

## Empower Yourself Against Utility Scams

9.20.18

The FTC has been hearing about scammers impersonating utility companies in an effort to get your money. The scammers call people stating their electricity or water will be shut off unless the past due bill is paid. Here are some warning signs of a utility scam:

- **If you know you already paid your bill, stop.** Even if the caller insists you have a past due bill. That's a big red flag.
- **Never give out your banking information by email or phone.** Utility companies don't demand banking information by email or phone. And they won't force you to pay by phone as your *only* option.
- **Did the caller demand payment by gift card, cash reload card, wiring money or cryptocurrency?** Don't do it. Legitimate companies don't demand one specific method of payment, and they don't generally accept gift cards, cash reload cards, or cryptocurrency.

Here are things you can do if you get a call from a scammer:

- Contact the utility company directly using the phone number on your bill or on the company's website. Do not call any number the caller gave you.
- Never give banking information over the phone unless you place the call to a number you know is legitimate.
- Report it to the real utility company and the FTC. Your reports help the FTC fight these scams.
- If you already paid, tell the payment provider (such as the wire transfer or gift card company). You may not get your money back, but it's important to tell them about the scam.