

## Utility Bill Pay 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:

- ~ Confirm you are actually talking to a utility company representative by asking the caller to tell you your account number, your last payment amount, and the date of your last payment. If the caller does not know this information you are likely not talking to a representative of the utility company.

Then 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 or have confirmed with certainty the identity of the caller;
- ~ 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; \*\*make the words "Federal Trade Commission" be a link to <https://www.consumer.ftc.gov/media/video-0054-how-file-complaint> \*\*
- ~ Report the details to the BBB Scam Tracker; \*\* make the words "BBB Scam Tracker" be a link to <https://www.bbb.org/scamtracker/us/> \*\*
- ~ Contact the Montana Office of Consumer Protection. \*\* make the words "Montana Office of Consumer Protection" be a link to <https://dojmt.gov/consumer/consumer-complaints/> \*\*

For more information, contact the Montana Public Service Commission at 1-800-646-6150.

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