Be A Smart Consumer: How To Protect Yourself from Utility Scams

Q. How do I recognize a utility scam?

A. A scam commonly seen in New Hampshire is a call from someone representing themselves as your utility who says you need to make an immediate payment by a prepaid debit card, like Green Dot MoneyPak, MyVanilla or Reloadit, to stop your utility service from being shut off. Other examples include calls offering to restore your utility more quickly when there is an outage if you make an immediate payment or callers claiming you have overpaid your utility bill and asking for personal banking information to send you a refund.

Q. What should I do if I receive a suspicious call?

A. Do not make a payment or provide any information to the caller. Hang up and call your utility using the phone on your utility bill. You should also call your local police department and report the call to them. Don't have your utility bill handy? Find the <u>telephone number</u> for your utility company on our website.

Q. When can my utility shut off my service?

A. If you are behind on your bill, your utility must send you a written notice at least 14 days in advance of shutting off your service. Keep in mind that, in New Hampshire, you utility can only shut off your service between the hours of 8:00 am and 3:30 pm Monday through Thursday. Your utility cannot shut off your service if it is a state of federal holiday or the day before a state or federal holiday. Want more information about when and why your utility can shut off your service? Check out our rules governing service disconnection.

Q. What can I do to protect myself from fraud?

A. While scams and those who do them change and adapt their methods, you can protect yourself if you remember the following:

Be cautious. Scammers may pretend to be someone you know. Don't send money or give out personal information in response to an unexpected request. Instead, pick up the phone and call the business or individual using the phone number you know is legitimate.

Be informed. Search online for the name of the business and include search words like "complaint" or "scam." You can also search for a phrase that describes your situation, like "utility scam."

Don't believe your caller ID. Known as caller ID spoofing, scammers can make it look like they are calling from a legitimate business. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back using a telephone number you know is correct.

Take some time. Scammers create false situations to require you to do something immediately — like threatening to shut off your utility service in the next hour if you don't make a payment. Don't rush. Ask for a phone number to call them back, and then hang up. Call your utility company, using the telephone number on your bill, and ask if you have a balance due or if your service is going to be shut off. Or call the Commission's Consumer Services group for assistance.