



Consumer Alert

Protect Your Privacy and Prevent Utility Service Fraud

Identity theft and fraud by strangers is on the rise. All too often the identity thief is a person known by the victim and one who had access to the personal information of the victim. Your personal identification information can be used to open retail accounts, obtain credit cards and, believe it or not, establish utility service without your permission or knowledge. You can minimize the risk of having bad things happen to your good name by managing your personal information wisely.



How To Prevent Utility Service Fraud

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

What To Do If You Are A Victim

If you discover that utility service has been established in your name without your knowledge or approval, call the utility company involved in the fraudulent account immediately and:

- Speak to personnel in the company's security or fraud department and advise of the fraudulent use of your identification to open an account. Obtain the representative's name for future reference.
- Dispute any unauthorized bills, and explain why you should not be held responsible for the fraudulent account.
- If account protection is available, request your account be flagged to protect against fraudulent use of your personal identification to establish or change service without your knowledge or permission.
- Keep detailed notes of all calls and/or meetings with the utility company on the dispute – including persons' names and contact dates.
- Confirm conversations with company representatives in writing to outline action you expect the company will complete.

- ▶ 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:

- Call other local utility companies to determine if your personal information has been used to open fraudulent accounts. If you have accounts with these companies, request account protection to avoid use of your personal identification to establish or change service without your knowledge or permission.
- Contact the three major credit bureaus and request credit reports to see if any fraudulent accounts have been opened using your personal information.

Equifax – 800.685.1111
Experian – 888.397.3742
Trans Union – 800.888.4213

- Contact the Federal Trade Commission toll free at 877.438.4338.
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