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In previous “From The Main Gate” articles, I have warned about various scams where people call your home and use convincing stories (“You’ve won a car!” or “A loved one is in jail and needs you to post bail.”) to persuade seniors to reveal their bank account numbers or to wire money.

Because so many people have become aware of the wire transfer schemes, scammers are now also turning their attention to credit and pre-paid debit cards.

Especially during peak air conditioning season and winter months, scammers will pose as utility company representatives and place telephone calls to homeowners. The scammer will tell the homeowner that their service is about to be shut off because of unpaid bills; and to avoid an immediate shutoff, the homeowner must pay their overdue bill by providing the caller with a credit card number or pre-paid debit card number. These scammers will try to confuse and deceive people by stressing the urgency of paying the bill immediately over the phone. In some cases, these scam artists have been demanding payment for several months’ worth of purported unpaid utility service; and they even have the ability to falsely display the name and phone number of your utility company on your Caller ID. Once these scammers have your credit/debit card numbers, they will proceed to drain your account of any remaining credit.

If you receive a phone call from a utility company that is threatening to cut off your service, do not give any information to the caller. Rather, dial the customer service number on your corresponding utility bill and verify the information with an actual utility company representative.

Also be aware of anyone calling and stating you should send money in any form...especially if they claim to be:

1. The IRS (threatening you over unpaid taxes)
2. Publisher’s Clearing House (you’ve won a prize/cash and must pay to have it delivered)
3. Microsoft (your computer has been infected or needs an update)
4. Anyone claiming a loved one is hurt or in jail and needs money.
5. Credit card company saying your card has been compromised and asks you to provide information from your card.

Remember that these scammers are well-trained and very convincing, so if you ever think that a telephone call may be related to a scam, simply hang up the phone.