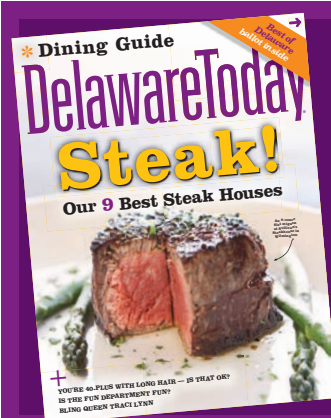
For Larry Giacchino, president of 2011 Torch Award-winning Carman Auto Group, rule No. 1 of dealing with customers is to operate with integrity. "It's a conscious choice we make and the best way to describe our business philosophy," he says.

The Torch Award for Marketplace Ethics is given annually by the BBB of Delaware to recognize companies that set a higher standard for others in the way they treat their customers and employees, explains BBB of Delaware president Christine Sauers.

"Carman Auto Group has worked hard over the years to develop and maintain a reputation as a company with integrity that is more concerned with doing the 'right' thing than with making a quick dollar. Their mission is to provide the best service in terms of quality care to their valued customers at all times, ensuring complete satisfaction and customer loyalty," Sauers says.

In addition to Carman Auto Group, BBB of Delaware Torch Awards were given in 2011 to Lessard Builders and Mid-Atlantic Waterproofing.

Larry's father, Carmen, founded Carman in 1973 as Carman Lincoln Mercury. The company has grown to encompass three locations and four franchises: Carman Fiat,



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Carman Chrysler Jeep Dodge, Carman Lincoln and Carman Ford. Together the four franchises sell more than 250 new and used vehicles a month. The Carman Auto Group also includes a body shop, two service departments and two parts departments. Many of Carman's 135 employees have been with the company long-term. "That's one of the reasons our sales staff is so knowledgeable," Giacchino says.

Nearly 40 years after its founding, Carman is still family-owned and operated by Carmen, director of Carman Auto Group, and his sons, Larry and Joe. Joe is the company's vice president. "No matter when you come, you'll always find at least one of us here, sometimes all three," Larry Giacchino says. "I think that makes a difference. Larry's son, Dan, joined the company five years ago, bringing to three the number of generations involved in the company.

Over the years, Carman has received many manufacturers' awards for customer service and satisfaction. The company ranks in the top 10 percentile for customer sales and service satisfaction in each of its manufacturer's groups. In 2010, Larry was honored as one of just 45 automobile dealers from 17,000 nationwide to be nominated for the TIME Magazine Dealer of the Year award. Nominees for the award are among the nation's most successful auto dealers, but they must also be committed to community service. In addition to loaning a car each year for use by the Red Cross of the Delmarva Peninsula, Carman Auto provides cars for Delaware's high school driver's education programs. The company supports five Little League teams each summer, as well.

Despite the myriad awards the company has received, Giacchino says the Torch Award holds special meaning precisely because it acknowledges business integrity and comes from the Better Business Bureau, an organization that consumers recognize as being committed to marketplace ethics.

"We value our association with the BBB because we want people to know that we have high standards for our business and for customer satisfaction. BBB Accreditation is one way of getting the word out," Giacchino says.



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Caution, Consumers!

A primary motivation for the founding of the Better Business Bureau was to protect consumers from deceptive advertising and false claims about products. It's a mission the organization still takes very seriously. Be on the watch for the following scams:

HIGH-TECH FOR PENNIES?

If you use email, you've almost certainly received messages encouraging you to bid for iPads, smart phones and other gadgetry for outrageously low prices. Yes, it is too good to be true. These so-called penny auctions generated more than 1,000 complaints to the BBB of Delaware during a seven-month period in 2011.

Typically with these auctions, every time you make a bid, you must pay a fee (up to \$1), and if you aren't the auction winner, you've lost all that money. In order to be eligible to bid, you must set up an account with a debit or credit card and purchase bids in bundles of 100 or more. Some services advertise that you can sign up for free, but users later find out they've been charged a fee, often around \$99.

Resist the urge to get something for almost nothing and buy your high-tech gear from a reputable retailer.

TIMESHARE SCAMS PROLIFERATE

Some cash-strapped timeshare owners are looking to unload a financial burden, but instead are being duped into paying thousands of dollars to unscrupulous timeshare resellers. The resellers convince owners to pay upfront fees, sometimes described as closing costs—money the timeshare owner loses when the promised sale never materializes.

The BBB has given F ratings to companies like Resorts Condo Management, Creative Vacation Solutions, Platinum Property Exchange and Premier Timeshare Solutions for scamming timeshare owners in this way.

The BBB advises sellers to be wary of upfront fees, to check out the resale company thoroughly, and never to agree to anything over the phone. The wisest course of action is to make sure the timeshare reseller is a BBB Accredited Business or at least one with a good rating from the BBB.

“FREE” VACATIONS TAKE CONSUMERS FOR A RIDE

Be wary of offers for free cruises, vacation prizes and free hotel stays, which in reality are often sales presentations in which scammers use high-pressure sales tactics to get you to buy on the spot.

Other alluring vacation offers could actually end up costing you much more than you anticipate. Many such offers, for example, include lodging only or include transportation for only one person, while the second person is required to purchase the trip at full fare.

The BBB recommends that you ask a lot of questions before committing to any vacation deal, that you check out the business before purchasing anything, that you get proper confirmation of your booking, and that you pay with a credit card to protect yourself against a dishonest sale. Again, the best way to protect yourself is to deal with BBB Accredited Businesses.

For more consumer tips, visit bbb.org/us/bbb-news.



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Businesses, Beware!

It's not just individuals who fall victim to scams—businesses do, too.

“Small businesses, especially, are targeted because owners often lack the time and resources to fight fraud,” says Christine Sauers, president of BBB of Delaware. “Business fraud can come from internal threats, such as employee fraud, or from full-time external scammers.”

The BBB warns business owners to be alert to the following scams:

FALSE DIRECTORIES

Scammers will call the business claiming that they want to update a company's “free” listing in a business directory or to sell an ad for a phone book. Later, the business finds that it has been billed hundreds of dollars for listing services or for ads the company thought would be in the Yellow Pages.

BILLS FOR OFFICE SUPPLIES

It can be hard for small business owners to keep up with all the financial paperwork. That's what some scammers are counting on. They hope that the business will unknowingly pay for office supplies they never ordered and don't want.

VANITY AWARDS

Some “awards” are actually money-

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making schemes. If you are approached about receiving a leadership or industry award, research the organization carefully and be especially wary if you're asked to pay money.

OVERPAYMENT SCAMS

New businesses in particular can fall prey to a scam in which a customer "overpays" using a check or credit card and then asks the business to wire the difference to them or a third party. What later happens, though, is that the check bounces or the credit card is false or stolen.

NOT ALL SCAMS RESULT IN A MONEY LOSS FOR THE BUSINESS

Some try to steal its data or prey on its customers and end up damaging the company's reputation.


STOLEN IDENTITY

In this ruse, scammers pretend to represent your company to consumers and then rip them off—tarnishing your good name.

PHISHING EMAILS

The goal of this scam is to hack into a company's computer or network. Scammers gain access from the company itself, which replies to false emails that might, for example, claim that the IRS is auditing the company or that the BBB has received a complaint about the company. If you receive a suspicious email, don't click on any links or open any attachments. Contact the agency or the BBB to confirm the legitimacy of any email.

DATA BREACHES

Hackers, disgruntled employees or negligence on the part of the company can all result in a data breach that has a severe impact on the level of trust that customers have in your business. Learn how to defend your company from a data breach with the BBB's Data Security—Made Simpler at bbb.org/data-security. 

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