

Don't Fall Victim... New Identity Theft Scam Targets Your Utilities



Contrary to what you may have heard, President Obama is **not** trying to pay your utility bill. Thousands of Florida residents found out the hard way as they fell victim to a new identity theft scam sweeping the country. The message begins with convincing claims that President Obama is paying customers' electric bills through a new federal program. The scam is further promoted by social media, false fliers, and text messages.

According to scam victims, in order to have bills paid, customers must provide their social security number, bank routing numbers, and other personal information. In some instances, customers are given a phony bank routing number that supposedly supplies the funds to pay their utility bills. Most of the time, customers who think their bill is paid, have not only compromised their identity, but their bill also remains unpaid, exposing them to late fees, interest, and even service interruption.

In some cases, the utility scam seems to work at first. Payments are processed and credited to victims, who receive payment confirmation notices; however, the payments are later rescinded.

While scams occur frequently, many specifically target elderly citizens. In July, two elderly women in Boca Raton were robbed when a woman, posing as a utility worker, distracted them in the backyard while accomplice(s) robbed their homes.

Good advice for the elderly- and everyone- is to not open the door without seeing proper identification. Always ask to see a badge, even if a worker has on a uniform. If all else fails, use your instincts. If something doesn't feel right, chances are something is wrong. Close and lock the door and call the utility company for verification.

If you have or think you have been a victim of a scam, report the incident to the [Federal Trade Commission](#) immediately and file a complaint with the [Internet Crime Complaint Center](#).

The Better Business Bureau offers tips to avoid falling victim to scams.

Beware of giving personal information over the phone

Never provide your social security number, credit card number, or banking information to anyone who shows up at your home. NEVER respond to text messages or phone calls requesting personal or account information unless you initiated and feel confident with the contact.

Use your own personal information

Always pay your bills with your own personal information. Monitor your financial accounts (deposit and credit card accounts) on a regular basis. Immediately report any unauthorized transactions.

Do your research

If you receive a call claiming to be from your utility company and feel pressured for immediate payment or personal information, hang up and call the customer service number on your utility bill.

Beware of the door-to-door sales approach

Never let anyone into your home to check electrical wiring, natural gas pipes, or appliances unless you have scheduled an appointment or have reported a utility problem. Also, ask utility employees for proper identification.

Be proactive

If you have already provided information to someone, contact your bank immediately. Also contact a national credit bureau to check your account and make a note so your credit rating isn't impacted.

Inform others

Share this information with friends and family so they do not become victims. The elderly are common victims. If you believe you are a victim or someone is attempting to deceive you, report the telephone number to your local carrier immediately so it can attempt to stop the scammer.

Always think safety first

Do not give in to high pressure tactics over the phone for information or in person to get into your home.

For more information about identity theft scams, please visit

<http://www.bbb.org/us/>.