From: Better Business Bureau
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Better Business Bureau of Minnesota and North Dakota

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As Black Friday Approaches, Consumers Need to Shop Smart

The Better Business Bureau Gives Advice for a Happy Shopping Season

November 24, 2008 - Saint Paul, Minnesota - The Better Business Bureau of Minnesota and North Dakota (BBB) wants holiday shoppers to arm themselves with good information before they hurry out to grab their treasures.

"This is the time of year when consumers are moving

fast and their awareness of consumer issues are low," said Bert Hubbell, president and CEO of the BBB. "We want to remind shoppers to think before they buy."

This holiday season, keep in mind:

- **Budget**. Sit down and plan your holiday expenditures. Along with your list of gifts, include holiday cards, stamps, entertaining, and clothing. As you make purchases, keep a running total to make sure you do not spend more than you planned.
- **Comparison Shopping**. Don't rely on ads that claim to offer the lowest prices. The BBB has conducted many secret shoppings on companies that make this claim and has determined they do not always have the lowest prices. It is almost impossible for a company to have the lowest price on every item, every day. That is why comparison shopping is an important key to finding the best value.
- **Restocking Fees**. Many consumers are looking for big ticket items for holiday gifts - especially due to the digital television transition in February.

After doing some serious comparison pricing, ask the store if they charge a restocking fee if the product is returned. Many stores find it necessary to charge these fees to cover the loss of revenue if they can no longer sell the item as new.

- **Return policies and refunds**. Ask for the store's return policy before you buy. Companies are not required to give you your money back, but they need to post their return policy prominently near the cashier. Save your receipts in one place so you don't lose them. Many companies are tightening their return policies and will most likely require you to produce a receipt for a return. Ask for a gift receipt and tape it on the inside of the gift box to make returns easier for family and friends.
- **Gift cards**. The BBB reminds consumers that if you purchase a gift card this holiday season, it should not have an expiration date and there should be no dormancy fees. With the tough economy, and many stores closing, you might want to check to see that the company has not filed for bankruptcy and is in good financial health before buying a gift card. (If you receive a gift

card, you should redeem it promptly if possible.)

- **Getting the real deal**. Do you know if a sale is really a sale? Many times companies boast "70 percent off," but 70 percent off what?! If a company is advertising a "Going Out of Business" sale, don't assume they are offering the best price in town. Check the price on the same items at other stores.
- **Black Friday Ads**. Newspapers often have coupons that give discounts during the busiest shopping day of the year - the day after Thanksgiving - or "Black Friday." Check out Black Friday ads on the Internet. Some sites post ads for Black Friday before they are published. This might help you plan your shopping day and make plans for where you will shop and for what items.
- **Check out the company**. If you are shopping at a company for the first time, take a minute to contact the BBB at 1-800-646-6222 or visit www.thefirstbbb.org to obtain a report.

The mission of the Better Business Bureau is to promote through self-regulation, the highest standards of

business ethics and conduct; and to instill public confidence in responsible businesses through programs of education and action that inform, protect and assist the general public. Contact the BBB at www.thefirstbbb.org or 651-699-1111, toll-free at 1-800-646-6222.

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