



BBB INSTITUTE QUARTERLY NEWSLETTER

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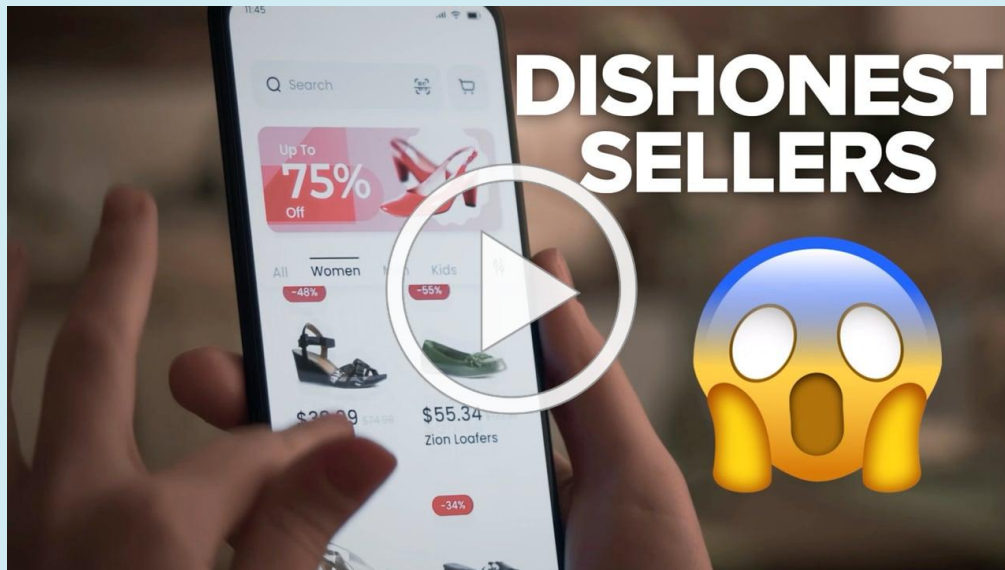
New report: Marketplace challenges facing the military community



The BBB Institute for Marketplace Trust (BBB Institute), the Association of Military Banks of America (AMBA), and Zelle® are pleased to present a new report, *Marketplace challenges facing the military community*. This report highlights how service members, their families, and veterans are impacted by scams and subpar marketplace behavior.

[READ THE REPORT](#)

BBB Institute and Walmart launch consumer education campaign: Do your part. Shop smart.



The holiday season is a time for giving, sharing, and, of course, shopping. While the convenience of online shopping has made it easier than ever to find the perfect gifts for our loved ones, it also comes with its own set of risks. To help shoppers stay safe and secure, the BBB Institute for Marketplace Trust (BBB Institute) has teamed up with Walmart for an educational campaign that encourages consumers to [“Do your part. Shop smart.”](#)

This collaboration is aimed at raising awareness of common online scams and fraud, empowering consumers to make smarter, safer decisions while shopping this holiday season. The campaign is a response to alarming trends, with many consumers being targeted online and via social media. According to Melissa Lanning, Executive Director of the BBB Institute, "This year, the focus is on reminding shoppers to stay vigilant, even when they are not actively shopping, in order to avoid falling victim to scams.

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BBB Institute welcomes new team member

BBB Institute is pleased to announce that Mayra Garcia-Lopez has joined our team in the role of grant administrator. In this role, she oversees grant processes to support the Institute's mission of advancing marketplace trust. She brings over 20

years of experience in nonprofit leadership, marketing, and grant development, with a proven track record of securing funding and creating impactful programs.



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Fighting Financial Fraud program celebrates 2024 graduates



BBB Institute and the [FINRA Investor Education Foundation](#) congratulate the participants who recently completed the Fighting Financial Fraud train-the-trainer program. The cohort, comprised of representatives from BBBs across the United States, gathered in Louisville, KY this September for a final training and a celebration of their accomplishments.

Fighting Financial Fraud is a consumer education program sponsored by the FINRA Foundation aimed at educating the public about how to recognize and avoid financial fraud and scams. The program includes a train-the-trainer curriculum for BBB staff to learn about these types of scams and develop best practices for providing educational workshops to consumers and businesses. Workshops are free through their local BBB and available to any groups interested in learning more about financial fraud.

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UPCOMING

MARCH: BBB Institute's annual BBB Scam TrackerSM Risk Report

MAY: 2025 Scam Survivor Day



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Special thanks to our Corporate Trust Council members

The Corporate Trust Council is a coalition of select companies that commit to working with BBB Institute and other coalition members to foster a trustworthy marketplace through shared expertise, resources, and strategic initiatives.



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Thank you to our program partner:



Brought to you by BBB Institute for Marketplace Trust

We work with local BBBs across the U.S. and Canada 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 our partners, and informs how we develop and deliver our programs.

BBB Institute | 4250 North Fairfax Drive Suite 600 | Arlington, VA 22203 US

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