



Protect Your Privacy & Prevent Utility Fraud

Although identity theft by strangers is on the rise, it is common for the victim to know the thief. Your personal identification can be used to open retail accounts, obtain credit cards and, believe it or not, establish utility service without your permission or knowledge. The risk of having your good name affected can be minimized by managing your personal information wisely.

How to Prevent Utility Fraud

- Do not give anyone permission to use your name or identification to establish utility service.
- Assume full responsibility for contacting the utility to start, transfer, and terminate service. Contact the company at least 10 business days before a move to terminate service and, if appropriate, resume service at a new address. Always ask for a confirmation number, the name or ID number of the utility company representative you speak with; note the date, and keep this information.
- Check with the utility company in a few weeks to verify that the requested service actions were completed.

What to do if You are a Victim

- If you discover that utility service has been established in your name without your approval, call the utility company involved with the fraudulent account and:
- Speak to the company's security or fraud department to advise them of the fraudulent use of your identification.
- Dispute any unauthorized bills, and explain why

you should not be held responsible for the fraudulent account.

- Account protection is available. Request a password be placed on your account to protect against fraudulent use of your personal identification to establish or change service without your knowledge or permission.
- Keep detailed notes of all interactions with the company on the dispute – including names and contact dates.
- File a police report on the fraudulent action; obtain a copy for your records.

Other Suggested Actions

In addition to contacting the involved utility company, you may want to take the following steps:

- Contact the three major credit bureaus and request credit reports to see if any fraudulent accounts have been opened using your personal information.
 - Equifax at 800-685-1111
 - Experian at 888-397-3742
 - Trans Union at 800-888-4213
- Contact the Federal Trade Commission toll free at 877-438-4338.