

# COUNCIL OF BETTER BUSINESS BUREAUS

AND

## DEPARTMENT OF DEFENSE

### MEMORANDUM OF UNDERSTANDING

#### **I. Purpose and Basis for Memorandum of Understanding**

This Memorandum of Understanding (MOU) establishes a partnership between the Council of Better Business Bureaus (CBBB) and the Office of the Deputy Under Secretary of Defense (Military Community and Family Policy). The partnership allows, under conditions outlined in this MOU, major military installations throughout the Department of Defense (DoD) to use the programs and materials of the CBBB, as well as partner with local Better Business Bureaus (BBBs) to use their programs, services and materials as part of the DoD campaign to improve the financial literacy of Service members and their families.

The purpose of the DoD financial education initiative is to assist Service men and women and their immediate families in their efforts to build financial stability through reducing debt and establishing savings goals.

#### **II. Council of Better Business Bureaus (CBBB)**

The Council of Better Business Bureaus is the umbrella organization for the Better Business Bureau (BBB) system, which was founded in 1912 and is today supported by more than 250,000 local business members nationwide. It is dedicated to fostering fair and honest relationships between businesses and consumers, instilling consumer confidence and contributing to an ethical business environment.

The CBBB is supported by its membership consisting of nearly 300 leading-edge national corporations, and by a network of local Better Business Bureaus in major population centers. The CBBB and all local Better Business Bureaus are private, non-profit organizations funded by membership dues and other support.

#### **III. Description of CBBB Programs, Services and Materials**

The CBBB provides core support services through BBB.org, "BBBOnLine.org, and Give.org" the CBBB web sites, which include business reliability reports (for the United States and Canada), dispute resolution, consumer education, lists of on-line companies pledged to meet BBB standards of ethical business practices, and reviews of charitable organizations. Local BBBs provide these direct services to consumers in the local area, with additional resources for

business reliability reporting, dispute resolution, consumer education and ethical business practice programs.

#### **IV. Department of Defense**

The DoD represents over 2 million active duty and reserve Service members in three military departments - Army, Navy and Air Force. As part of its Social Compact with Service members and their families to care for their quality of life, DoD provides personal financial management education and training to prepare them for their changing financial needs. Enlisted Service members receive the bulk of their basic financial education during the first 18 months of service. Follow-on programs that include family members are provided at military installations to fulfill local educational requirements.

#### **V. Responsibilities**

The Office of the Deputy Under Secretary of Defense (Military Community and Family Policy) and the CBBB agree to the following:

Responsibilities of the CBBB:

- A. Allow resources of the BBB system to be available to Service members and their families, worldwide.
- B. Promote local partnerships between BBBs and installations to promote fair and equitable business dealings and the protection of Service members and their families from predatory business practices. In promoting these partnerships, encourage local BBBs to develop creative solutions to local circumstances that make Service members and their families vulnerable to predatory and unethical business practices.

Responsibilities of the DoD

- A. The DoD, through the military Services, will promote the use of the BBB web sites.
- B. The DoD, through the military Services, will promote the use of local partnerships with BBBs within the vicinity of military installations, to develop programs and services to increase the protection of Service members and their families from predatory and unethical business practices.

#### **VI. Amendment**

The MOU will be reviewed annually, and may be amended as agreed to in writing by both parties.

## VII. Effective Date and Termination

The MOU shall become effective upon the signature of the authorized officials of the respective parties. It shall remain in effect until terminated by mutual agreement or 60 days advance written notice by either party.

## VIII. Limitation

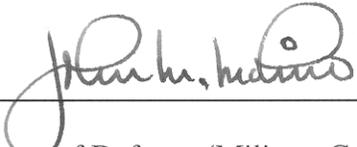
This document is a Memorandum of Understanding only. It is entered into only as a declaration of present intent. Nothing herein shall be construed as a legally binding commitment of any party or parties hereto either individually or collectively. This MOU does not create any rights either on the part of any party hereto or any third party. Any provision of this MOU that conflicts with federal law will be null and void.

## IX. Points of Contact (POC)

Mr. Charles I. Underhill,  
Senior Vice President, Dispute Resolution Division  
Council of Better Business Bureaus, Inc.  
4200 Wilson Boulevard  
Arlington, VA 22203-1838  
Telephone: (703) 247 9361  
Fax: (703) 247 9406  
Email: [cunderhill@cbbb.bbb.org](mailto:cunderhill@cbbb.bbb.org)

Colonel Marcus Beauregard  
Director of MWR Policy  
Office of the Deputy Under Secretary of Defense (Military Community and Family Policy)  
1745 Jefferson Davis Highway, Arlington, VA 22222  
Telephone: 703-602-4994  
Fax: 703-602-4977  
E-mail: [marcus.beauregard@osd.mil](mailto:marcus.beauregard@osd.mil)

## X. Signatures:



FEB - 5 2003

---

John M. Molino  
Deputy Under Secretary of Defense (Military Community and Family Policy)  
Department of Defense



2-20-03

---

Ken Hunter  
President and CEO  
Council of Better Business Bureaus, Inc.