

"It does take into account how large a business is," Driggs said. "So obviously, a business such as IHC could have more complaints, versus a small business, which could have one complaint and get an F."

Businesses and nonprofit groups that sign up for accreditation by the BBB also tend to have a higher rating because they agree to certain actions such as resolving complaints in a timely manner, Driggs said, which will bump their grade up on the ratings.

Some businesses, however, may get dinged on ratings because they are associated with an industry that the BBB considers unfair to consumers. For instance, Check Cash Advance in Murray has no complaints from consumers, but it has a C-minus rating because of its industry: payday lending, Driggs said.

Jonathan Johnson, president of Overstock.com, said he was surprised that his company got a C+. "This last year, National Retail Federation and American Express ranked us the No. 2 customer service retail organization in the country," he said.