



FOR IMMEDIATE RELEASE

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**Chicago Shops Campaign Wants You to Spend Big, Shop Small by Supporting
Neighborhood Businesses: #ChiBizShops**

Shop Smart, Know Return Policies, and Beware of Scammers this Holiday!

The holiday shopping season is officially here with bright lights and great deals. It is a wonderful time of the year for both our retailers and consumers. The Chicago Department of Business Affairs and Consumer Protection (BACP) launches its Chicago Shops Campaign to boost small business commerce in every neighborhood while offering important holiday shopping and safety tips to protect consumers and help them make good choices.

Whether you visit locally-owned businesses in your neighborhood or discover a new corner of Chicago, you'll be keeping independent businesses alive and contributing to the local economy.

"Small businesses are not only the single greatest generator of new jobs in our city but they are also the economic drivers in our neighborhoods. Like most neighborhood kids, my first jobs were just down the block from my house," says BACP Commissioner Rosa Escareno. "It makes economic sense for you to spend locally, because 46 percent of the revenue from independent retailers stays in the local economy. National chains recirculate 13 percent locally."

Shifting just 10 percent of Chicagoland area retail spending from chains to independents would add as much as \$1.2 billion to local economy. In Chicago, 58 percent of residents work for a small business, defined as having fewer than 250 employees. Small businesses and locally-owned stores generate salaries and economic well-being in every corner of the city.

Over the coming week and leading into the holiday season, BACP will be visiting small businesses in several areas of the City to promote neighborhood shopping this holiday season with a new #ChiBizShops campaign. From Bronzeville to Andersonville to Humboldt Park and Rogers Park, small businesses have an unparalleled ability to connect with customers and showcase unique products, food and fashion.

"We are working with our local chambers of commerce throughout the city to spread the word about shopping locally," says Kenya Merritt, Chief Business Officer at BACP. "These

businesses contribute to the overall economic health of our neighborhoods by recirculating their revenues and hiring people from the community and they depend on local customers to thrive.”

“Shopping locally means that more money is circulated in the neighborhood you love,” says Sandi Price, Executive Director of the Rogers Park Business Alliance. “It also has a positive impact on the environment by reducing pollution. We encourage you to continue to make a difference by shopping locally whenever possible and supporting our small business owners.”

“Our Shop South Side Local event kicks off the holiday shopping season with a push to bring exposure and boost sales for small businesses in Hyde Park, Oakland, Kenwood, Washington Park, and Woodlawn and shine a positive light on the small businesses that are the economic engines for growth in our communities” said Diane Burnham, Executive Director of the SECC.

“There are numerous small businesses throughout the city of Chicago. West Town alone offers a wonderfully diverse set of retailers including unique boutiques, vintage shops, art galleries, home and garden and much more,” says Kara Salgado, Executive Director of the West Town Chamber of Commerce. “Shopping small allows patrons to explore local neighborhoods, meet new people, and give back to the community in a big way.”

This holiday season BACP also want to remind businesses and consumers to be diligent about their rights and responsibilities whether shopping in-person or online. Whether you are cyber-shopping, supporting goodwill causes, or browsing at the local stores, all buyers should be aware. Here are some tips for a safe and successful shopping season:

- **Check store policies before purchasing.** Retailers set their own return and exchange policies and are under no legal obligation to offer refunds. Stores may offer cash refunds, exchanges, credit or no returns at all. Stores in Chicago are required to post return and exchange policies in plain view, and to provide consumers with a written receipt.
- **Keep your receipts.** Many retailers allow exchanges without receipts, but receipts are the key to hassle-free returns and cash refunds. Without a receipt, a retailer may reject the return or may only provide a merchandise credit for the lowest sale or clearance price.
- **Check on restocking fees.** Before purchasing big ticket items, make sure you do your research on the product. Don’t open or use the item right away to avoid restocking fees if you do end up returning it. Some large retailers are charging restocking fees on electronics and appliances between 10-15 percent.
- **Know about gift card rules.** An estimated 93 percent of people will either purchase or receive a gift card this holiday season. Gift cards purchased in Illinois can have an expiration date, but it must be good for at least five years. If the gift card does expire, the date must be on the card. Issuers of gift cards are not allowed to reduce the value of the card or charge a fee for not using the card after a certain period of time.
- **Always check your credit card statement thoroughly.** If something looks suspicious or unfamiliar, contact your credit card company first.
- **Be cautious when donating to a charity.** One place to check to see if the organization is legitimate is <https://www.charitynavigator.org>.

- **Only buy from reputable web sites.**

BACP urges all shoppers to spend some of their holiday budget with Chicago's small businesses that generate the majority of new job opportunities and play such an essential role in our neighborhoods. For more consumer safety tips and information please visit our website at cityofchicago.org/BACP. If you believe you have been a victim of a crime or know fraud is being committed, please report it by calling 311.