

PUCN Connection

A MONTHLY NEWSLETTER FROM the PUBLIC UTILITIES COMMISSION OF NEVADA

Produced by the PUCN's Outreach & Public Information Offices

November 2019 Edition

Empower yourself against utility scams

You get a call saying your electricity or water will be shut off unless you pay a past due bill. You may not think you have a past due bill, but the caller sounds convincing, and you can't afford to ignore it, especially if you're running a small business.

Actually, you can't afford to believe it. The Federal Trade Commission (FTC) has been hearing about scammers impersonating utility companies in an effort to get your money. Here are some warning signs of a utility scam:

- **If you know you already paid, stop.** Even if the caller insists you have a past due bill. That's a big red flag.
- **Never give out your banking information by email or phone.** Utility companies don't demand banking information by email or phone. And they won't ever force you to pay by phone as your only option.
- **Did the caller demand payment by gift card, cash reload card, wiring money or cryptocurrency?** Don't do it. Legitimate companies don't demand one specific method of payment. And they don't generally accept gift cards (like iTunes or Amazon), cash reload cards (like MoneyPak, Vanilla, or Reloadit), or cryptocurrency (like bitcoin).

If you get a call like this, here are things you can do:

- Concerned that your bill is past due? Contact the utility company directly using the number on your paper bill or on the company's website. Don't call any number the caller gave you.
- Never give banking information over the phone unless you place the call to a number you know is legitimate.
- Tell the FTC. Your reports help fight these scams. And report it to the real utility company. If you already paid, tell the payment provider – such as the wire transfer or gift card company. You may not get your money back, but it's important to tell them about the scam.

(Source: consumer.ftc.gov/blog/2018/09/empower-yourself-against-utility-scams)

You Should Know...

Privately-owned electric, gas, water and wastewater utilities in Nevada will never email, call or visit your home or business to demand immediate payment in any form and/or threaten immediate service disconnection.

Report Scams...

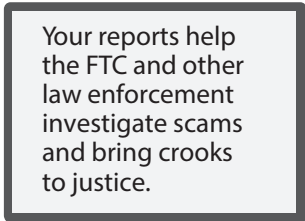
If you believe you have been contacted in person, by email or over the phone by a person impersonating a utility employee, please report the activity to the utility and the FTC.

NV Energy: (702) 402-SCAM
(775) 834-SCAM

nvenergy.com/safety/protect-yourself/report-scam

Southwest Gas: 877-860-6020

If you spot a scam, report it at
ftc.gov/complaint.



Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice.



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YouTube

Get to Know Us: Karen Olesky, *Economist, Resource & Market Analysis*

Describe your current job responsibilities and areas of focus:

Review public utility filings and conduct economic analysis of electric utility performance; rate designs; merger and competitive issue reviews; interconnection agreements; and other utility tariff reviews, including compliances. Provide information regarding installation of renewable facilities, participation in the renewable portfolio standard and any incentive or subsidy programs available. Write briefing memos to make recommendations to the Commission, and provide written testimony as an expert witness and orally defend testimony for proceedings before the Commission. Areas of focus are renewable energy, electric vehicles, storage, distributed energy resources and resource planning.

What aspects of your job do you enjoy most: Providing expert testimony.

How long have you been at the PUCN: Hired March 1, 2010, as a Policy Advisor.

Prior professional experience: The PUCN represents my first career job after graduate school.

Educational background (high school/colleges attended; degrees obtained): Master of Environmental Management from Duke University.



Identity theft and the "Dark Web"

By Kimberly Burakowski
PUCN Financial Analyst

Unlike other types of theft where you know that something has been taken from you, it could be days, weeks, or sometimes even years, before you become aware that you are a victim of identity theft. According to the Center for Victim Research, 7-10% of the U.S. population are victims of identity fraud each year, and 21% of those experience multiple incidents of identity fraud.

A 2019 Federal Trade Commission (FTC) report shows Georgia has the highest percentage of identity theft reports per capita, **with Nevada having the second highest**. Americans are significantly more likely to be victims than anyone else. Over 791 million identities were stolen in the U.S. in 2016. France was in second place with 85 million identities stolen.

Identity theft occurs when someone obtains your personal information, such as Social Security number (SSN), parents' names, birth date, bank account numbers and credit card account numbers, through stolen wallets, internet phishing scams, data breaches, social media, etc. They use the information to make charges on your credit cards, withdraw money from your bank accounts, or obtain loans in your name.

Most shocking is that thieves can purchase much of this stolen data on the **"dark web,"** which isn't visible to search engines and

requires the use of an anonymizing browser called TOR to be accessed. There individuals can buy SSNs, credit card numbers, drugs, guns, counterfeit money, stolen subscription credentials, software that helps you break into other people's computers, and contract for a variety of illegal services, all of which is done anonymously. The dark web has flourished because of bitcoin, the crypto-currency that enables two parties to conduct a trusted transaction without knowing each other's identity.

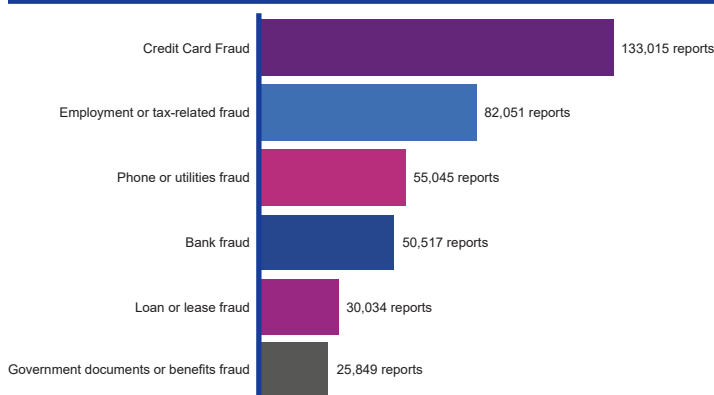
Although everyone is at risk, thieves most often target demographic groups that tend to be more trusting or are less likely to monitor their credit reports for signs of identity theft, including **seniors, children and active duty members**.

PROTECT YOURSELF

To protect yourself, NerdWallet.com suggests:

- 1. Freeze or lock your credit.** Freezing your credit with all three major reporting bureaus - Equifax, Experian and TransUnion - is free. It restricts access to your records so new credit files cannot be opened unless you unfreeze your account. Locking your credit is an easier alternative, but may have less legal protection than with a freeze. All three credit bureaus offer a smartphone app that allows you to lock or unlock your credit.
- 2. Safeguard your Social Security number.** When asked for your number, ask why it is needed and how it will be protected. Don't carry your card with you. Securely store or shred paperwork containing your number.
- 3. Strengthen passwords.** Random combinations of letters, numbers and special characters, different for each account, work best. Don't rely on security questions; your mother's maiden name and your pet's name aren't hard to find.
- 4. Limit how much information you share.** Don't post your full name, birthdate and family members' names on social media. Don't click on email links if you don't recognize the sender. If you do recognize the sender, navigate to the website directly rather than using an email link.
- 5. Watch the mail.** Have your mail held while on vacation. Consider a USPS-approved lockable mailbox. Sign up for

Most Common Types of Identify Theft



Source: The Federal Trade Commission's 2017 Consumer Sentinel Network Report

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Identity theft: *continued from page 2*

Informed Delivery through the USPS, which gives you a preview of your mail so you can tell if anything is missing. Don't assume past-due or collections notices are in error; they may be the first sign of identity theft.

6. **Make liberal use of a shredder.** Shred credit card or bank statements, and junk mail like preapproved credit offers.
7. **Use caution when shopping in stores.** Know where your wallet is at all times. Do not put your debit or credit card in a coat pocket for "just for a second." Don't tell anyone your PIN, and don't keep it with your card.
8. **Protect your data on mobile devices.**
 - Use a password on your phone and set a PIN.
 - Keep software updated and use hard-to-guess passwords and two-factor identification when available. Use an authenticator app rather than texts to handle two-factor authentication for financial, social media and other sensitive accounts.
 - Turn off Bluetooth unless you are using it.
 - When using public Wi-Fi, others may see your data.
 - Free apps may contain malware.
9. **Check your credit reports frequently.** You're entitled to an annual credit report every year from each of the three major credit reporting bureaus. Request one report every four months, so you can check for suspicious or incorrect information throughout the year.
10. **Monitor your financial and medical statements.** Read credit card and bank statements and recognize every charge, no matter how small. Know due dates and call to investigate if you do not receive an expected bill. Review explanation-of-benefits statements to make sure you recognize the services provided to guard against health care fraud. Store health care records securely and shred paperwork you no longer need. Go directly to your insurance website rather than clicking links in emails. Be suspicious of calls asking for personal information on the pretext of completing billing or filling a prescription.

REPORT IDENTITY THEFT

Report identity theft to the FTC at [IdentityTheft.gov](https://www.ftc.gov/identity-theft) or at 877-438-4338.

If you report identity theft online, you will get an identity theft report and a recovery plan. Create an account on the website to update your recovery plan, track your progress, and receive prefilled form letters to send to creditors. If you don't create an account, you won't be able to access the report or letters later. If you report identity theft by phone, the FTC will collect the details of your situation, but it won't give you an ID theft report or recovery plan.

Report your identity theft to your local police if:

- You know the identity thief.
- The thief used your name in a police interaction.
- A creditor or another company requires a police report.

Report specific types of identity theft to:

- **Medical Identity Theft** - Medicare's fraud office.
- **Tax Identity Theft** - Internal Revenue Service.

You can also report identity theft to:

- **Credit Reporting Agencies** - Contact one of the three major credit reporting agencies to place fraud alerts or freezes on your accounts. Get a copy of your credit report to be sure no one has tried to open credit accounts with your personal information. Confirm that the credit reporting agency will alert the other two credit reporting agencies.
- **National Long-Term Care Ombudsman Resource Center** - Report cases of identity theft that resulted from a stay in a nursing home or long-term care facility.
- **Financial Institutions** - Contact the fraud department at your bank, credit card issuers and any other places where you have accounts.
- **Retailers and Other Companies** - Report the crime to companies where the identity thief opened credit accounts or even applied for jobs.
- **State Consumer Protection Offices or Attorney General** - Some states offer resources to help you contact creditors and dispute errors.
- **Get new vital records or identification cards.** Learn how to replace your vital identification documents after identity theft at [usa.gov/replace-vital-documents](https://www.usa.gov/replace-vital-documents).

Dockets Opened at the PUCN in October 2019

Visit puc.nv.gov/Dockets/Dockets/ to view documents filed in the dockets listed below.

Docket #	Date Filed	Description
19-10001	10/01/2019	Application of Southwest Gas Corporation for authority to recover costs of gas infrastructure replacement projects through the gas infrastructure replacement mechanism.
19-10002	10/01/2019	Joint Petition of Nevada Power Company d/b/a NV Energy and Sierra Pacific Power Company d/b/a NV Energy for approval of their Energy Storage Device Data and Metering Report pursuant to the Order issued in Docket Nos. 17-06014 and 17-06015.
19-10003	10/03/2019	Registration of Mint Mobile LLC as a commercial mobile radio service provider.
19-10004	10/07/2019	Notice by Arrow Canyon Solar, LLC, under the provisions of the Utility Environmental Protection Act, of an application to a federal agency for approval to construct a 200 MW photovoltaic solar energy generation facility, generation-tie transmission lines, and associated facilities to be located approximately 25 miles northeast of Las Vegas in Clark County, Nevada.
19-10005	10/07/2019	Petition of the Regulatory Operations Staff for an order to appear and show cause why Certificates of Public Convenience and Necessity, Licenses, or Permits should not be revoked, why administrative fines should not be imposed, and/or why administrative action should not be taken on certain companies that have not timely met their regulatory obligations for calendar year 2018 and/or the period July 1, 2018, through June 30, 2019.

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Dockets: *continued from page 3*

Docket #	Date Filed	Description
19-10006	10/07/2019	Application of Nevada Power Company d/b/a NV Energy for authority to establish debt issuance authorizations based on a debt ceiling of \$3,200.0 million.
19-10007	10/08/2019	Application of Nevada Bell Telephone Company d/b/a AT&T Nevada and AT&T Wholesale to voluntarily relinquish designation as an eligible telecommunications carrier in the State of Nevada.
19-10008	10/11/2019	Application of Safelink Internet LLC for authority to operate as a competitive supplier of telecommunication service within the State of Nevada.
19-10009	10/14/2019	Joint Petition of the Regulatory Operations Staff and Terra Contracting, Inc. ("Terra Contracting") requesting the Commission accept a stipulation regarding violations of Nevada's One Call Law by Terra Contracting.
19-10010	10/16/2019	Notice by Fatbeam, LLC, Fatbeam Holdings, LLC, and SDC Capital Partners, LLC of a transaction that will result in a transfer of control of a telecommunication company.
19-10011	10/16/2019	Application of Nevada Power Company d/b/a NV Energy, filed under Advice Letter No. 496, to revise Tariff No. 1-B to implement Market Price Energy Schedule No. MPE to allow eligible customers to receive bundled electric service, reflecting market price of energy, using energy resources that will not subject the customer to the imposition of an impact fee.
19-10012	10/16/2019	Application of Nevada Power Company d/b/a NV Energy for approval of an Energy Supply Agreement with LV Stadium Events Company, LLC and LVR Real Property, LLC.
19-10013	10/15/2019	Application of Citizens Telecommunications Company of Nevada d/b/a Frontier Communications of Nevada, filed under Advice Letter No. NV-19-10, for the Elko Division to revise Tariff No. 1-B to reduce the Federal Lifeline discount for Lifeline customers who do not subscribe to a Lifeline eligible broadband product pursuant to Federal Communications Commission Docket No. FCC 16-38.
19-10014	10/15/2019	Application of Citizens Telecommunications Company of Nevada d/b/a Frontier Communications of Nevada, filed under Advice Letter No. NV-19-11, for the Tonopah Division to revise Tariff No. 1-B to reduce the Federal Lifeline discount for Lifeline customers who do not subscribe to a Lifeline eligible broadband product pursuant to Federal Communications Commission Docket No. FCC 16-38.
19-10015	10/17/2019	Application of Central Telephone Company d/b/a CenturyLink, filed under Advice Letter No. 19-13, to revise its Guidebook to reduce the Federal Lifeline credit when the credit is applied toward a qualifying voice service and to add clarifying language regarding qualifying services pursuant to Federal Communications Commission Docket No. FCC 16-38.
19-10016	10/17/2019	Application of CenturyTel of the Gem State, Inc. d/b/a CenturyLink, filed under Advice Letter No. 19-13, to revise Tariff No. 1A to reduce the Federal Lifeline credit when the credit is applied toward a qualifying voice service and to add clarifying language regarding qualifying services pursuant to Federal Communications Commission Docket No. FCC 16-38.
19-10017	10/18/2019	Notice by Frontier Communications of the Southwest Inc. of Service Catalog updates to include rate increases to certain Directory Listing rates and to modify language regarding nonrecurring charges for Frontier Digital Phone Unlimited bundles.
19-10018	10/18/2019	Application of Sierra Pacific Power Company d/b/a NV Energy, filed under Advice Letter No. 621-E, to revise Electric Tariff No. 2 to cancel Schedule Nos. LCSPP86 and LCSPP87.
19-10019	10/18/2019	Filing by Spark Energy Gas, LLC of updated corporate officer listing.
19-10020	10/21/2019	Application of Digital Technology Solutions, Inc. for authority to operate as a competitive supplier of telecommunication service within the State of Nevada.
19-10021	10/22/2019	Application of Nevada Bell Telephone Company d/b/a AT&T Nevada and AT&T Wholesale, filed under Advice Letter No. 2066, to revise its Guidebook to reduce the Federal Lifeline discount for Lifeline customers pursuant to Federal Communications Commission Docket No. FCC 16-38 and to modify language to improve readability.
19-10022	10/23/2019	Joint Petition of the Regulatory Operations Staff and RLO Equipment, Inc. d/b/a Apache Electric ("Apache Electric") requesting the Commission accept a stipulation regarding violations of Nevada's One Call Law by Apache Electric.
19-10023	10/24/2019	Joint Petition of the Regulatory Operations Staff and Gradex Construction Company ("Gradex Construction") requesting the Commission accept a stipulation regarding violations of Nevada's One Call Law by Gradex Construction.
19-10024	10/28/2019	Petition of ACT Commodities, Inc. for an Advisory Opinion or Declaratory Order as to whether a Demand Side Management Credit may be used for compliance purposes, pursuant to NRS 704.7821, by an entity that is different from the entity that originally generated the credit.
19-10025	10/28/2019	Application of Moapa Valley Telephone Company, filed under Advice Letter No. 20, to revise Tariff No. 2A to reduce the Federal Lifeline discount for Lifeline customers pursuant to Federal Communications Commission Docket No. FCC 16-38.
19-10026	10/28/2019	Application of Lincoln County Telephone System, Inc., filed under Advice Letter No. 22, to revise Tariff No. 1A to reduce the Federal Lifeline discount for Lifeline customers pursuant to Federal Communications Commission Docket No. FCC 16-38.
19-10027	10/31/2019	Application of 325MK 8me LLC, under the provisions of the Utility Environmental Protection Act, for a permit to construct the Eagle Shadow Mountain Interconnection Facilities consisting of a 230 kV terminal addition and associated facilities within the Reid Gardner Substation located in Clark County, Nevada.
19-10029	10/31/2019	Notice by Great Basin Water Co. of its intent to file an application for adjustment in rates for its Pahrump Division.
19-10030	10/31/2019	Notice by Great Basin Water Co. of its intent to file an application for adjustment in rates for its Spring Creek Division.

Prior editions of PUCN Connection are available at puc.nv.gov/About/Media_Outreach/PUCN_Connection/.
 For questions or comments about this newsletter, contact Consumer Outreach Director Dawn Rivard at drivard@puc.nv.gov or
 Communications Director Peter Kostas at pkostas@puc.nv.gov.