



## Fact Sheet: Utility Payment Scams

Scammers are working persistently to cheat people out of their hard-earned money. One common ruse is the utility payment scam. Utility customers receive a phone call stating a scheduled disconnection of utility service is unavoidable if they do not pay their utility bill immediately. Contact may also be made via e-mail, text messaging, or in person.

### Watch for these red flags:

- The caller is very pushy and aggressive;
- The caller demands immediate payment over the phone, often with a prepaid debit card, gift card, or wire transfer;
- You have not received notice of a pending disconnect.

### Take these steps:

- Contact your utility company directly to check the status of your account and report the scam. Do not use any phone number provided by the suspected scammer;
- If you are delinquent on your utility bill, use your typical payment method to pay the utility company, and do so either in person at your utility company's local office or by calling the utility company's toll-free number shown on your bill;
- Do not give out personal or financial information over the phone unless you initiated the call to your utility company;
- Be wary of Caller ID. These scammers typically use Caller ID "spoofing" to make the call appear to be a legitimate call from a utility company;
- File a complaint with the Federal Trade Commission; [Federal Trade Commission](#)
- Report the details to the [BBB Scam Tracker](#);
- Contact the [Montana Office of Consumer Protection](#).

*Updated on 2/27/18*