Overpaid your utility bill? That's probably a scam

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You get a robocall saying you paid too much on a utility bill. To make up for this mistake, they say, you'll get a cash refund and a discount on your future bills. All you have to do is press a number to get your money and discount. You say to yourself: "What luck!" You might think this strange surprise will help you save some much-needed money.

Sorry but...not so fast. This is probably just another utility scam — or, at best, a marketing trick — to get your money. In the unlikely event you really did pay more than you owed on your bill, utility companies don't usually give cash refunds. Instead, they credit the extra money to your account. As for the future discount on your bill, not likely. At best, this could be a <u>third-party</u> <u>service provider</u> claiming you'll save money if you switch to their service. But sometimes these services come with catches that could actually have you paying more on your bill — or even two bills at once: your utility company's and the service provider's.

So if you get one of these calls, here's what to do:

- Hang up. Don't press any numbers or respond to any instructions. If you press or respond, you'll probably wind up getting more <u>unwanted calls</u> like this.
- Never give the caller your Social Security number, account details, or...well, just don't tell them anything. Scammers can use almost any information you give them to make a buck at your expense.
- Call your utility company, using the number on your bill. Tell them about the call and if you still wonder— ask if the call was for real.
- If you want to consider using a third-party utility company, check with the <u>utility</u> <u>regulatory agency in your state</u> to understand your rights and how these companies are supposed to work.
- Tell the FTC at <u>ftc.gov/complaint</u> if you spot this or any other scams.