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**BBB Institute Partners with FINRA Foundation, Stanford Center for Longevity on New Fraud Research**

BBB Institute partnered with the FINRA Foundation, Stanford Center on Longevity and the Federal Trade Commission to release new research on Sept. 30th to better understand the fraud victimization process and craft better interventions to reduce fraud. Findings in *Exposed to Scams: What Separates Victims from Non-Victims* show that people who live alone or have low financial literacy levels are more likely to lose money to scammers.

The research also shows that the highest engagement and victimization rates involve online purchases and social media—outpacing telephone, mail and email fraud.

Download the report at BBB.org/ExposedToScams
Program Updates

**MILITARY & VETERANS INITIATIVE**

"Trust is so important in the military, and it's terrible, but scammers prey on that trust."

Melissa Bittner
Regional Manager for BBB Military Line, BBB Institute for Marketplace Trust

Read the latest editions of *BBB Saluting Trust*, our monthly newsletter which helps military consumers avoid scams and take control of their finances. Our September edition highlights our podcast about the recent Military Consumers & Marketplace Trust report.

**BBB AdTruth**

*BBB AdTruth* is a new tool that enables consumers to report advertisements they deem suspicious or questionable.

Explore BBB AdTruth

**From Our Blog**

*BBB Professionals Gain New Tools to Fight Fraud at Recent Training*

BBB Institute, with support from FINRA Foundation, hosted 19 BBB communications and outreach professionals from across the United States at its Arlington, VA-based office to learn about the Fighting Financial Fraud program and how they can implement this program in their communities.

Read more.

Read more posts from the BBB Institute blog.
News from the Field

Oklahoma City, OK
When BBB Institute releases new research, BBBs work with local media to help spread the word. This report from News 4 in Oklahoma City, OK is a great example of the local coverage received based on our North American-wide research, and quickly captures the highlights found in *Military Consumers & Marketplace Trust: An Analysis of Marketplace Challenges Facing the Military Community* report.

Northern Colorado & Wyoming
Presented annually since 1996, the International Torch Awards for Ethics honor companies that demonstrate best practices, leadership, social responsibility and high standards of organizational ethics that benefit their customers, employees, suppliers, shareholders and communities. The BBB Serving Northern Colorado and Wyoming selected six students from three universities as BBB Ethics Scholars to intern with companies pursuing the 2020 Torch Awards for Ethics.

Coming Soon

**November 2019**
**Cryptocurrency Basics:** Consumers and small business owners are often asking us about virtual currencies—are they safe? Are they valuable? Or are cryptocurrencies a scam? We partnered with FINRA Foundation to create a series of articles at [BBB.org/Crypto](https://www.bbb.org/crypto), and this November will roll out a turnkey in-person workshop for local BBBs to deliver in their communities, including a handout that compares the pros and cons in a neutral, objective manner.

**March 2020**
**Annual BBB Scam Tracker Risk Report:** In recognition of National Consumer Protection Week, BBB Institute will release the fourth annual *BBB Scam Tracker Risk Report*. The report provides groundbreaking insights from consumer reports submitted to the BBB Scam Tracker consumer reporting tool, including the riskiest scams facing both consumers and businesses.

Brought to you by BBB Institute for Marketplace Trust

We work with local BBBs across North America to deliver programs that build a trusted marketplace by:
- **Empowering consumers** to take control of their purchasing decisions and avoid falling prey to scams.
Helping businesses be better by delivering excellent service with integrity, and becoming integral stakeholders in their communities.

Publishing research that provides critical insights for the public, and informs how we develop and deliver our programs.